

The Christian Wallet

*Spending, Giving, and Living
with a Conscience*

MIKE SLAUGHTER

with Karen Perry Smith

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Introduction

Every Christian knows that we are called to love God with all our heart, mind, soul, and strength. But what about our wallet? We get asked to open it every Sunday when the offering basket comes by and are told that's being a "good steward." Jesus' definition of stewardship, however, is far more encompassing and radical. Almost 40 percent of his parables found in the Gospels deal with true faith and faith's relationship to our money and possessions.

Jesus' encounter with a young "ruler" (the reference to the man as a ruler identifies him as a person of status and means) dismisses any notion that a commitment to faithful discipleship can be separated from our economic lifestyle practices. When the young man asks, "What must I do to inherit eternal life?" Jesus' response doesn't allow wiggle room to define eternal life as simply a personalized faith or the practice of moral behavior. "You still lack one thing," Jesus says. "Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me" (Luke 18:18–22).

There is no clearer indicator of our ultimate values than our financial priorities and practices—how we spend, how we live, how we save, and how we give reveal the true altar of our hearts. In Jesus' own words, "For where your treasure is, there your heart will be also. . . . No one can serve two masters; either you'll hate the one and love the other; or you'll be devoted to one and despise the other. You cannot serve both God and money" (Matt. 6:21, 25).

We live in a commodity culture that promises happiness found in the accumulation and abundance of possessions. John Kavanaugh, in his book *Following Christ in a Consumer Society*,

writes, “The pre-eminent values of the Commodity Form are producing, marketing, and consuming. These values are the ethical lenses through which we are conditioned to perceive our worth and importance.”¹ He goes on to say, “Consumption, consequently, is not just an economic factor. It emerges as a ‘way of life.’ It is an addiction.”

Writing this book has been a real challenge for me. I am not immune from the virus of consumption I describe in these pages. Like so many others, I suffer from influenza of affluence—known these days as “affluenza.” I’m not going to mention how much money I spent on that pair of jeans. I would like to use the excuse that the company only uses organic cotton, pays workers a livable wage, and works to ensure safe working conditions—all very important factors in the consideration of our purchasing choices—but let’s be honest, I spend too much money on clothes and purchase items that I don’t need or rarely wear.

Jen Hatmaker, in her book *7: An Experimental Munity against Excess*, expresses it best:

I could blame Big Marketing for selling me imagined needs. I could point a finger at culture for peer pressuring me into having nicer things. I might implicate modern parenting, which encourages endless purchases for the kids, ensuring they aren’t the “have-nots” in a sea of “haves.” I could just dismiss it all with a shrug and casual wave of the hand. Oh, you know me! Retail therapy! But if I’m being truthful, this is a sickening cycle of consumerism that I perpetuate constantly. I used to pardon excess from the tension of the gospel by saying, “Oh, it doesn’t matter how much you have; it’s what you do with it.” But that exemption is folding in on itself lately. Plus, let’s be honest: what does “it’s what you do with it” even mean? Are we really doing something honorable with our stuff other than consuming it? I’m not sure carting it all off after we’re bored with those particular items is a helpful response since we just replace it with more.²

“Sell your possessions and give to the poor. Then come and follow me.” These words haunt me. I find myself wrestling

with tough questions: “Am I truly a follower of Jesus or just a fan?” “Have I bought into a self-serving, consumerist, Americanized, version of the gospel?” “Has growing older and having a more comfortable lifestyle dulled the edge of my commitment to follow Jesus in costly discipleship?” How we use our money is undoubtedly, unavoidably a spiritual question.

It’s no secret that American Christianity is in decline. Surveys reveal that the fastest growing religion is no religion, and one speaker at a recent seminar I attended said that only 4 percent of eighteen-to-thirty-five-year-olds are actively involved in a faith community. Why has the church become irrelevant to the vast majority of Western people? I wonder if it is because we have become the modern church of Laodicea. That’s the church Jesus addresses in the book of Revelation, saying, “You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see” (Rev. 3:17–18).

