

Introduction: Finances or the use of money is a frequent marriage problem as evidenced by personal counseling experience as well as what I expect is the universal inclusion of the topic in marriage counseling books (at least the ones I have).

- Before getting to some particulars on finances, I want to give some introductory comments and observations in this lesson. Much of this was stirred in my own thinking by the book *How Much is Enough? Hungering for God in an Affluent Culture* by Arthur Simon.

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### SEVERAL CULTURAL OBSERVATIONS

#### The Reality of Our Cultural Immersion

- Culture = The totality of socially transmitted behavior patterns, arts, beliefs, institutions, and all other products of human work and thought. It is in our culture that we are immersed, surrounded by, and living in. In other words, it is the atmosphere of ideas that we constantly breath and live in.
- As Christians, we recognize that we have a call to live differently than the world. We know what Scripture says about the need to transform our thinking by the Word of God. However, this might be more difficult than we initially think. Even our view of Christianity is influenced by our culture. None of us are able to come with total objectivity to Scripture, with a kind of mental “blank slate”, and receive only what is found there. This doesn’t mean that we don’t try, but we recognize that it will be a struggle.
- Part of this atmosphere that we live as Christians who live in America is unprecedented in human history. We have, above arguably every other nation, and certainly all civilizations prior to our own time, the benefits of food, clothing, access to education, healthcare, technology, speed of travel, tools, books, expendable income, leisure time and a host of conveniences in modern appliances like no one else in the history of the world. These are a blessing. We should be thankful for so much that has contributed to a life which is generally more comfortable and enjoyable.
- But as you know, this is also a potential curse when we do think about and use our blessings properly. In the light of such advancement, particularly following in the wake of the Industrial Revolution, there has come the creation of a way of thinking that sometimes creeps into, and sometimes beats down the door of our thinking.
- You’ll remember that the Industrial Revolution is a title given for the era in which a variety of social and economic changes that took place due primarily to how things were goods were produced. Up until that time, production of things that were needed for every day life were done by hand, in small quantities, and were home based. Because of the development of mechanization, the ability to produce things in large quantities by machines in factories, there were significant changes that impacted the way people lived.
- As goods began to be produced, one of the effects was that prices dropped. This, together with competitive (and sometimes oppressive) labor costs, as well as an overall economic stability, people began to be able to afford more and more goods. This included not only things that were necessary (food, clothing, shelter), but also non-essential items.
- In that process there also developed an entire marketing industry which would strategize how to get people to buy their products. First they would need to convince people that they needed something. If they already had one, they had to convince them that it wasn’t good enough, and that what they were offering is what was really needed to give them satisfaction. The assumption almost always made is that old is bad, new is good.
- Through mechanization, together with a naturalistic view of the world, people would eventually be seen as “consumers.” They exist for the purpose of consuming goods. The resources of creation itself are viewed as expendable items rather than limited blessings which are given as a stewardship from God. This brings us to where we are today, a culture that is saturated with advertisements whose sole purpose is to get people to consume.
- There are several other things that come along with this push: catalogs and flyers are created (and are powerful) that are sent out en masse with the purpose of generating a sense of need for what we are right now living happily without. Shopping is not viewed merely as going to the market to purchase the things for our survival, but has become a pastime and event itself. There is a kind of rhapsodic (or enthusiastic) satisfaction as we feel the weight of the bags hanging in our hands as we leave the store with the excitement of newly opened and placed things.
- The question that is asked isn’t “can I afford this?” but “do I deserve it?” The companies assure us that we do.
- We may be quick to shake our finger at such thinking until we begin to examine our own lives. These things, breathing in the air of our culture, constantly influences our thinking. Christianity can become a quite and safe pursuit of personal peace in which we don’t bother anybody, and our Christianity is quietly worked out in the piety of home and church. No longer is there a radical call to follow after Christ and take the Gospel into the world, do good to those in need, pursue justice for the oppressed, but a pursuit of a quite life isolated from that which is “uncomfortable.”
- The abundance of goods includes our own books, home furnishings, and all things Christian. We may not be shopping the stores of the world, but we find our sense of refuge in Christian bookstores in the calming effect of buying the next new book or Bible cover or picture. We find pleasure in clicking the “Purchase Now” button on a web page that will deliver the things right to our doorstep.
- We take comfort that our iPods and MP3 players aren’t filled with “worldly” stuff, but rather sermons and the Bible. We do so without even asking the question “what could I do with this money to help someone poor or needy.”

