

CHAPTER I
CHRISTIANS AND MONEY:
Confronting Wrong Views

Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.
Ecclesiastes 5:10 (NIV)

We have all heard someone say it, haven't we? "The love of money is the root of all evil."

This well-meaning individual is likely a fellow church-goer explaining why you should be okay with being broke, why the pastor shouldn't get a raise, or why "those evil business owners" should pay more taxes. If you are that person, well, I will just come right on out and say it: you are wrong.

I can hear it now, "How dare you! It's in the Bible! In fact, Jesus said it!"

So, allow me to quickly settle the debate before we move on. Here is what Jesus *really* said:

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. ... No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money" Matthew 6:19-21, 24 (NIV).

We will get to the storing up treasures part later in this chapter. For now, let me address who you were actually quoting, the Apostle Paul:

"For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows." 1 Timothy 6:10, (NLT).

And for those of you "King James Only" types, let me put you at ease. The verse reads essentially the same:

“For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” 1 Timothy 6:10, (KJV).

Notice, then, it is the *love* of money that is the root of all evil. It is when money is my *master* that it interrupts my ability to live for God. It is when my focus is on storing up earthly riches that I labour in vain. But what about setting my finances in order? What about avoiding burdening others and instead being an outrageous blessing upon others? You may think money itself is worldly and evil, but note that even Jesus and his disciples recognized their need to have money to supply their needs and ministry, despite the unfortunate reality of who they asked to hold on to that money for them (see John 12:6)!

A STORY OF TWO DIFFERENT CHRISTIANS

Let me introduce you to the fictional figures of Sally and Judith. Both Sally and Judith live in the same community and earn the same wage. Both are devout Christians who diligently seek to live a life dedicated to Christ and to his mission. Both are exceedingly generous. So, besides their names, what is the difference between the two?

Sally sees having money as sinful and thus avoids it whenever possible. She uses it to buy a few groceries, has a little bit stored in a standard savings account “just-in-case,” she rents to avoid being one of the privileged few who own a home, and otherwise gives everything she has away.

Judith, on the other hand, is more judicial with her money. She recognizes that money itself is neutral, but powerful. She understands that it is the human propensity toward idolatry, greed, covetousness, envy, and oppressing others that makes it a potentially dangerous force for the soul, but she does not *love* money. She has determined to steward it and use it as a *tool* for making the world a better place.

At first, Sally seems to be doing far more good with what she has. Her church and other charitable giving surpass Judith’s giving at the start of their careers. Sally receives pats on the back for her selflessness and humility. Unfortunately for Sally, she is never able to increase her giving, since her rent and food bills

keep going up in step with her income and she keeps getting passed over for promotions. Another issue has been cropping up for Sally. She has begun to love receiving praise for her selflessness. She wears her seeming poverty as a badge of honour and finds herself looking down on those unwilling to give as sacrificially as she does.

Meanwhile, Judith's giving has consistently increased. Her decision to steward her income wisely has led her to invest in her education, in her retirement, in buying a home, and a variety of other areas. As a result, her income has been increasing and she continues to give. Do not misunderstand, while Judith has gained education and a home and looks presentable wherever she goes, she has been careful to avoid "life-style creep." She found a lifestyle that suits her and avoided the pursuit of more. Judith invests her money heavily in real estate and stock market ETF's and has reached a place where she is able to give away large sums of money on a regular basis. Judith teaches her children to follow her financial and spiritual example, retires early, and spends her retirement serving on numerous church and charity boards, donates large sums of money, and has even started a non-profit ministry project.

Sally is soon in her seventies and finding it difficult to work. Her Canada Pension Plan (Canada's version of Social Security) is unable to cover her basic needs. Her children always ask her for money, which she does not have. She is no longer able to give much of anything to her church, avoids anyone who looks like they may need money, and is actually going through a financial crisis of her own. Her church tries to help her as much as they can, but she is aged and broke. Her children are not in a place to help her. Fortunately, her longtime friend Judith knows her and loves her and anonymously helps Sally with groceries and rent and even invites her to go on vacation with her from time to time.

