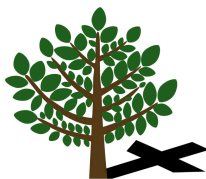


groundwork

TRAINING FOR THE ORDINARY CHRISTIAN LIFE



Good Work: a labour of love

Tim Adeney and Stuart Heath



Contents

Unit 1. About work	5
Unit 2. The good of work itself	16
Units 3–4. The fruit of work.....	36
Unit 5. The context of work	69
Units 6–7. Work and hope	91
Unit 8. The worker.....	122
Unit 9. Finding good work.....	146
Appendix. Paid Christian work.....	171

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Assignment

The purpose of the assignments is to help you reflect on how the materials can be applied in your own church context, as well as to help other Groundwork participants benefit from your thinking. They are designed to help you with the materials, not to be a hurdle.

With this in mind, we ask you to prepare a brief written assignment (no more than 500 words). This can be a personal reflection in informal English — you do not need to write an essay! If you want to quote someone else's thoughts, indicate where they come from, but your paper does not need to be academically rigorous, with footnotes and bibliography.

Please choose ONE of the following:

1. Prepare two budgets (one actual, and one which shows your future intentions), as laid out in the Exercise at the end of the section 'What Wealth is for' in Units 3–4.
2. Using the principles laid out in this module, assess your current work and make a plan for the future.
 - a. describe your current work. For example:
 - How is it an expression of love? Whom do you get to love in a few ways, and whom do you get to love in many ways? How?
 - How is your work connected to other people's work? How does it enable other work or relationships?
 - What is your attitude to your work?

- b. make a plan for the future (say, the next twelve months or five years). For example:
- How can you better serve your colleagues, clients, suppliers, etc.?
 - Is there anyone in your work with whom you could develop a more multi-faceted relationship (i.e. move from loving them in a few ways to many ways)? How might you go about that?
 - Should you seek 'better' work?

Unit 1.

About work

Dave,¹ the Financial Controller of a medium-sized law firm, outlined to me what sounded like a mid-life crisis. An achievement-oriented man, he had spent the first twenty years of his working life accruing various graduate and post-graduate qualifications, advancing his career and salary, and winning accolades from his professional body. He was active in the leadership of his church. But he found that the ‘success’ of his achievements was unsatisfying; he wanted to make some changes to ensure that the second half of his life was ‘significant’.² Some had encouraged him to pursue theological study and to enter some form of paid Christian work — to use his leadership skills as a paid pastor, or even to teach other paid pastors how to run their churches. But he did not think he would really be suited to that. He wondered about working for a not-for-profit or a non-governmental organization.

¹ ‘Dave’ is a composite of a number of real people.

² This movement from ‘success’ to ‘significance’ comes from Buford, Bob P.,

² This movement from ‘success’ to ‘significance’ comes from Buford, Bob P., *Halftime: Moving from Success to Significance* (Grand Rapids: Zondervan, 1994).

I pressed him on why he thought this would be more significant for Jesus' kingdom than the work he was currently doing. He looked at me blankly: surely working for a non-profit organization would be more significant than working for a law firm? I asked him how he might describe the relationship between his Christian discipleship and his work life. "Well, that's just it," he replied, "I'm not really serving Jesus in my work. I've tried to evangelize a few colleagues, but that's as far as it's gone. I really want to make my life count for Jesus."

Dave is not alone. For many Christians, it is a bit of a mystery how to follow Jesus in the 9 to 5 (or 7 to 7). Those who are keen to serve God can throw themselves into any number of Bible studies or church committees, but doing more 'Christian stuff' does not help to close the gap between Sunday morning and Monday morning.

That is what this module aims to do.

Exercise

Discuss with some other people, Christian and non-Christian: how has the world of work changed in the time you have been working? How is it different from in your parents' generation? You might want to think about such things as:

- working hours;
- pay (compared to the cost of living);
- demographic make-up of the workplace (age, gender, ethnicity, and so on);
- qualifications required and ongoing training expected;
- time spent within a particular company, job, or career.

Work: an unexamined obsession

It is often said that death and taxes are life's two certainties, but to these we might add work: out of work we pay our taxes, and the money we keep allows us both to distract ourselves from death, and perhaps even to delay it. Moreover, work has come to consume our existence: those of us in the OECD work ever longer hours; our identity is so tied to our work that we persistently ask others, "So, what do you do?" This question implies that the most important thing about a person is their job; with this information we can place them in the social hierarchy. And yet despite the central role of work in our lives, most of us have done very little thinking about what it is or what it is for. To borrow a phrase from the business world, we have spent too much time *in* work and not enough time *on* work. Intuitively, Christians understand the necessity of work (and perhaps we might hear the echoes of the Apostle Paul's saying, "If a man will not work, he should not eat"), but we might struggle to articulate its value beyond the fact that it enables us to survive.

Work as heaven and work as hell

The non-Christian world tells contrasting stories about work. Some feel that work is merely for survival, or even that work is some kind of hell. For these people, the goal of life is to *not* work, expressed either in living for the weekend or in the dream of 'passive income' and an early retirement. Others see work as a kind of salvation: our work is our mission, our contribution to the world. The goal is to rise above the mundane in our jobs, and to do 'important' or 'meaningful'

work. At the extreme, some idolize work: it consumes their waking hours, and they will sacrifice relationships and other goods on its altar.

Intuitively, we might feel that the non-Christian world has got something wrong — that Christians should be distinctive in their work. And yet we find similar sentiments in the church, as people make too much or too little of work. Within the Christian world, we find some who have a very low view of work and of the created order more generally. The world will soon be consumed by fire, and the only work that will last is the work of evangelism. Under this schema, the primary place of work outside the church is to make money in order to set others aside for ‘gospel work’ (that is, work inside the church). On the other hand, some almost argue that work will be the salvation of the world. This grows out of a high view of the ‘creation mandate’ (that is, Adam’s role as a worker, in which all humanity shares), coupled with a strong, ontological continuity between the current world and the new creation. For example, Darrell Cosden says that workers contribute “protectively and productively to the order of this world *and the one to come*.”⁴ Similarly, Anthony Hoekema argues that:

The new earth which is coming will not be an absolutely new creation, but a renewal of the present earth ... What all this means is that we must indeed be working for a better world now, that our efforts in this life toward bringing the kingdom of Christ to fuller manifestation are of eternal significance. Since even those who do not love Christ are under his control, we may firmly believe that products of science and

⁴ Cosden, *A Theology of Work: work and the new creation* (Eugene: Wipf and Stock, 2006), 178–179; my emphasis

culture produced by unbelievers may yet be found on the new earth.⁶

Our pastoral context

Even as we make these opening observations, we are beginning to expose something of our pastoral setting. We write as white-collar Westerners. Although there is variety in our Christian subculture, broadly speaking, we have more formal education than the national average.⁷ We are fairly risk-averse, preferring the professions to business. And among us there are influential people who value paid work for churches or mission agencies above other kinds of work. So while we hope to say things which are true of work generally, we have a particular eye to the challenges and opportunities in our context. Our goals, then, are:

- to provide an integrated framework for thinking about work;
- to show how work connects to the rest of life;
- to help people find and do good work to the glory of God;
- to foster a culture where Christians help one another to think about and actually do God-glorifying work;
- to encourage people to take risks with their work and wealth, for the sake of Jesus Christ's kingdom and glory.