Have we failed to recognize our own poverty in the comfort of our wealth? Jesus’ parable in Mark 4 about the farmer sowing seed in four different types of soil reveals that our attitude toward money affects our receptivity to the Spirit’s work in our lives. The seed that the farmer sows represents the creative Logos (Word) of God. The problem in the parable is not the quality of the seed being sown but the receptivity of the soil. All four soils receive the same quality of seed. But the health of the soil will determine the fruitfulness of the crop. Take a look at the third type of soil where promising growth begins but is then choked out: “Other seed fell among thorns, which grew up and choked the plants, so they did not bear grain” (v. 7). Verses 18–19 give a clearer description of the “root” problem: “Still others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desire for other things come in and choke the word, making it unfruitful.”

When we chase money instead of Christ’s mission, we miss

the abundant life for which we were created. Our lives fail to produce a kingdom crop. In Hatmaker's words,

The average human gets around twenty-five thousand days on this earth, and most of us in the United States of America will get a few more. That's it. This life is a breath. Heaven is coming fast, and we live in that thin space where faith and obedience have relevance. We have this one life to offer; there is no second chance, no Plan B for the good news. We get one shot at living to expand the kingdom, fighting for justice. We'll stand before Jesus once, and none of our luxuries will accompany us. We will have one moment to say, "This is how I lived."³

Conscientious and compassionate use of our money in a world where people spend \$310 million on costumes for their pets and \$5 billion on entertaining ringtones for their phones is not an easy task. The temptation to spend now and think later (or never!) is ever present, but with good intentions and prayerful hearts, we can slow down and reflect on what we earn, how we spend it, who is affected by it, and who we can share it with. Some of this reflection may lead to new questions: Should we pay more for fairly traded and ethically farmed food or spend less at the grocery so we can give more to the church's feeding ministry? What are the hidden costs of moving to a more affluent area where we are insulated from our city's poor communities? How do we make the difficult changes required to live on less?

This book asks difficult questions about morality and money, exploring the issues at play while acknowledging there are no easy answers. It is my prayer that you and I will be wrestling with these questions together, making the hard choices to transform our lifestyles, and experience true transformation in the process.

PART I

How We Spend

1

Culture of Consumerism

Southwestern Ohio is not the snowiest of climates, but we do have inconvenient snow storms that can deposit four-to-eight inches of the white stuff in our driveways a few times each year. One of our church members, another Mike, had long desired a snow blower to use to make those occasions a little easier. Recognizing that a snow blower was more of a luxury than a necessity, Mike hated to make the investment in a piece of equipment that would be hauled out of the garage a few times each winter while requiring storage and maintenance over the other three seasons. Yet with a physically demanding day job that required long and unpredictable hours, he could give some justification for the purchase.

Noting that the four neighboring homes around his also seemed to be snow blowerless, he approached the neighbors with what sounded like an excellent suggestion—purchasing a “communal” snow blower that each neighbor could in turn store, maintain, and use, splitting both the up-front purchase cost and the ongoing maintenance costs among multiple households. Each neighbor he spoke with had a somewhat affirming yet half-hearted response to the plan, and no decision could

ever be reached. Finally, in frustration, Mike purchased a snow blower, a piece of luxury equipment that proves extremely helpful on average two times each year while sitting useless for an additional 363 days.

After making the purchase, he generously used the blower at his own expense and effort the first winter to clear the neighbors' drives, but soon each household purchased its own. Now five snow blowers are used sporadically to complete tasks that easily could have been accomplished by one. What can I say? We Americans love our stuff! Why share when you can own your own while also ensuring that it has more horsepower and a wider snow-clearing width than the Joneses' machine next door? As Tim "the Tool Man" Taylor used to observe in Comedian Tim Allen's sitcom *Home Improvement*, there is nothing better to some homeowners than power-tool bragging rights.

The snow-blower story is one limited example of a much wider "Keeping Up with the Joneses" culture, a long-standing meme in the Western world for using one's neighbor as a comparative benchmark for success. The phrase was popularized in 1913 when cartoonist Arthur Momand created a comic strip by that title, which was distributed by Associated Newspapers. A recent television commercial for a new SUV taps perfectly into the culture of conspicuous consumption that the phrase embodies. A young couple is working in the kitchen of what appears to be a nice, upper-middle-class home when the wife spots a neighbor couple pulling into their own drive with a new vehicle and calls it to her husband's attention. The husband asks, "What did they get?" as he moves toward the window and pulls a pair of binoculars from a kitchen drawer. (Apparently, neighbor watching is a regular pastime.) The wife replies, "I don't know" while they both stare at the new vehicle wistfully for a moment. She then adds, "It's pretty nice. Maybe he got a raise." The husband responds, "Good for him." After the briefest of pauses, the wife retorts ruefully with a tinge of accusation, "Good for her." The new car owner spots them at the window, making a point to wave cheerily—perhaps rubbing a little salt in the wound of his one-upmanship victory.¹