- On a note of personal confession, I have been fighting this past week against “gadget envy” in a new MP3 player, when I have one on my Palm that works fine. What is my motivation? To have 30 GB instead of a measly 2GB (how much can I listen to at one time?), or just discontent cultivated in my weak will by the hip ads?
- In such a setting, we have to be careful not to catch the contagious disease known as “Affluenza.”  
*a painful, contagious, socially transmitted condition of overload, debt, anxiety and waste resulting from the dogged pursuit of more. (Wikipedia, de Graaf, 2002)*
- The main symptom of this disease is a constant pursuit of more and dissatisfaction of what one has. This can be connected to CD’s, DVD’s, musical instruments, clothes, books, technology, cars, tools, home furnishings, or anything else. While this is a somewhat humorous idea, it strikes at the heart of our worship and what we value most.

### The Identification of the Idols of Our Culture

- Colossians 3:5 tells us that covetousness is idolatry. Covetousness is basically a driving force of greed. Greed is defined as an excessive desire to acquire or possess more than what one needs or deserves. Essentially, a consumer culture feeds on the human quality of greed.
- This is seen as idolatrous when it takes the place of God in our life. Perhaps this doesn’t seem too threatening at first, but consider how gods “function” in our life. Our god is what brings happiness, gives hope, ministers comfort, stirs excitement. Our god is what we labor for, what we are devoted to, what gives us a sense of peace and joy.
- Notice how often commercials and ads have a redemptive theme: A person is going merrily along, something happens that creates a dissatisfaction and need, then the “savior” product is found leading to a smile and happiness like they’ve never known.
- Francis Schaeffer warned of a culture in which one’s worldview, philosophy of life, is the pursuit of “personal peace and affluence.” This becomes the great transcendent truth and purpose of life. If we can all get along, if I can live peacefully and peaceably with those I have to interact with, and if my life can be full of the things that I enjoy, than I have obtained “the good life.”

### The Devastating Impact on the Family

- There are several ways that this mentality, when given into, can effect the family. One is in regards to children. If life is about having and accumulating nice stuff, including the car, house, big screen TV, etc. then having children are a roadblock to those things because children are expensive. Not only are they expensive because of their necessities, but if I have the mentality that keeping up with the trends in fashion and technology, I am certainly going to impart that view to my children. So now I need to think about their room furnishings, iPods, video games, designer clothes, because I don’t want a child who is persecuted by his peers for being “out of it.” So, maybe it is best we wait until I can supply my children with such things (which really make them another accessory for us).
- Another thing that has changed within a couple of generations is the starting of a home after marriage. Where my grandparents and even parents started with almost nothing, getting into a house, and taking years to furnish, through instant financing I can be confident that I won’t have to go through all that embarrassment of inviting our friends to a home with hand me down (or no) furniture, I can put a houseful of stuff it on my credit card under the deferred payment plan and make no payments until 2009! It must be good then!
- Easy access to credit encourages living beyond one’s means, and there is often a web quietly woven that one suddenly finds themselves unable to escape. Because of this, or sometimes by conscious choice, a family believes they can only live as a two income family. While there are times that this may be necessary, I’m not speaking of actual necessity, but created necessity due to a choice of standard of living.
- Then, because there are two full-time workers, there is often the struggle of the wife not having the energy and time to open her home to show hospitality. Then there are nice neighborhoods, with early rising, coming home, shutting the garage door behind, and almost no interaction with the people who live next door.
- So where do we go from here? As Christians who realize that this is the air we breath, what should we do? Is the answer to abandon everything, forsake these blessings, and seek to live as paupers?

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## TWO KEY SCRIPTURAL PRINCIPLES

### Wealth is a Blessing

- Warning about who it is that gives wealth (Deuteronomy 8:11-18)
- Not naturalistic view of wealth, because of our ingenuity but because of the blessing of the Almighty God.
- To whom God gives it, it is to be enjoyed (Ecclesiastes 5:19 1Timothy 6:17)
- There are many passages which speak to the issue of blessing on hard work, passing down of lands and properties, inheritances, etc. The Bible does not have a communistic view of the distribution of goods, but rather the responsible use. Being rich is never, in and of itself, condemned in Scripture.