To meet these goals, we will need to examine at some length what work is and what it is for (Unit 2), before discussing the fruit of work (Units 3–4) and the worker (Unit 8). We will also discuss the wider context into which work fits (with a particular

⁶ Hoekema, *The Bible and the Future* (Grand Rapids: Eerdmans, 1979), 39

⁷ According to the National Church Life Survey, 28% of Australian Anglicans and Baptists have a university or postgraduate degree, compared to 13% of the wider population. Retrieved 7/9/10 from <http://www.ncls.org.au/default.aspx?sitemapid=141>

focus on organizations; Unit 5). Underlying all of this is our answer to the question of how our work relates to Jesus — that is, what difference does Jesus make to our work in this period between his ascension and his return (Units 6–7)? Finally, we will draw various strands together to discuss how to find good work (Unit 9). But for now, let us notice how work fits into the broader call on us to love.

Reflection

Reflect on your church culture. How do people think about work? What does their behaviour show about their attitude to work?

Work and love

Christians are people whom God has loved, and therefore it is part of our identity to love others. As Jesus says, the greatest commandment is: “You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and your neighbour as yourself.” (Luke 10:27) The way that Christians love one another should distinguish us from the wider population: it shows that we follow Jesus. “A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another.” (John 13:34–35) God has worked a great transformation in us: in the past, we were slaves to unrighteousness, hating God, loving ourselves more than his other creatures, darkened in our understanding, dead in our sins, facing wrath and condemnation. But by God’s gracious kindness, through the life, death, and resurrection of the Lord

Jesus, we have been forgiven, redeemed, brought to life as slaves to righteousness and lovers of God, his people, and his world. Clearly this new identity must shape our thinking and our practice in our work — that activity which occupies most of our lives.

Leaving aside a more detailed definition of work until the next unit, let us notice for the moment that work involves a number of responsibilities for both tasks and relationships. This flows out of God’s design for humanity:

Then God said, “Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground.”

So God created mankind in his own image,
in the image of God he created them;
male and female he created them.

God blessed them and said to them, “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground.” (Genesis 1:26–28)

Notice that embedded within God’s words here are responsibilities for both task and relationship.⁸ Created in the image of a relational God (“Let us...”), humanity is relational. And together, in and through relationships, humanity can perform the tasks God has set them, of ruling, being fruitful, multiplying, subduing, and having dominion over the earth. In Genesis 2, this relational aspect is magnified: God makes it explicit that Adam could not achieve these tasks by himself. In

⁸ For a discussion of the connection between task and relationship, see chapter 7 of Ash, *Marriage: sex in the service of God* (Leicester: IVP, 2003).

the midst of a “very good” creation (Genesis 1:31), God declares that it was “not good for Adam to be alone” (2:18). He requires “a helper” to carry out God’s commission — a person whom God soon provides. And God himself blesses them, giving them the ability to carry out what he has commanded. In an individualistic culture consumed with self-promotion, where we might be nervous to help others lest the glory go to them, we need to hear again God’s insistence that we are dependent not only on him, but also on one another:

Two are better than one, because they have a good return for their labour: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up. Also, if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken. (Ecclesiastes 4:9–12)

So while we might draw some distinctions between tasks and relationships, they are intertwined. This is not to say that all tasks are equally relational: if my wife says that she would like to spend some time with me, she is more likely to want us to have a coffee than to change a lightbulb together. But we know that performing tasks together is a way of building relationships. I teach English, and in my school, there are over twenty teachers in the staffroom, but I have only become friends with those with whom I have shared a class: working together (rather than just sharing a staffroom) creates the context for closer relationship. Similarly, I was once assigned the task of helping to run a youth group, and I groaned inwardly when I learnt who the co-leader was: we did not click at all. But over nine months of working and praying together for that group, we became good friends. Furthermore, close relationships generate and require any number of tasks — think of all the tasks a parent

must perform to keep their children alive, let alone bring them up in the instruction and fear of the Lord.

Loving many people in a few ways, and a few people in many ways

As we indicated above, Christians are to love — that is, to be sacrificially committed to the good of others. In the first instance, this is what we are called to do: we have been saved *from* evil and self-destruction *for* good (Ephesians 2:8–10; Titus 2:11–14). Thus the story of Jesus' death and resurrection on our behalf is not just a story of how he saved us and of what it cost him; it is also a story of what he saved us from and what he has saved us for. Secondly, loving others is the instinctive and natural response to being recipients of grace and love ourselves. We love because he first loved us (1 John 4:7–21). Thirdly, in case our hearts should be tempted to be beneficiaries of love, but not lovers ourselves, God commands us to love.

Although our commitment to love others should not vary from one circumstance to the next, the way we love does. That is, if we are people distinguished by love, then we should see 'love' as the summary description of the various responsibilities and roles in our life. But the details and shape of that love will be different. We might find that the emphasis falls sometimes more on relationship (for example, husband, mother), and sometimes more on task (for example, builder, writer). Where the emphasis falls on task, we get to love many people in a few ways; where the emphasis falls on relationship, we get to love a few people in many ways. That is, for most of us, our work consists in loving many people in a few ways. A writer, for example, may get to love thousands of people in the one way

of them reading her book. There is no limit to the number of people she could bless in this way. But there is a limit to the number of ways she can love her readers — she is not going to mow their lawns, nor cook them meals when they are ill. In contrast, a father loves a few people (his family) in many ways. Here, there is no limit to the number of ways that such love is expressed, nor to the extent to which he might love. But because of our human limitations, this kind of deep, sacrificial, and multifaceted love can only be extended to a small number of people. (After all, Jesus himself had only twelve close disciples, and a band of three within that group.)

There are limitations to this categorization of love. Even for those whom we love closely, there will be some ways we cannot love them (such as giving them heart surgery or teaching them higher-level calculus), though we may still take responsibility for ensuring that *someone* loves them in those ways. Similarly, even task-focused forms of love can be limited in number: there are only so many pairs of glasses an optometrist can prescribe in a week; there are only so many students one can teach effectively in a year, and so on. Moreover, some work does not fit neatly into either camp. For example, those who care for children full time do not seem to have a ‘love the many’ role. Rather, the shape of their lives means they often have more time for relationships (particularly with others who work in the home), and so we might say that they can love a few more people in even more ways. Further, some love is simply serendipitous: we come across someone in an emergency, for example, and we love them however we can in whatever way is required. In these cases, the key determiner is neither the relationship nor the task, but the circumstances.

Nevertheless, these categories of ‘love the few’ and ‘love the many’ allow us to see how work and relationships are connected to one another, and how they are both connected to love. Therefore this module does not have a separate unit on work and relationships; rather, we will seek to show in each unit how work and relationships are interconnected. Correspondingly, as we think about what it means to work outside Eden (where work comes full of opportunities to sin and be sinned against, and where there is much that is not good), there is not a separate unit on work and sin; rather, we will seek in each unit to show some of the ways that sin is present in each aspect of work that we examine. For example, we will discuss greed when we talk about money, the difficulty of submitting to bad authority when we talk about the context of work, and meaningless work when we talk about the good of work itself.