Hoarders, on the A&E network, is not a show I choose to watch regularly, but I can't seem to tear my eyes away from the screen if I stumble upon it while channel surfing. I am both repulsed and fascinated by how some live who have slipped into the dark underbelly of where our consumer-driven passions can carry us. I would never live like that, I protest to myself, while mentally cataloguing the mounds of baseball memorabilia (one of my main life passions in addition to Jesus) collecting dust in my basement and the plethora of leather jackets I no longer wear that crowd my closet space. Yet daily I continue to peruse persuasive e-mail offers for new coats from my favorite department store. Even my Mac's Web browser knows my tastes perfectly and helpfully displays just about every tasteful temptation I struggle to resist in the sidebar. I am a huge fan of every i-gadget that has ever been invented. Although I have never stood outside an Apple store for forty-eight hours in a line that stretches for blocks to purchase the newest release of the iPhone, I can understand why many people do. I am not immune by any means to the siren call of consumerism.

So what's wrong with consuming; what's wrong with stuff? Nothing, in and of itself. Everyone in the world must consume. Consuming keeps us alive, and it fuels our economies. The problem arises in excessive consumption, when consumption becomes harmful both to self and others and even becomes addictive. We purchase stuff in a vain effort to find life fulfillment, a fulfillment that can only be experienced in a life-transforming relationship with Jesus Christ and a commitment to serve his interest in others. Conspicuous consumption has practical consequences for both ourselves and others as well as significant moral and theological implications.

THE CONSEQUENCES OF CONSUMERISM

As individuals, our consumerist tendencies are not doing us any personal favors. As my wife, Carolyn, and I consider an eventual downsizing of our home, we already feel overwhelmed

thinking about what we will do with all of the stuff collected in our basement and garage over the course of our forty-plus years of marriage. Consequences of our compulsive consumption can not only include hoarding like on that reality TV show but also unhealthy behaviors like compulsive buying disorder (CBD).

The World Psychiatric Association describes CBD as “characterized by excessive shopping cognitions and buying behavior that leads to distress or impairment.”² The disorder exists worldwide and affects about 6 percent of the U.S. general population. CBD sufferers go through four distinct phases as they go out to pursue new purchases: (1) anticipation, (2) preparation, (3) shopping, and (4) spending. Culmination of the fourth step, however, typically results in “a sense of let-down, or disappointment with oneself” and negative emotions like depression, anxiety, boredom, and anger. Even those of us without CBD can identify with the letdown we experience after a new prized possession is in hand and then quickly becomes one more piece of “stuff” that we need to store, clean, maintain, and pay off.

This use of shopping to medicate an internal void reminds me of a line from a country music golden oldie: we are “lookin’ for love in all the wrong places.”³ We will not find life significance or fulfillment in the high-end open-air shopping centers that are starting to dot our urban and suburban landscapes or via our Amazon Prime membership, convenient as it may be.

The other very painful, personal consequence of our culture of consumerism is debt. In 2005, for the first time since the Great Depression, Americans developed a negative savings rate. Consumers spent all that they earned and then some, pushing the personal savings rate 0.5 percent into negative territory.⁴

The “Great Recession” that started in 2008 gave many consumers a badly needed wake-up call, and many began to focus on paying off debts and avoiding new ones. *Businessweek* magazine recently reported that American household debt hit its peak in 2007 and has since fallen 15 percent.⁵ But, the article goes on to state, “Home mortgage debt accounted for much of

the decline—it's dropped 22 percent since 2007. Consumer debt, on the other hand, has continued to increase and just reached an all-time high of \$3.2 trillion.”

In preparation for this book and a related sermon series I preached, we at Ginghamburg Church conducted a survey about people's money habits and opinions. Five hundred and sixty-four people responded, the majority of whom are between the ages of thirty and sixty—the prime years of our earning and spending. More than two-thirds of our respondents reported carrying debt other than a mortgage. Of those with such debts, 54 percent are in debt to their credit-card companies.