So, whose life honoured God and helped others more? Who served Jesus more faithfully and made more of an impact for his glory? If you answered Sally, I would suggest you try reading the story again. While both faithfully served Christ and would be commended by Jesus when they arrive in heaven, I suggest that Judith managed to do far more for God here on earth. Additionally, Judith maintained the right attitude toward life, God, and money, influenced future

generations of faithful givers, was free to pursue God's call (whatever that might be), and was actually subsidizing Sally's ability to manage her money in her own way.

So again, when faced with these two similar but different persons, can you really say that it was wrong that Judith ended up with so much money?

THE LOVE OF MONEY

What does it look like to love money? This is, at its core, a heart issue. Where does money and what it can afford you rank in relation to Christ and his call on your life? As we already read, Jesus tells us that we can serve only one master. However, it is important to understand the intent behind the word "serve" before assessing which holds your allegiance. Our English translations are interpreting—rather graciously—the greek word, *douleuo*, which translated literally means "to be owned...be a slave."¹ The true question is not who you *serve*; rather, who *owns you*?

Are you dedicated to living out an ethic of love and blessing or to amassing power and comfort? It is easy to play with theoretical's here, but until the Holy Spirit leads you in a direction that requires financial sacrifice you may not truly know the answer. That is the challenge in today's Western society: there is a distinct lack of opportunities to unquestionably test who owns our hearts.

Perhaps you and I would find it easier if we were able to have a face-to-face conversation with Jesus about what is next in following him, such as the exchange between him and the rich young ruler (Matthew 19:16-22). This wealthy young man approaches Jesus hoping to discover the key to obtain salvation. Jesus points him toward the outward commands of the Law, leading the conversation. When the young man tells Jesus that he already does all these things, Jesus takes the opportunity to go beyond outward actions to the heart: "If you want to be perfect, go, sell your possessions and give it to the poor, and you will have treasure in heaven. Then come, follow me" (Matthew 19:21, NIV). The young man leaves very sadly, since Jesus has asked him to give up a great deal.

¹ William Arndt et al., [*A Greek-English Lexicon of the New Testament and Other Early Christian Literature*](#) (Chicago: University of Chicago Press, 2000), 259.

Jesus has asked the young man not just to live by the expected religious norms, but to make a great sacrifice.

Matthew does not tell us whether or not the rich young ruler eventually took Jesus up on the offer. Whatever the result of their exchange, there are a few important points that need to be made here, to ensure we do not come to wrong conclusions.

Firstly, take care not to mistake as prescriptive what is intended to be descriptive. Here Matthew is describing an encounter between Jesus and another person and the teaching that Jesus makes in the moment. Is the teaching that one must not have any possessions at all to have eternal life? Most likely not. Elsewhere, Jesus applauds the Roman Centurion's faith stating, "Truly I tell you, I have not found anyone in Israel with such great faith" (Matthew 8:10, NIV). Notice that it does not appear that Jesus makes any mention of the Centurion's wealth. Likewise, Paul commends Phoebe to the church in Rome, stating that she has been a patron of Paul's and many others (Romans 16:1-2, ESV). Patronage (greek, *prostatis*) refers to someone "who contributes [usually financially] to the fulfillment of a need or furtherance of an effort."² If one does not have some measure of wealth, how can she be considered the patron of many? It seems likely that Phoebe was a woman of means.