It is important, then, to state at the outset that work is one way for us to love others — not just our colleagues, but our clients, suppliers, and communities. As we shall examine in the next few units, the extraordinary interconnectedness and interdependence of our world mean that the tendrils of our work stretch far into others’ lives and intertwine us. So we must be sure that our work does good, not harm.

Reflection

Discuss with others in your Christian community:

- Whom do you love in a few ways? How?
- Whom do you love in many ways? How?
- How is your work an expression of love?

Units 3–4.

The fruit of work

Where your treasure is, there will your heart be also.
(Luke 12:34)

No servant can serve two masters, for 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 God and money.
(Luke 16:13)

Woe to you who are rich. (Luke 6:24)

Reflection

What is money? What is it for?

We cannot spend long thinking about work before our thoughts turn to money — one of the fruits of work. Many Christians have an uneasy relationship with money: on the one hand, we know that Jesus taught that money can hinder our following God; on the other, many of us seem to have rather a lot of it. To resolve this tension, some of us will just deny that we are wealthy. Others of us might avoid thinking much about

money at all — or at least, thinking about how to please Jesus with our money. In fact, it is very hard for us not to think about money, as our whole culture incessantly encourages us to get more of it, to spend more of it, to rely more on it for a secure future.

In this double unit, then, we explore how to glorify God with our wealth. We do so in three major sections:

- What wealth is: the value of work, stored and made flexible;
- What wealth is for: relationships;
- How to steward wealth well.

What wealth is: the value of work, stored and made flexible

Broadly speaking, we might say that money — and so wealth — is the value of work, stored and made flexible. That is, the power of money resides in its capacity to get people to do work for you. With enough money, you can have people grow your food, cook your food, build your houses, fix your cars, educate your children, make your clothes, and so on. Moreover, money allows us to store up this work-purchasing power and to use it flexibly. For example, I teach English to adults who speak other languages. This is a way of doing good to people. A few weeks ago, I needed to get my computer fixed. But the computer technician did not need lessons in basic English, so I could not swap an English lesson for computer repair. Rather, when I teach English, I get some money from students in exchange for my work. I gave some of that money to the computer technician in exchange for his work. Thus, through money, the value of the work I do for people at one time can

be transformed into work that other people will do for me at another time.

Although there is a link between money and work, it is not a strict correspondence. We saw in the previous unit that work should be good in itself. Not all work is paid work, and not everything that generates money is good work. For example, most parents do good work for free; meanwhile, a drug dealer may generate a lot of money, but his activities are not 'work' in a theological sense: they do not bring order to the creation, nor are they a blessing to anyone. (Indeed, we might put some legal jobs in this same category: certain forms of advertising, for example, exist for the sole purpose of exciting dissatisfaction and ungodly desires in people. You can get paid for it, but you will not be doing good work.)

Further, the value of the goodness of work is not always equal to its salary. For example, Australians will often say that teachers and nurses are underpaid: they do work which has a high social value, but relatively low remuneration. In contrast, we might be sceptical of the hundreds of dollars paid to a medical specialist for a ten-minute consultation, or about bankers who receive bonuses despite driving their organizations — and the whole economy — nearly to ruin. (As an aside, the global financial crisis also illustrates that you cannot forever make money out of nothing — there has to be objectively good work behind it. We should be wary of stocks or 'wealth creation' strategies that do no concrete good to anyone.) In such cases, the problem is not the money itself, but the valuation of the work.

In addition, wealth does not perfectly store the value of work. The value of money itself changes in one economy through

inflation and across various economies through exchange rates. Likewise, the monetary value of less liquid forms of work-storage (assets such as property, for example) can fluctuate in a way that is not directly related to their usefulness: a house is just as useful as accommodation from one month to the next, irrespective of how its price might be affected by a boom or slump.

But in general terms, it makes sense to think of wealth as the value of work, stored and made flexible. Recognizing this, we might start to feel less ashamed of our own wealth, or less resentful of others'. For example, we might think that there is something right in entrepreneurs and businesspeople being wealthy. Their wealth is a sign of the fact that they have not just worked, but created conditions, given opportunities, and organized for others to work and generate wealth. Their work creates more work, and hence more value.

Notice, here, that I pointed to *entrepreneurs and businesspeople* and said that *they* were wealthy. Even when we draw the link between work and wealth, it can still be uncomfortable to say, "And I am wealthy, too." If you are reading this, however, it is likely that you are rich.

Admit it: you are wealthy

Despite significant improvements in recent decades, half of the world's population still lives on less than USD 10 a day.¹⁷

¹⁷ World Bank, The developing world is poorer than we thought, but no less successful in the fight against poverty (2008). Retrieved 21/9/10 from <http://go.worldbank.org/5V41Z1WRL0>

Around 1.1 billion people in developing countries have inadequate access to water, and 2.6 billion lack basic sanitation.¹⁸ A quarter of humanity live without electricity.¹⁹ Nearly a billion people entered the 21st century unable to read a book or sign their names.²⁰ While the poorest 20% of the world's population account for 1.5% of total global income, the richest 20% of the world's population — which includes us in the West — account for 76.6% of income.²¹

Such figures are overwhelming to the point of being dehumanizing: for those of us who have not seen it firsthand, it is impossible to imagine the misery of real individuals that such statistics represent. But what should be clear to us is that, by world standards, we are rich. We are the richest people ever to have lived. As we kill ourselves through obesity and related illnesses, we never have to wonder where our next meal is coming from. As we enjoy government-sponsored education to the highest possible level, we cannot imagine a world without literacy. As we enjoy state healthcare, including surgery for non-life-threatening conditions, it is unthinkable that our children should die of preventable diseases.

¹⁸ United Nations, *The Millennium Development Goals Report 2010*. Retrieved 21/9/10 from <http://www.un.org/millenniumgoals/pdf/MDG%20Report%202010%20En%20r15%20-low%20res%2020100615%20-.pdf>

¹⁹ United Nations, *Energy Services for the Millennium Development Goals* (2005). Retrieved 21/9/10 from http://www.unmillenniumproject.org/documents/MP_Energy_Low_Res.pdf

²⁰ Unicef, *The State of the World's Children 1999*. Retrieved 21/9/10 from <http://www.unicef.org/sowc99/index.html>

²¹ World Bank, *World Development Indicators* (2008). Retrieved 21/9/10 from <http://data.worldbank.org/indicator>

We are the wealthy beneficiaries of work — our own work, certainly, but also the work of thousands of others, which has made it possible to exploit the abundance of God’s creation in unprecedented ways. Of course, ‘wealth’ is a relative term: even in a developed and fairly equitable country, some are clearly wealthier than others, and the different responsibilities we face mean that we have different degrees of freedom when we think about how to use the wealth God has given us.