The average household's credit-card debt in the United States as of fall 2014 was close to \$7,000. Marketwatch.com reported that consumers are rapidly reaching the “credit card debt ‘tipping point,’ where minimum payments become unsustainable and delinquencies skyrocket.”⁶ However, the \$7,000-per-household figure does not tell the full story. That is the number derived when all U.S. households are apportioned an equal amount of the national credit-card debt load. If only those households actually carrying credit-card debt are taken into consideration, the average household debt is \$15,252.⁷

In our survey, 50 percent of respondents carried over \$20,000 in nonmortgage debt. Debt is never our friend. It is not only a fiscal issue but also a spiritual one. Proverbs 22:7 reminds us, “The rich rule over the poor, and the borrower is slave to the lender.” Verses 26–27 add, “Do not be one who shakes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.” The apostle Paul reminds us in Romans 13:8: “Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” Debt is a form of slavery; we are both enslaved to our debtors and enslaved to our pasts. We are working today for what we consumed yesterday instead of living expectantly and dreaming new God dreams for tomorrow.

If you are caught in a whirlpool of debt (or maybe cesspool

would be a better analogy), I recommend that you seek help now. Many families at Ginghamburg Church have found financial freedom and peace through debt counseling and excellent programs like Financial Peace University. Dealing with debt starts like any other form of recovery: claim it, own it, and then do something about it. Ignoring debt totals and avoiding collectors' calls is a very short-term, stress-inducing, and ineffective strategy. God's call is for us to be investors in God's economic priorities. We are not designed to be simply consumers of stuff, trapped by the debt that fuels it, but to be producers of God's blessings into the lives of others. Don't let shame or negative, self-fulfilling prophecies stop you from dealing with debt. The only real shame is found in failing to take action to do something about it.

MORE THAN OUR FAIR SHARE

Rampant consumerism is also a sin in God's economy because we become selfish takers and terrible givers. After Cain murders his brother Abel in the book of Genesis and God inquires as to Abel's whereabouts, Cain snippily replies, "I don't know. Am I my brother's keeper?" (Gen. 4:9). God does not directly answer the rhetorical question but makes it blatantly clear that the only acceptable response is "Yes!" Cain faces harsh consequences for failing to practice God's directive.

I suspect most of us are guilty as well. We may not be "murdering" anyone with our own hands, but we are unfairly consuming the majority of the world's resources and in turn littering it with the majority of its trash. We ignore global (and local) inequalities of wealth and opportunity, turning a blind, uncaring eye to the suffering, oppressed, and lost. According to the 2014 Human Development Report issued by the United Nations, 1.2 billion people attempt to live on less than \$1.25 per day.⁸ Their poverty is accompanied by additional deprivations, including lowered health, education, and living

standards. I found one statistic in that report simply amazing—the eighty-five wealthiest people in the world have the combined equivalent wealth of the 3.5 billion poorest people on the planet. A recent report from Oxfam International indicated that 50 percent of the world's wealth will be held by the richest 1 percent of the population by 2016.⁹ As Pope Francis noted, “Human rights are violated not only by terrorism, repression or assassination, but also by unfair economic structures that create huge inequalities.”¹⁰

The U.N. report goes on to state that nearly 2.2 billion people, nearly a third of earth's population, are living in poverty. Nearly half of all workers, more than 1.5 billion, are in “informal or precarious employment.” Eight hundred and forty-two million are chronically hungry. Ninety-two percent of children live in developing countries, where 50 out of 100 “will not have their birth registered, 68 will not receive early childhood education . . . and [the growth of] 30 will be stunted. . . . Close to 156 million children are stunted, a result of undernutrition and infection.” These are sobering statistics, especially when one considers how we merrily spend \$804.42 per family on just our holiday shopping.¹¹

While 842 million are hungry, the U.S. Center for Disease Control reports that more than one-third of Americans are obese, with the estimated annual medical costs associated with obesity boasting a \$147 billion price tag. This \$147 billion could easily put 842 million children, women, and men out of harm's way.¹² God's heart must break, both for the hungry and for those of us suffering the unhealthy consequences of our overeating and our processed-food diets, such as heart disease, stroke, type 2 diabetes, and certain types of cancer.