### The Pursuit and Possession of Wealth is a Danger

- While wealth is a blessing, it is also, do to our fallen condition, a danger. Here the amount of examples of Scripture, and particularly in the teaching of Jesus, is overwhelming.

- The love of money (and the things it buys) is the source of all kinds of evil (1Timothy 6:9-10). It can foster a false sense of security and hope in those riches.
- The 10<sup>th</sup> Commandment forbids the coveting of the neighbor’s stuff, which speaks volumes to the pursuit of “keeping up with the Joneses” (Exodus 20:17).
- Covetousness is listed in lists of the most heinous sins (Romans 1:29 Ephesians 5:3).
- These are not a warning against seeking to better one’s overall living conditions, to stay out of poverty, to seek a good education so as to appropriately provide for others and be able to enjoy God’s blessings. Rather, it is seeing those things as objects of happiness. Yet, they never satisfy. Only God can. Instead of our possessing things to be used rightly, things possess us and we become slaves.

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## TWO PRACTICAL SUGGESTIONS

### Actively Cultivate Thankfulness and Contentment

- Thankfulness is the attitude of being aware and appreciative to God for what we have. We are to enjoy what we have received. Part of the problem of our culture is a lack of “relishing”, truly enjoying what we have. In the hurried life, going from one thing to another, we only sip of those pleasures. Instead, we are to drink deeply, and do so with thankfulness to God.
- Be sure to be thanking God in your prayers with your family for the “little things” in life. They are not insignificant.
- We should be teaching our children these lessons by our example.
- We should not feel guilty about our blessings.
- Contentment is the attitude of desiring no more than what God has given us, being satisfied. It is the opposite of being discontent (1Timothy 6:6 Hebrews 13:5 Philippians 4:11-12)
- While at first this may seem to contradict what I mentioned about striving forward. Our greatest struggle here is a spirit of always wanting more, it never being enough. Happiness is always to be found on the other side of obtaining something. God wants us to be thankful as we work hard and satisfied with what things we presently have as according to His will.

### Actively Cultivate Generosity

- Generosity is being liberal in giving to others who have need, a willingness to deny ourselves for the good of others who are in genuine need. This is the opposite of being miserly. Sometimes we disguise it with frugality or “wise.”
- In generosity, we realize that we can’t do everything. Each plays a part in doing good in those particular opportunities that God gives us. There is the recognition that I could take every penny of what is “left over” and send it to an organization
- Often lack of generosity is the lack of believing Christ’s words that it is better to give than to receive Acts 10:35.
- There is a potential problem with tithing. There is the assumption that when I give 10%, everything else is mine to do with whatever I please. The question isn’t even asked in prayer, “Lord, what do you want us to do with our expendable income?” The assumption is that it is a providential windfall of personal gain to be used for my own enjoyment.
- Here we run into the danger of spiritualizing so that real justice and mercy in care for the poor is put into a future spiritual realm. Only concern about the “spiritual” well being. This is in blatant violation of so many Scriptures that it is hard to know where to start. (James 1:27 Isaiah 58:6-7).
- Here we are in danger of a form of Gnosticism that so emphasizes public worship and preaching, to the detriment of difficult things. The goal becomes quiet, safe, isolated, protected spiritual homes without troubles of outside world.
- A phrase I ran into several times in this study is “Live simply so others may simply live.” Here there is liberty. With a multitude of stuff to gain and maintain, there is entanglement.
- We are to imitate God in this. He is generous, and gives blessings not only to Christians, but to all men (Matthew 5:45). Jesus feeds the 5,000 indiscriminately. While our ultimate goal is people’s spiritual good, it doesn’t negate a burden for their humanity and suffering.
- In thinking through this, we must be prayerful. We should think in both short term goals (food, clothing) as well as long term (education, micro loans).
- Jesus stated that to whom much is given much is required (Luke 12:48). This isn’t just true of “spiritual” things, but material blessings as well.
- As families, we could look for more relationship oriented activities rather than costly entertainment oriented activities.
- We should distinguish between wants and needs. So often we can have a want become a need.
- There are no easy answers. There is no divinely mandated “standard of living” that tells us exactly what is allowable. Jesus calls the rich young ruler to sell all and give it to the poor (Mark 10:21) and is satisfied with Zacchaeus’ commitment to give ½ to the poor (Luke 19:8).
- There is always the temptation of thinking that where we presently are is the standard of what is legitimate. Only cultivating a spirit of generosity will be able to really answer particular questions.