Let us notice, though, that almost everyone will deny they are rich, because there is always someone richer. We have a tendency to compare *up*: we think ourselves poor because we compare ourselves to those who have more. When I wonder if I am spending too much on my shoes, I am more likely to compare myself to my solicitor friend who mainly shops at Dior, rather than to my student friend who has a single pair of Dunlop Volleys. If we want to use our wealth well, we will need sober judgment and the help of a Christian community: some of us who believe ourselves poor are simply squandering our pay-packets; others who are wealthy in assets need help to think how best to use them for Jesus’ glory; some of us compare *down*, and so find it easier to give to those who have less than we do; some of us are genuinely in need, and should receive some support from the Christian community.

Righteous wealth and unrighteous wealth

Depending on our political preferences, we may be tempted to think either that rich is bad and poor is good, or *vice versa*. But the Bible does not provide us with such a simple equation. To begin with, let us note that poverty is not good, and wealth is. This is because wealth is the fruit of work, and work is good. In

contrast, poverty is the result of a fallen world. But *being* rich or *being* poor does not necessarily say anything about your righteousness. Examining someone's wealth or poverty is a bit like examining someone with one leg. The fact of having one leg does not say whether the person is godly or not; it says nothing about how he came to have one leg. So while we say that poverty is a result of a fallen world, a given person's poverty need not be result of her own sin, but rather of the nation's (or the nations'). And so in the Scriptures, we find that there are righteous poor and righteous rich; there are unrighteous poor and unrighteous rich. God is concerned not with how much we have, but with how we use the gifts he has given us. "Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more." (Luke 12:48)

For those who think that poverty only ever arises from oppression and that God always defends the poor, we must heed the warnings in Scripture against the idleness which can lead to poverty (for example, Proverbs 6:6–10; 2 Thessalonians 3:10). Furthermore, we find many examples of people who are rich and righteous. Part of the blessing that God promises Abraham is the blessing of possessions (Genesis 13:2 ; cf. 26:12–14). This is spelled out in detail as the people of Israel enter the Land (Deuteronomy 28:1–14). The Proverbs reinforce this idea that wealth is a blessing from God, bestowed on the righteous (for example, Proverbs 10:22; 14:24; 15:6). Even in Luke's Gospel — which has many warnings about the dangers of wealth — we find positive examples of wealthy people (for example, Levi in 5:27–29, the father in 15:11–32, and Zacchaeus in 19:1–10). Indeed, the notion that wealth is a sign of God's blessing is so ingrained that Jesus' disciples' are "astonished" by his teaching

that “it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” If the rich — who are so obviously blessed by God — cannot enter the kingdom, who can? (Matthew 19:23–25)

On the other hand, for those who think that wealth is always a sign of God’s blessing, let us hear Jesus’ warning. Money is so seductive that it is “impossible” for a rich person to enter the kingdom of God — impossible, that is, without a mighty work of God. We must not let familiarity cloud the force of the image: “picture how the camel feels, squeezed out / In one long bloody thread from tail to snout.”²² There are numerous examples in Scripture of people who have grown wealthy through exploitation or unrighteousness: for them, God has terrifying words of condemnation. Indeed, Israel’s mistreatment of the poor is consistently cited as a reason for God’s impending judgment (for example, Amos 4:1–2; Isaiah 3:13–26; Jeremiah 2:32–37; 22:23–31); one of the sins of Sodom was that “she and her daughters had pride, excess of food, and prosperous ease, but did not aid the poor and needy.” (Ezekiel 16:49) Conversely, a mark of the early church is its concern for the poor (for example, Acts 4:34–35; 6:1; Galatians 2:10). “Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world.” (James 1:27)

Reflection

How does your Christian community express concern for the poor and vulnerable? How do you?

²² Lewis, C. S., *Poems* (Grand Rapids: Eerdmans, 1964), 136

	Wealthy	Poor
Righteous	<ul style="list-style-type: none"> • Blessed by God (e.g. Abraham) • Have successful businesses or rare skills • Have inherited • Use their wealth to serve Jesus, his people, and his world (e.g. 1 Timothy 6:17–19) 	<ul style="list-style-type: none"> • Victims of a fallen world (e.g. political or economic oppression; death of a wage-earner; long-term illness) • Faithful workers, but with skills that are common or poorly remunerated (e.g. farmhand; artist)
Unrighteous	<ul style="list-style-type: none"> • Exploit the poor (e.g. Amos 4:1–2) • Benefit from 'dishonest gain' (e.g. drug-running) 	<ul style="list-style-type: none"> • Lazy • Squander income

Our society is buoyed and carried along by a torrent of wealth. And so we must quicken our ears to the New Testament's insistent warnings about the capacity of money to cause our faith in God to founder. Money gives us extraordinary power and freedom, and it can deceive us into believing ourselves self-sufficient. Rather than looking with gratitude to God as a gracious giver, we can slip into thinking of ourselves as providers of our own security, both now and for the future. If we are rich like *that*, then woe to us.

What wealth is for: relationships

Exercise

Read Luke 16.

- Who is listening to these parables?
- What are the different attitudes to money illustrated here?

Having explored what wealth *is*, let us turn to consider what it *is for*. In general, we use wealth for Jesus' glory when we use it for relationships. This is Jesus' summary statement from the parable of the shrewd manager (Luke 16:1–13): “make friends for yourselves by means of worldly wealth”.²³ In the story, the dishonest manager foresees a future crisis (losing his job), and uses wealth to secure friendship. How much more should we, foreseeing a future crisis (the coming judgment and the end of this age), use our wealth to secure friendship? There is a contrast here between the way the manager uses money and the way the rich man in the following parable uses money: the manager uses it for relationships; the rich man uses it for his own luxury. Jesus commends the first and condemns the latter. In each parable, Jesus explores the relative value of riches now and riches in the new age. (Indeed, this is a recurrent theme throughout the Gospels.) It is pointless to hang on to wealth now, for it will fail — either when we die (like the rich men in

²³ The NIV phrase ‘worldly wealth’ is in Greek *mamonas tes adikias* — ‘wealth of unrighteousness’, hence some other translations give ‘unrighteous wealth’. Clearly this cannot mean ‘ill-gotten gains’, because Jesus could not promote the use of such money. Rather, it seems to go with the dishonest manager (literally, ‘manager of unrighteousness’): they both belong to this (unrighteous) age (verse 8) And so ‘unrighteous wealth’ seems to be the wealth of this age, as opposed to the true riches of the age to come (verse 11) — in other words, ‘worldly wealth’.

Luke 16:19–31 and 12:13–31) or when this age passes away. Rather, we should invest it in making friends for the new age — people who will welcome us there when God’s kingdom comes in all its fulness. The way we use money is a key indicator of our ultimate allegiance — to either God or Mammon.

(As an aside, it is worth noting Jesus’ saying in Luke 16:8 that we should expect the people of this age to be more shrewd in dealing with this generation. It does not seem a stretch to say that we should learn from unbelievers how to manage money — not to idolize it, but to manage it well.)