One day we will also answer to God as to why we allowed our rampant materialism to ruin the beautiful planet God created. The Worldwatch Institute reports that the United States represents less than 5 percent of the global population while using about a quarter of the world's fossil-fuel resources.¹³ Each day the United States consumes on average 18.5 million barrels

of oil. China comes in second at nearly 10 million barrels per day¹⁴ (despite the fact that China has more than four times the U.S. population.)¹⁵ The 203 countries at the bottom of the consumption ranking use less than 500 barrels per day.¹⁶

The use of these fossil fuels, of course, for electricity, industry, and transportation is also a primary contributor to the carbon footprint, representing approximately 58 percent of global greenhouse gas emissions. The United States contributes 19 percent of the world's global emissions while once again only hosting 5 percent of the world's population.¹⁷

In 2012 Americans generated about 251 million tons of trash, representing 4.38 pounds per person per day.¹⁸ Consumer packaging from the many products we buy has accounted for more than 20 percent of all U.S. landfill waste over the last two decades. This type of consumption, and the resulting pollution, is not sustainable. It has to stop. Money can't buy us love, and neither can our stuff.

Christians, especially those who might self-identify as “conservative evangelical,” are often not known for their support of environmental issues. If asked, “Is God green?” many of them might answer, “No,” followed by “Isn't God going to destroy the earth someday anyway? Didn't God give us all of this stuff for our good and our pleasure?”

Frankly, I cannot help but see God's concern for all of creation throughout Scripture. Seven times in the story of earth's creation found in Genesis 1, we see God create, step back admiringly, and declare it “good.” The story culminates in verse 31: “God saw all that he had made, and it was very good.” I am pretty sure “all” in the original Hebrew means “all.” The world is not bad; it is just broken—broken by the same sin that set humankind apart from God, requiring the reconciliation of the cross.

I also read in my Bible that God designed us to be caretakers, not careless consumers. Some have argued that God set us up as creation's masters to do with it as we see fit. They may even cite verse 26 from Genesis 1 to make their case: “Then

God said, 'Let us make humankind 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 the question at hand is, "What does 'rule' mean?" As always when I read the Old Testament, I must view Scripture through the lens of Jesus, who told his disciples, "You know that those who are regarded as rulers of the Gentiles lord it over them, and their high officials exercise authority over them. Not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first must be slave of all. For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many" (Mark 10:42–45). To rule in Jesus' kingdom is to serve—not to ruin with selfish intent.

That God is simply going to destroy the world anyway is also not what I read in my Bible. Isaiah 61:2–4, the passage I always note as being Jesus' mission statement (see Luke 4:17–19), indicates that in the "year of the LORD's favor," the redeemed poor, brokenhearted, captives, and prisoners will "rebuild the ancient ruins and restore the places long devastated; they will renew the ruined cities that have been devastated for generations." Note all the "re" words—God is not starting over from scratch! We will return to this theme of how environmental consciousness should inform our consuming decisions in chapter 3.

CONSUMING OUR TIME AND ENERGY

Not only does our slavish devotion to materialism create waste materials; it also leads to the wasting of our short allotment of time on planet earth. Moments we could use to have an actual face-to-face conversation with our spouse or play *HORSE* in the driveway with our soon-to-leave-home son or daughter are redirected toward taking care of stuff. Garages need cleaning

out; lawns need mowing; bric-a-brac needs dusting; oil needs changing; closets and drawers are bulging at the seams—and the list goes on. Our stuff reduces the quantity and quality of our time for investment into key relationships. Large houses mean we can spend an entire evening at home and never encounter another family member. Or if we are in the same room, Junior is texting on the latest smartphone, the spouse is shopping on the tablet, and you're engrossed in a mindless TV show. We build a wrap-around front porch on the new and bigger house but never sit outside at dusk to greet the neighbors. Life is short, and soon we're dead. It's time to haul out the trite but oh-so-painfully true platitude—"You can't take it with you."

Jesus made it crystal clear in Matthew 6 that we cannot serve both God and money; we cannot serve both God and stuff. Jesus said, "Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?" (v. 25). The key is in verse 33: "But seek first his kingdom, and his righteousness, and all these things will be given to you as well." In other words, don't chase the stuff; chase the mission. If your eye is healthy and focused on the mission, the money and what it needs to purchase will follow.