Furthermore, many early churches were held in the courtyards of the homes of well to do Christians.³ Again, they used their means to serve the Lord. They did not receive a command to sell it. Finally, consider Ananias and Sapphira in Acts 5. Many Christians had been selling their land and giving the proceeds to the church to help those in need. Yet, when this couple brought the proceeds of their property to Peter, they chose to keep some for themselves and lied about the amount. Note why they were punished by God:

Didn't it belong to you before it was sold? And after it was sold, wasn't the

² Faithlife, LLC. "Προστάτις." Logos Bible Study, Computer software. *Logos Bible Study Factbook*. Bellingham, WA: Faithlife, LLC, July 30, 2025. <https://ref.ly/logos4/Factbook?id=ref%3Alemma.lbs.el.%CF%80%CF%81%CE%BF%CF%83%CF%84%CE%AC%CF%84%CE%B9%CF%82>

³ ref?

money at your disposal? What made you think of doing such a thing? You have not lied just to human beings but to God.”(Acts 5:4, NIV)

Peter does not take exception to them having had the property, nor is he upset that they did not give the entire proceeds. No, the issue is the lie. It is their hearts. “You have not lied just to human beings but to God.”

Secondly, in the story of the rich young ruler, notice that Jesus does not directly address the principle of God’s grace with the young man. Instead, he is focused on perfect adherence to the law. This is not to say that there is no grace in the passage. In fact, when Jesus tells his disciples how difficult it is for a rich person to enter the Kingdom of God they cannot believe that those blessed with riches would have such a difficult time. If those favoured by God struggle to find salvation, how can those without those rich blessings? Jesus’s response is simple, but profound: “With man this is impossible, but with God all things are possible” (Matthew 19:26, NIV). This statement is the essence of the Gospel. God’s grace is bigger than humanity’s weaknesses and those who stumble into fleshly issues can be pulled out through Christ’s sacrifice. Then Jesus notes further that those who have endured material sacrifice for his sake will receive great treasures in heaven.

A quick thought: if one devotes his wealth not to the pursuit of power, fame, accomplishment, or mass accumulation but to further God’s purposes in the world...is that not also material sacrifice in its own right? It is the heart and the willingness to sacrifice for Christ that is key here, is it not?

The third and final important note about the story of the rich young ruler is that Jesus *does not* tell his disciples that rich people are unable to inherit the Kingdom of God. He says “it is hard for someone who is rich to enter the kingdom of heaven” (Matthew 19:23, NIV). It is then in response to the disciples’ further questioning, “Who then can be saved?” (v. 25) that Jesus says it is impossible without God.

Why does Jesus say it is hard for rich people to find eternal life? Simply put, money is a powerful and seductive force that easily leads to vice and to shifting one’s trust and security from God to it. This is the essence of storing up treasures on earth or heaven. It is your heart. It is what you value most. It is what you trust

in.

Certainly, this is what Jesus is referring to in Matthew 6. There he addresses storing up treasures in the right place and the importance of keeping one's eye light and focused on God's Kingdom. In the midst of the discussion, he turns his attention from those who have to those who lack and addresses their relationship with money: do not worry about what you want or need. Place your trust in God (6:25-32). The entire theme of Matthew 6:19-34 is not that money itself is evil. It is to "seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matthew 6:33, NIV).

YOUR ATTITUDE TOWARD OTHERS

Now that we understand that life's priority is to be seeking God's Kingdom, it is fitting to shift our attention toward the all-too-common breakdown of our attitudes toward those who are not like us. There tend to be two ways we do this in regards to money. The first, is taking a negative attitude toward those who have means, or who we perceive to be people of means or control such as business persons. The second, is taking a negative view towards those who struggle financially. Neither of these attitudes honours God, nor do they help direct others toward his Kingdom. Yet, there are reasons one holds these views. So, let us turn our attention to each of these in turn, beginning with the increasingly popular negative view of those who have more than our estimation of what is *fair* or *right*.

"No one has any business having that much money!" "My employer owes me!" "Those wealthy business owners need to pay their fair share!" And the list of anti-wealth declarations—often made without a shred of research—continue on. Interestingly, I would be willing to wager that, were each of these same disgruntled individuals given the opportunity to have, say, one million dollars dropped into their laps, there would be near-unanimous acceptance of such a gift. As such, these statements are not so much a judgment on the value or rightness of having money as it is on the fairness of the individual seeming to not have the same access to money as another person. Furthermore, I believe one would freely admit that it is far easier to demonize "them" than it is "me." After

all, I know my own motivations and how I managed to get what I have. But if someone is doing better than me, they must have done something morally objectionable to simultaneously hold me down and lift themselves up.