In saying that “wealth is for relationships”, we do not mean that you can buy love. Rather, our wealth allows us to engage in relationships and to serve others for their good. Every relationship we have costs us money — in phone calls, in travelling, in eating together, even in buying the clothes that we need so that we can see one another face-to-face. If we think that wealth is for relationships, it should affect our budgeting. For instance, we might set aside money (and time) so that we can join our colleagues in a weekly pub quiz. Or take the example of some friends who live near a corner store run by a Bangladeshi man. They have made the decision to use his store whenever possible, rather than go to the local supermarket. It is a decision that costs them several hundred dollars extra each year, but it has allowed them to initiate a relationship with this man, and over time to become friends with him, and with his family and friends, too. It is an investment that has given them many opportunities to both show and tell the love of Jesus among their Bangladeshi Muslim neighbours.

Finally, it is perhaps when we know that money is for relationships that we can best understand the biblical theme that wealth is for enjoyment:

Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil — this is the gift of God. (Ecclesiastes 5:18–19)

...everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer. (1 Timothy 4:4–5)

We are to enjoy the abundance of the world, but this is not a selfish indulgence: our work should bring us joy as we serve others; the fruit of our work should bring us joy as we eat, drink, celebrate, and share with others.

Wealth is for relationships over time

This service of others takes place not just in the moment, but over time. This is a difficult principle to apply because we live in the overlap of the ages: on the one hand, there should be an urgency and a pointedness to how we use our time and our wealth, because we know that Jesus could come back at any time; on the other, he may not return in our lifetime, and we have an obligation to continue through uncertain circumstances to serve Christ, his people, and his world. We will explore this tension more fully in Units 6–7, but let us notice in passing two possible errors:

- some fail to work in this creation because they are too focused on the future (perhaps those in 2 Thessalonians 3:6–10; *cf.* 2:1–2);
- some accumulate riches now, ignoring the new creation (like the rich man in Luke 12:13–31).

As we negotiate these pitfalls, wisdom might indicate that serving people over time in an unpredictable world means that we should save some money. We should learn from the ant of Proverbs 6:6–11, or from Joseph, who stored up food for a time of famine (Genesis 45:5–8). If we can avoid it, we should not live hand-to-mouth, in a way that will make us a burden on others if we fall ill or lose our job. (Of course, being poor is not always avoidable: some use their money responsibly, but have lower salaries or higher costs (for example, due to caring for a disabled child). Others of us simply increase our standard of living as our salary increases, such that we never manage to save anything.) At the same time, of course, we continue to face the temptation to hide our greed behind a more respectable label. Knowing that this is more likely to be our inclination, Jesus calls us to a radical trust in God’s provision. He says to his disciples:

And do not seek what you are to eat and what you are to drink, nor be worried. For all the nations of the world seek after these things, and your Father knows that you need them. Instead, seek his kingdom, and these things will be added to you. Fear not, little flock, for it is your Father’s good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also. (Luke 12:29–34)

No doubt many of us are made decidedly uncomfortable by Jesus' injunction to "sell our possessions and give to the needy". Merely at the level of a 'gut reaction', this might begin to reveal something of our hearts: how little we fear God, compared to our fear of others and the future; how much we would rather trust in ourselves than in God to provide for us; how much we value worldly wealth rather than his kingdom. So incomprehensible is Jesus' idea here that we tend simply to ignore it: the gap between our current practice and his vision is too great. A better solution might be to begin with small steps: perhaps not selling our current possessions to begin with, but simply limiting the accumulation of new ones, and distributing what we save thereby to poor people. As money loses its grip on us, we shall give away more and more until the shape of our lives is properly obedient to Jesus' command.

Finally, a particular way of serving people over time is with an inheritance. The Bible has a higher view of legacy than we tend to have: generations are interconnected in a way that we fail to appreciate in our individualistic society. (By way of illustration, some of us can trace a 'Christian lineage' in our family back over centuries: the faithful work of one believer to make disciples in his family, who in turn make disciples, can have a tremendous impact.) Part of this legacy might include passing on money to subsequent generations (as, for example, Proverbs 13:22). Our cultural expectation seems to be that people store up wealth for their retirement, at which point they can indulge themselves with abandon. But as we suggested in the previous unit, Christian retirement should look different. At the risk of sounding like the son in Luke 15 who wanted money rather than his father, dividing an inheritance *before* death may in some circumstances be the best way of serving people. For

example, it is not unusual for people around retirement age to be wealthy in assets (if, say, the family home they bought thirty years before has doubled in value every decade). But they may live for another thirty years — that is, until their children are at retirement age. Meanwhile, they have continued to live in a large house, while their children have struggled with their own finances. In this case, when the parents die and leave the assets to the children, it is precisely at the time they are no longer needed. A more useful application of the inheritance might be for the retirees to sell the family home and move into smaller accommodation, sharing some of the proceeds with the children and so taking pressure off their financial situation while they have their own young families.

Wealth is for your family

If wealth is for relationships, those whom we must love first and most are our family. As Paul writes, “if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8) For most of us, this will not present a challenge — at least for our nuclear family. We are far more likely to idolize our offspring, and justify luxurious expense on them (for our children *need* a bedroom each, and their own television and computer and mobile phone, and an extensive DVD collection, and a private-school education — perhaps the most sacred of all middle-class cows). However, we might be less willing to help our siblings or elderly parents. Clearly some wisdom is needed here: if members of our wider family are struggling financially because of gambling or an addiction to living beyond their means, then simply providing them with more cash may not be the most loving action. But nor should we be

miserly towards our biological family: God has bound us together in a network of family relationships, and these bonds imply a mutual responsibility.

Wealth is for the vulnerable

We must also use our wealth to develop relationship with and to serve vulnerable people. (We have already mentioned this above; in addition to the verses already cited, see, for example, Acts 20:34–35; Ephesians 4:28).²⁴ This might include the very poor (for example, homeless people); it might also include those who are socially marginalized or otherwise unprotected from disaster (for example, single parents, or mentally disabled people). It might include direct generosity (for example, feeding a beggar); it might involve supporting organizations (for example, aid organizations, a fistula clinic in Ethiopia, or an Aboriginal health-worker). It might mean at Christmas time giving cards from charities such TEAR or Baptist World Aid, rather than buying more unneeded possessions.

These are all good things to do, but they cannot replace loving a small number of vulnerable people in many ways. That is, we can easily have the mind-set that organizations look after the poor, and therefore it is not our responsibility. Many mainline church denominations have separate arms for 'social work', and so care for the marginalized is removed from the local church. Even volunteering with a charitable organization can be non-relational, if all we do is hand out bowls of soup. It is easy to slip

²⁴ For a discussion of the relationship between social work and the gospel, see Chester, *Good News to the Poor: sharing the gospel through social involvement* (Leicester: IVP, 2004).

into a loveless, self-congratulatory condescension: we imagine ourselves as the great benefactors who dispense our wealth to the undeserving poor. We have everything to teach and give, but nothing to learn or receive. This is not true charity. Rather, we need to serve whole people and share our lives with them, so that they can see that we are in the same position as they are: sinners in debt to the Lord Jesus. So while we might 'love the many' by volunteering in a soup kitchen once a fortnight, we should pray and look for opportunities to love a few of these people in a few more ways.