Worry is another key word within Jesus' verse 25 directive. Our worry reveals our places of greatest devotion, and too often that place of worry is finances. I meet many people from within my own congregation who are making every effort to be faithful Jesus followers yet find themselves derailed by fears and worries surrounding their money matters. Whenever I preach a financial series at Ginghamburg, I hear from attendees about their financial troubles and weaknesses. During the last series, one young man candidly shared with me that he struggles with this "trusting in Jesus" issue. "I love my family and my kids, but I am going to have to figure out how to afford college for them some day. I would love to spend more time with them

while they are young but have to be focused on chasing the money while I can. Otherwise, it isn't going to happen. I want to ensure they have all of the stuff my own parents were unable to afford for me when I was growing up." Another man, who is closer to retirement age, confessed that he lies awake at nights worrying about his net worth and how to live comfortably after retirement. He wants to ensure that his family is "financially secure." On the surface, it is an important goal. I can relate! However, it becomes a problem when our first priority is building net worth and we start neglecting soul worth.

Ironically, for many people, the greater their wealth, the greater their worry. In 2011, Boston College's Center on Wealth and Philanthropy posted the results of a four-year study of the wealthy that was funded in part by the Gates Foundation. As part of the study, one hundred and sixty-five households with an average net worth of \$78 million responded to a survey, with two of the respondents being billionaires. Graeme Wood's article "The Secrets of the Super-Rich" in *The Atlantic* summarizes the results, which concluded the following:

The respondents turn out to be a generally dissatisfied lot, whose money has contributed to deep anxieties involving love, work, and family. Indeed, they are frequently dissatisfied even with their sizable fortunes. Most of them still do not consider themselves financially secure; for that, they say, they would require on average one-quarter more wealth than they currently possess. (Remember: this is a population with assets in the tens of millions of dollars and above.) One respondent, the heir to an enormous fortune, says that what matters most to him is his Christianity, and that his greatest aspiration is "to love the Lord, my family, and my friends." He also reports that he wouldn't feel financially secure until he had \$1 billion in the bank.¹⁹

No wonder Jesus declared, "It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God" (Matt. 19:24).

Wood goes on to report, “A vast body of psychological evidence shows that the pleasures of consumption wear off through time and depend heavily on one’s frame of reference. . . . In the case of the very wealthy, such forms of consumption can become so commonplace as to lose all psychological benefit: constant luxury is, in a sense, no luxury at all.”

Two of the Boston College survey’s architects noted that eventually “most wealthy people discover the satisfactions of philanthropy.” The experience of giving money away “in addition to being powerful and empowering, also helps teach that money sometimes carries a burden with it.” I would like to strengthen that supposition and proclaim that money *always* carries a burden with it. We are our sister’s and brother’s keeper! And, as a wise man of God also once pointed out, “It is more blessed to give than to receive” (Acts 20:35). Bill and Melinda Gates and their friend Warren Buffett are key examples of the super wealthy who have confirmed that truth.

As Jesus told the rich young ruler, “If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me” (Matt. 19:21). The word *perfect* in the Greek is *telos*, which means to be fully made complete—to become perfect just as God is perfect. We see in Jesus in the flesh the picture of what we are to become. In this completeness we discover restored humanity.

But the action step for becoming perfect is just a little too painful for me to fathom in my selfish desire for bigger, better, and more—“Sell your possessions and give to the poor.” God says to me as I read these words, “Mike, you need to simplify. You have way too much stuff in your life. It’s weighing you down; it’s holding you back.” The poor, as Scripture reveals repeatedly, are the very heart and priority of God. More than two thousand Bible verses speak to God’s justice for the poor. We are crazy to ignore that in our lifestyles of conspicuous consumption.

“Give to the poor, and you will have treasure in heaven. Then come, follow me” (Matt. 19:21). Note the order of

the directive: (1) “Give to the poor”; (2) then, “come, follow me.” Have I been deluding myself? Am I a Jesus fan or a follower? “When the young man heard this, he went away sad because he had great wealth” (v. 22). That’s one response. Now, what will I do with this directive? What will you?

I don’t believe that Jesus literally wants us to give away everything we own, have, or enjoy. If I give away all that I have, I can no longer be a source of health, healing, or blessing in the lives of others. But I do believe he is calling us to gut-check and spirit-check our fiscal priorities. What we do from this point forward with our Christian wallets matters. We must start spending, giving, and living with the conscience of Christ.

QUESTIONS FOR REFLECTION

- In what ways does your “stuff” cause you anxiety or otherwise diminish your quality of life?
- What kinds of debt do you carry? How did that situation develop?