Perhaps you have experienced this phenomenon. You decide that it is time to make some changes in your life—you are going to stop drinking, save some money, lose some weight, sleep more, work harder, something. The point here, is that you determine you are going to make a concerted effort to change yourself. In this case, we will go with working harder. The exact situation does not matter, only that your previous behaviour or practice was the norm within your social group.

In this hypothetical situation, you worked in a warehouse where all the employees grouped together to talk, joke, and laugh until some pressing need was foisted upon them. Customers would patiently sit outside, waiting for service, until someone would reluctantly break away from the group, briefly help the customer, and promptly turn back to his band of buddies to continue the conversation.

One day, you come across a peculiar passage in the Bible, Colossians 3:23-24, which says, “Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving” (NIV). You realize that your behaviour at work does not honour your employer or Jesus. In fact, you come to realize that by not doing anything but the bare minimum at your job, you are robbing your boss and are living unrighteously! So, you begin to sweep floors, rearrange shelves, take inventory, and deal intentionally and personably with the customers as they come in.

The first day you make this change, your coworkers give you a funny look, ask if everything is going okay, and then shrug and continue their conversation. However, after the second and third day of this new-found work ethic, they begin to make comments like, “Hey, are you trying to make us all look bad?” and “We don’t get paid enough to work that hard!” You may find, if you stick with this new work ethic, that even worse is done to you by your coworkers, intentionally or otherwise. Yet, you may also find that your employer takes

notice. Soon, you may become the warehouse foreman. Then, perhaps the assistant manager, regional manager, and beyond. Of course, there is no intrinsic promise of career advancement when one begins to work harder, but what do you think your coworkers will think about your hard work getting you these promotions and the perks therein? In all likelihood, they will talk about that “brown-noser,” “goodie-two-shoes,” who sucked up to the boss, made them all look bad, and got rewarded for it. For most of them, who do not want to change and are quite happy with the status quo, *you* are the problem because you chose to do what is right—to break what had become the comfortable norm of mediocrity!

To you, you worked hard and sacrificed friendships and energy to represent Jesus well in your workplace, and you were rewarded for that. For your friends, you are an arrogant sellout who needs to pay more taxes to help offset their cost of living, since they are not willing to stoop so low as to try to look better than each other in hopes of career advancement. Frustratingly, you did not do what you did to push your coworkers down, and they had just as much opportunity as you did to make the same changes you did. Yet, they believe you must have played the system and worked against them to get where you are. This is the unhealthy reality of our perception of others. Anyone not just like us must be corrupt to get ahead of us ...and inept to not do as well as us. Now, do not get me wrong. There *are* many corrupt business people, just as there *are* many corrupt employees and there *are* many corrupt beggars on the streets! But at what percentage of the group does it mean the entirety exist in the same way?

Now to address our attitudes toward those who struggle. Struggle is a fact of life, and no one is immune to it. The billionaire will still get sick and die. The stock market can dive and businesses can go under. Layoffs can occur, houses can burn down, landlords can evict, tenants can damage property, and physical and mental ailments can hamper one’s earning potential. One must never judge those in a place of struggle without understanding the circumstances surrounding the issues. Then, even after doing so, such judgments should only be for the purpose of determining in what way, if any, help may be offered to the less fortunate. To help some may be divine, while helping others may do more

harm than good. Determining which is which is a learned skill best borne out surrounded in much prayer and listening for the Lord's guidance.

My greatest advice to offer you is as follows: default to the biblical principles of over-the-top love and generosity while steeped in much prayer and the principles of wise stewardship. By living in this way, you may use the means God bestows upon you in service to his Kingdom while loving those with more and with less than yourself. In all things, seek first God's Kingdom, and the things you need and the purpose you are hoping to find will be given to you.