Wealth is for 'redemption work'

One final way we worship Jesus with our wealth is as we promote relationships through 'redemption work'. We will return to the question of 'paid ministry' later, but it suffices for now to say that when we speak of 'redemption work', we do not necessarily mean full-time paid church work. Indeed, much of what we have said above — investing in relationships, caring for one's family and for vulnerable people — can include elements of redemption work. But there are some additional forms of work which we are particularly called to fund. Paul argues, for example, that he had the right to be paid as an apostle — a right that he laid aside for the sake of the Corinthians (1 Corinthians 9:3–15). He advises the Galatians that "one who is taught the word must share all good things with the one who teaches" (Galatians 6:10). Again, in our context, our minds might immediately equate our church staff with the apostle or the one who teaches. And it is true that we should care for them generously. (Regrettably, some churches and mission agencies can be miserable organizations to work for — underpaying staff, making unreasonable demands of them, not

providing superannuation, being slow to pay expenses claims, and so on. This is to our shame: churches should not be *worse* than secular employers!) But the principle is that “the worker deserves his wages”, and this can apply more widely than full-time church staff. If we are asking someone to take responsibility for church members, and this takes more time than they might be reasonably expected to volunteer (given their other responsibilities, say to family and friends), then we ought to pay them so that the time required for this pastoral responsibility is taken out of their *work* time, not out of their other-responsibility time. This might include, then, paying small group leaders (if they are expected to bear pastoral responsibility). Similarly, we might choose to pay a part-time administrator or manager — someone who can run the organizational aspects of our church in a way that helps us do discipleship and mission more effectively.

In addition, we should be looking to use our wealth to promote the gospel elsewhere in the world. This might be through funding paid church workers (whether locals or missionaries from our culture); it might mean funding businesses, providing Christians with a way to bless their community. Again, such things are best done in the context of relationship: rather than simply sending a cheque to the denominational mission agency (what we might call ‘mission by proxy’), we could look to develop long-term relationships with churches elsewhere in the world.²⁵

²⁵ For more on this, see the Foundation Year Groundwork module *Engaging Globally*.

Exercise

One way to know whether we are worshipping God or Mammon is to 'follow the money': as Jesus says, "Where your treasure is, there will your heart be also." (Luke 12:34)

As a diagnostic, then, create two budgets: an ideal one (how you think you should spend your money) and a real one (how you actually spent your money over the course of one or two months).

No doubt this exercise will affect your spending, simply by virtue of making you think about it. (I am much more likely to think harder about whether to buy take-away for the third time this week if I know that I am going to record it.) What does your spending reveal about:

- how much you invest in relationships?
- how much you care for the vulnerable?
- how much you invest in 'redemption work'?
- how much you invest in your own pleasure?

How to steward wealth well

What wealth is not for

If we know what work is and what it is for, we are well placed to begin to know how to steward what God has put at our disposal. But our world is so confused about wealth that it is worth explicitly teaching against the error: wealth is *not* for status, security, or endless indulgence. Jesus alone can satisfy our desire for significance. While many of us will confess this in the abstract, in our practice, we show a functional disbelief that

Jesus is adequate. That is, our advertising-soaked culture encourages continuous consumption of Jesus-substitutes in the form of material possessions. There is a kind of insanity in the way we believe the lie that a new possession can bring meaning, fulfilment, or love into our lives. For example, I recently bought an iPhone. It was an exciting purchase: I had been considering it for a couple of years. As ever, the anticipation was better than the reality. Already, the novelty is wearing off, and while I am reaping some benefits from the phone's functions, I have become blasé: I am deriving little joy from the phone. I have experienced this same pattern — of anticipation, purchase, then indifference — countless times. And yet I continue to be susceptible to advertising sirens: I anticipate future purchases with some eagerness. Perhaps the *next* gadget will provoke adulation or envy in others; perhaps the *next* house will provide a secure environment for my family; perhaps the *next* car will grant me the freedom to get away from it all; perhaps the *next* holiday will flood me with endorphins; perhaps the *next* carbonated beverage will make me beautiful and popular.

Reading that “wealth is not for security”, some might protest that becoming financially secure is the *responsible* thing to do: it is a way for us to avoid being a burden. But I would want to draw a distinction between ‘financial security’ and ‘financial responsibility’. ‘Financial security’ is an impossibility: as the Bible repeatedly reminds us, we are not in control and can never be entirely secure (see, for example Luke 12:16–26). But this does not mean that we should be irresponsible: the world is not completely predictable, but nor is it random. As we said above, the unpredictability of the world in fact makes it wise to store up a certain amount of wealth.

But in most middle-class circles, being financially irresponsible is not the most likely sin: the far greater risk is that 'financial security' become a euphemism for 'greed'. One reason for this is that the desire for financial security (or simply for wealth) can never be satisfied. Compare this to a desire for, say, fried chicken. Let us imagine that every six months or so, I get a desire to eat some fried chicken. This is an easy desire to satisfy: I buy some fried chicken and eat it. (Then I feel sick, swear I will never eat it again, until six months later when it begins to be appealing again.) The desire for wealth or financial security, however, has no satisfaction conditions. How can I satisfy it? When am I 'secure' enough? The way to avoid this is not to leave 'financial security' as an abstract concept: we need to supply concrete conditions. For example, someone might say that to be financially responsible, it would be wise for me to buy a business. For the sake of illustration, let us imagine that I need \$100,000 for the business, plus 20% to tide me over in case the business goes a little slowly in the transition. Then I need, say, \$40,000 a year to live on, and I will keep a 15% buffer for hard times. Any more than that, I can give away. This kind of concrete plan can move the abstract desire for financial security into a concrete plan for financial responsibility. Without this, we will just keep on accumulating, which is by definition greed.

The world is geared for gift, not gain

One antidote to this pest of unending acquisitiveness is to remind ourselves of who God is, and who he has created us to be in his world. God has made a world that is abundantly rich in resources, and he has given it to us to steward. We are

dependent creatures, and God provides for us in cyclical ways: the rising and setting of the sun, the turning of the seasons, and so on. This largely predictable world is geared for gift, not gain: God supplies our needs by gift; we work in order to transform his gifts, not to gain our independence from him as the giver (see Ecclesiastes, especially 1:3–7; 3:1–13). This knowledge should equip us to “eat and drink and take pleasure in all [our] toil — this is God’s gift to humanity” (Ecclesiastes 3:13). For example, for those who orient their lives towards gain, an unexpected wait with a child in a doctors’ surgery is a gross imposition: nothing can be achieved with this wasted time! But for those who see life as a gift, such a delay might afford an opportunity to enjoy the moment: to listen properly to one’s child, to play, to offer comfort to another patient, to read a magazine.²⁶

This simple conviction — that we are recipients of God’s gifts — should shape our whole approach to money and possessions. Indeed, not just our wealth, but our whole lives belong to God: they have been bought at a great price (1 Corinthians 6:19–20). For not only has he been gracious in creation; he has also been gracious in redemption. Because of his great love and mercy, he has freely given us his beloved Son; he has redeemed us from our sins and poured out his Spirit on us so that we might know his love and show it to others (Romans 5:1–11; Ephesians 2:1–10). As we have previously noted, a summary of the Christian life is to “love the Lord your God with all your heart and with all your soul and