Meet Jason Byram

Jason, age forty-one, is an investment realtor who handles both commercial and residential properties. Jason also manages a team of medical insurance professionals. He and his wife Sarah have the joy and challenge of sharing a combined four sons and three daughters, ranging from age eight to nineteen, in their often busy, bustling household. However, Jason recently made a startling claim: “Being broke has brought me happiness”—not a sentiment many of us would likely embrace. Jason himself never would have made such a proclamation when I officiated his marriage to Sarah less than five years ago.

The wedding was held at the new home that Jason and

Sarah had bought to start their life together, and it was beautiful—a 5,500-square-foot, open-floor-plan home that was one of the nicest houses in the entire village of Tipp City, a fairly affluent white-collar bedroom community just north of Dayton, where Ginghamburg Church is located.

Jason reminisced with me how he and Sarah, both ambitious salespeople, had sat in the driveway one day just before moving in saying, “Can you believe we did this?” They had a sense of wonder at what the work of their hands had enabled them to achieve. For some reason, Jason now remarks incredulously, “Our attitude was all about us. We wanted to show everyone that we had made it. In retrospect, I have no idea why that felt so important to us at the time.”

The “good times” were not to last. Within a short period of time, family finances began to shift—and not for the better. The impending implementation of the Affordable Care Act affected Jason’s medical insurance business, leading to a significant loss of income. At the same time, Sarah was forced to switch career paths. The Byrams now make \$100,000 less a year than they did in 2009 before their personal financial downturn. Jason could no longer take pleasure in their large beautiful home, which also featured a \$900-per-month electric bill. Instead of being a blessing, the house had become an excessive burden.

There is good news, however. Jason and Sarah did not bury their heads in the sand but soberly assessed the new reality and began to make changes. Jason took Financial Peace University via the church, and I asked him what his key takeaways were from the experience. First, Jason said, both the curriculum and the good people he met through the program helped him to see that he had to stop making his life all about making money. He took a long, hard look at all of the household dollars that were going out the door, and he and Sarah set a new budget and committed to living within their means and paying off debt. Jason knew that living more simply would someday position him also to give more. He looked at the big “dream house” with new eyes, surprised to note that what had once made him feel good would now leave him sick to his stomach. “A place that size could house twenty to thirty people, and I had been using it for a single family.”

Jason also began to sell “everything that wasn’t attached to the house,” including cars and motorcycles. He used the proceeds to pay off every debt he could so that the family could securely live within the new, reduced budget. He and the family then downsized into a more modest home—and didn’t look back.

This experience would not typically make someone as cheerful as Jason, so I had to ask him about that. He said, “I am so much happier now. I am more frugal in the right ways with my money, always asking, ‘Do I really need this?’ before making a purchase. I also started giving money away. I love passing on a \$20 bill to the guy down the street if he needs it. I even started tithing across multiple ministries, even though on the surface it didn’t seem to make sense. I couldn’t really afford it if you just looked at the numbers on paper.” Jason explained that when he was initially struggling with the tithing concept, he heard God’s almost audible voice saying, “Trust me, Jason.” At first Jason fearfully responded, “God, I don’t know how to give you this and have a cheerful heart about it. But, I will be obedient until I become cheerful.” Now, Jason says, he has been so converted in his attitude that he would fear not tithing.

Jason’s life today isn’t perfect. He says God is still testing him. God does not provide an overabundance, despite Jason’s new obedience and generosity. “Each year,” Jason says, “for one reason or another our income has continued to decline. I will just finish paying off a \$2,000 debt and something will break requiring \$2,000 for repair. It is almost like clockwork. I am still at the point where God is teaching me. Whenever I finally get it down, God will bless me with abundance. Until then, God knows I am only too likely to use it all up on myself.” Jason jokes that he used to pray for abundance. Then his prayer switched to “Just get me out of this mess.” Now, it has become “God, give me exactly what I need,” and God does.

Spiritual growth has not been the only win. Jason enjoys no longer being a slave to his stuff. “Even when I had tons of money, my stuff owned me. Just look at the motorcycle, for example. I had to store it, maintain it, winterize it.” Jason exclaims that two of his current homes could handily fit

inside the old one, and everything is “much tidier and easier now.”

Jason philosophically says, “It was a hard message to receive, and I never would have received it if I had not gotten such a big wake-up call. I was stubborn; I was that guy who would never listen. Now, I am more broke than I have been in a long time. I know what it means to live paycheck to paycheck. But I want to share with everyone how much happier I am. . . . Being broke has brought me happiness.”