²⁶ This and other examples are given by Kirk Patston in an excellent sermon series on Ecclesiastes, given during Sydney Missionary and Bible College in Semester 2, 2009. At 28/9/10, these are available at <http://www.smbc.com.au/pages/default.asp?pid=200>

with all your mind and with all your strength...[and] love your neighbour as yourself." (Mark 12:30–31)

As recipients of outrageous and costly generosity, so should we be sacrificially generous. This ought to be easier when we remember that what we have is not *ours*; it is God's, entrusted to us as stewards. As faithful stewards, we must use the master's gifts — money, time, talents — in a way that honours and pleases the giver. This might mean, for example, choosing a car based not on how it affects my status, but on how useful it is for giving lifts and how easy it is to lend to others (say, because it does not matter too much if someone else scratches it). It might mean offering for others to borrow my books or host a party in my courtyard. It might mean having some possessions in common with others who live nearby — sharing a washing machine, a car, or an Xbox. It might mean giving thanks to God for luxuries (like designer jeans, take-away meals, and cinema tickets), enjoying them, but also longing for others also to share in God's good gifts — especially those who are not even in a position to have basic necessities. And so we might think through the luxuries we have in our life, and give at least an equivalent amount to poor people. (For surely we should not be more *luxurious* with ourselves than we are *generous* with others.)²⁷ It might mean adjusting our fixed costs: often we decide that we *need* a certain mortgage, mobile contract, broadband package, car loan, and so on, which reduces the amount of money we can use flexibly and generously.

²⁷ This idea comes from John Dickson, 'Faith and works; rich and poor', in Rosner, *Beyond Greed* (Kingsford: Matthias Media, 2004), 135–144.

In our context, one of the most onerous budget items is accommodation: rent and house prices are high.²⁸ If we believe that the world is geared for gift, not gain, and if we wish to be generous with our money, it should affect the way we face accommodation costs. For example, in discussion with our Christian community, we might decide to buy a larger house than we would otherwise, so that we can accommodate someone who is not part of our biological family; we might decide to get a smaller place, so that we have more money with which to be a blessing to others. In our church, we have done such things as:

- give a gift to a man who had lost his job, to cover a month's rent;
- make interest-free loans of several thousand dollars to allow people to cover a bond and move into new rental accommodation;
- subsidize rent in an ongoing way so that church members can afford a larger house which they can then use generously.

Note that we have said above that good stewardship involves all our master's gifts — money, time, and talents. It is worth pausing here to note that some of us can become obsessed with spending the least amount of money possible. Of course, for some families, every dollar counts, and they are right to be

²⁸ The median home price in Sydney is almost eight times the average full-time annual salary (and if you count just *houses*, rather than all dwellings, it is over nine times). Median rent for a 2-bedroom home is 31% of full-time weekly earnings. Data retrieved 2/10/10 from http://www.myrp.com.au/sydney_house_prices.do, <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6302.0/>, and <http://www.housing.nsw.gov.au/About+Us/Reports+Plans+and+Papers/Rent+and+Sales+Reports/Latest+Issue/>

frugal. But others of us have enough money, and yet have become bargain-hunters by hobby rather than by necessity. Now, this may be an error if I am merely saving money *here* so that I can spend it on myself *there*, or if my desire to spend less on *this stuff* is so that I can add *even more stuff* to my current abundance, or if I buy products which are cheap because of unethical production (say, clothing stitched in sweatshops, or meat from animals raised cruelly). But it is also an error if the time and effort poured into the pursuit of *the best possible deal* is taken away from other good things I could do. "Instead of spending days hunting for the perfect and perfectly cheap cake pan so you can bake a cake and have people over to share the gospel with them, it might be best to just buy it for full price and have the people over a couple of weeks earlier."²⁹

Another way of diagnosing our greed is to look not just at how much we want, but at how much we want it. The story of the widow's mite (Luke 21:1–3) and the example of the Macedonians (2 Corinthians 8:1–5) show that we should give in proportion to what we earn. It is not that there should be some 'baseline Christian wealth', and the goal is that we all give away whatever we have above that baseline. Rather, we give sacrificially, being mindful of the sacrifice God made for us (2 Corinthians 8:9). As C. S. Lewis puts it, "If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them."³⁰

²⁹ Challies, 'The Heart of Frugality'. Retrieved 13/12/10 from <http://www.challies.com/christian-living/the-heart-of-frugality>

³⁰ Lewis, *Mere Christianity* (London: Fontana, 1961), 82

Again, all these things will be easier if we can be content and trust that Jesus provides for our needs. Often what drives us to greed is fear — fear of man (a desire to ‘keep up with the Joneses’), or fear for the future (a desire to be ‘financially secure’ — something God calls “foolish” (Luke 12:13–31)). Paul writes:

...I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me. (Philippians 4:11–13)

Love of Christ, then, is the antithesis of the love of money which is the root of all kinds of evil. This love should not be some nebulous or abstract notion: our love for Jesus is shown in the way we use for his glory all the wealth he has given us.

Money and Christian community

As we think about how to be good stewards who worship God with our money, it is worth pausing to remember that we are called to follow Jesus not just as individuals, but as a community. Our Christian fellowship is important in the way we use our wealth in at least two ways.

Firstly, money is deceitful, and one of the key things that can choke the growth of Jesus’ word in our lives (Mark 4:19). We need to remind one another of the gospel “every day, as long as it is called ‘today’, that none of [us] may be hardened by the deceitfulness of sin” (Hebrews 3:13). This may well include having detailed discussions about our finances: what we earn, and how we spend it. This might be about the general shape of

our lives (are we typified by stinginess, by extravagance, by generosity?); it might be about a particular purchase. For example, before spending \$5,000 on a home entertainment system, we should discuss it with our Christian brothers and sisters and see if it is a wise choice. And if someone spends \$5,000 on a home entertainment system without consulting others, we should ask them about it — not because of jealousy, but out of love for them, to ensure that they are not being deceived by wealth. Of course, this is not to prejudge the matter: home entertainment systems are good things that can be used in a generous manner. But they can also be self-indulgent idols. So it is worth asking the question.

Secondly, imagine the witness to the world if we were a community known for our generosity. This might be displayed, say, as we tip in local restaurants, or as we support charities. On average, Australians give \$424 per year to charitable causes.³¹ In comparison, they spend \$600 on tobacco, \$1,200 on alcoholic beverages, and almost \$6,000 on recreation.³² Many of us who claim to follow Christ have lifestyles that are difficult to distinguish from those of the unbelievers around us: we drive the same cars, live in the same houses, take the same holidays, vote for the same political parties, and send our children to the same schools. As a community, then, we might appear to

³¹ Australian Government Department of Families, Housing, Community Services and Indigenous Affairs, *Giving Australia: Research on Philanthropy in Australia* (2005). Retrieved 28/9/10 from http://www.fahcsia.gov.au/sa/communities/pubs/Community/Giving_Aus_Finding/Pages/default.aspx

³² Australian Bureau of Statistics, *Household Expenditure Survey* (2003–2004). Retrieved 28/9/10 from <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6530.02003-04%20%28Reissue%29?OpenDocument>

worship Mammon. In itself, this behaviour dishonours God, but it also means that we fail to bear witness to God as a generous giver.

Reflection

If you are not very good at giving money away or being generous more broadly, why is that? Is it a problem with:

- your heart? In this case, remind yourself of the generosity God has shown you in Christ, and ask the Holy Spirit to change you.
- your head — that is, you just do not know what to do with your money? In that case, discuss it with your Christian community: how can you together use your money to be a blessing to those around you?
- structures — that is, you do not know how to organize yourself and plan for generosity? You may need to ask a friend who is good at budgeting to help you, or see a financial planner. One simple idea we have adopted is setting up a separate bank account for giving. Each month, we put a percentage of our income in there, and we know that we will give away at least that much. Each month, a little more goes in than comes out. This allows for regular generosity (direct debits that go out of that giving account), as well as spontaneous or occasional generosity (if the 'leftover' amount grows over a few months, we have been able to make more substantial gifts, say, to pay for someone to go to a conference, or to help buy a car).

In light of what we have said in this section, it should be clear that we are very keen for people to give money away. But we do not want anyone to get the idea that the money they *do not*

give away is somehow theirs: this money, too, is God's, and it should be used for his purposes every bit as much as that which is given away. With this reminder in place, let us turn to consider two particular challenges we face as we consider how to be good stewards: debt and risk.

Debt

As the global financial crisis has illustrated, our contemporary economic system is unthinkable without credit — a euphemism for debt.³⁷ This is relatively novel: prior to the 20th century, consumer debt was generally personal — you borrowed from someone you knew, like a family member or local business owner. It was the demand for loans for cars and consumer durables in the 1920s and 30s that led to the birth of our modern, institutional finance industry.³⁸ The regulation of this industry and the relatively low rates of interest available make contemporary debt very different from that in the ancient world. In the worst-case scenario today, we declare ourselves bankrupt. We do not have to sell ourselves or our children into slavery.

And yet there is something important for us to learn from the warning of Scripture: “The rich rules over the poor, and the borrower is the slave of the lender.” (Proverbs 22:7) For while

³⁷ Some will argue that Romans 13:8 is a blanket ban on borrowing. In the context of verse 7, however, I think the point is simply to pay what you owe. After all, if all borrowing were bad, Jesus could not say, “Do not refuse the one who would borrow from you” (Matthew 5:42).

³⁸ Further details may be found in Hyman, *Debtor Nation: How consumer credit built postwar America* (Cambridge: HUP, 2007). An accessible and fascinating introduction is available at Rear Vision, ‘Deeper in debt: a history of consumer credit’. Retrieved 2/10/10 from <http://www.abc.net.au/rn/rearvision/stories/2010/2767860.htm>

we may not be put in literal chains, debt can end up controlling the direction of our life. For example, if I take out the largest mortgage available, I cannot afford to earn any less money or spend any more money than I currently do. This means, for example, that if others have needs, I will not be able to furnish them. If an opportunity for a better job comes up — that is, a job which allows me to be of more service to people, which better suits my gifts, which allows me more time to devote to family and friends — I will not be able to take it if it has a lower salary. And so the one decision to take out a mortgage shapes many other decisions over the next 30 years. It effectively closes down many opportunities for serving Jesus, his people, and his world. And this is without calculating how my capacity for service might be lowered by ongoing debt stress.

This is not to say that mortgages or other loans are always bad — borrowed money can be put to good use in building wealth and serving others. But our culture is so devoted to the dream of home ownership (sold to us as a way of ensuring a happy family and financial security) that Christians can often fail to look at the decision through the lens of prioritizing Jesus and his kingdom. It may be worth asking:

- why do we want to take on this debt? Is it for the sake of status, indulgence, or financial security? Or will it open up new ways of serving?
- what is the cost of the debt? This might be financial — people often say that “rent is dead money”, but so is the interest on a home loan. (And where we live, the rent can be about half the cost of the interest on an 80% loan — hence half as much dead money.) But there might also be a cost to freedom: what opportunities to serve are cut off by taking

on this debt? As the “slave of the lender”, what work can I no longer do for Jesus?

Risk

Finally, let us make some brief observations about stewardship and risk. In line with our desire for ‘financial security’, many of us are unwilling to take on risks in order to worship Jesus with our money. We work in relatively safe professions and store up relatively safe assets for ourselves, rather than taking risks in order to be a blessing beyond ourselves (say, through businesses). We have already argued that money is for relationships and serving people. Sometimes this will involve taking risks. In addition, we think Christians should be more open to risk because:

- God is sovereign and good. This does not mean that he will bless all our risky ventures, nor that he will protect us from foolhardy investments. But we can trust him: our hope for the future is in him, not in our own efforts; he is a generous provider.
- We are not sovereign. The world is not entirely predictable to us, and we are not in control. Our aversion to risk can be a symptom of our desire to control the world. And a fear of failure can prevent us trying to do good things. As Ecclesiastes 11:1–4 puts it:

Cast your bread upon the waters,
for you will find it after many days.
Give a portion to seven, or even to eight,
for you know not what disaster may happen on earth.
If the clouds are full of rain,
they empty themselves on the earth,
and if a tree falls to the south or to the north,
in the place where the tree falls, there it will lie.
He who observes the wind will not sow,
and he who regards the clouds will not reap.

There is a call here to *act*: a fear of risk (observing the wind; regarding the clouds; wondering what disaster might come) leads to inactivity. While we need to weigh up options, there comes a point of taking a risk and trusting God. (For more on making wise decisions, see Unit 9.)

- Risk allows us to grow wealth for the good of others. Imagine, for example, that in our church community we have investment properties worth \$5 million spread across a number of individuals, fuelling individual wealth. If we were to pool those assets, however, we might be able to grow the assets more effectively. For example, we might be able to take on a number of property development projects. This is a good in itself (because there is a housing shortage, and we could provide extra housing), and it would probably also lead to further wealth creation (with which we could be a blessing to more people). Similarly, churches seem to be able to raise millions of dollars with relative ease for physical architecture — refurbishing or replacing church buildings (which are often a net drain on financial resources). But we do not think to raise equivalent amounts to start or buy local businesses, through which we can be a blessing as we invest in the social architecture of our community. (Let us clarify: this is not an encouragement for churches *as institutions* to run businesses. This can easily become a way of abusing the tax system or of allowing ineffective churches to keep running long after they have ceased promoting Jesus' kingdom. Rather, what we have in mind here is raising money between Christian brothers and sisters to do good to others together.)

Conclusion

We have argued so far that work should be good in itself, and that we have a responsibility to steward the fruit of work in a way that pleases our master. These things are complicated, however, by the interconnectedness of work: how I work and how I use my money can have wide-ranging repercussions. It is to this that we will turn in the next unit.

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