

Theology of Lifestyle Study from *Your Work Matters to God*

NEEDED: A PRACTICAL THEOLOGY OF LIFESTYLE

These are some of the answers Christians have put forth in response to the question of lifestyle. Perhaps you find them more helpful than I do. But I believe we as Christians need resources that are far more savvy about theology, about economics, and about human nature and behavior.

Perhaps the place to begin is to formulate the right question. The right question is not which economic system would be the closest to a biblical ideal. That's an interesting question, but is really a problem of economic theory. Economics enters into this discussion, but economics deals with problems, as they exist in an overall system, whereas most of us are trying to deal with problems at our own individual levels, in our own lifestyles. Economics bears on our situation, but what we need is a practical approach to lifestyle.

Consequently, the question I think we need to ask is: How can each of us live and work as a Christ-follower in *this* economy, a democratic capitalist economy of relative prosperity in a world of varying economies linked together in a global economy? How can we and our families live lifestyles that please God?

I certainly cannot answer such a question in full in this book. I am not an economist and I am not prepared to present any sophisticated theory <> i Christian economics. I think others more qualified than I should tackle the task. But I do believe there are several principles that flow out of the plan presented in Part II, principles that should feature prominently in any discussion of lifestyle. I'll mention five. The first two are more theoretical; the rest of them very practical.

1. God Has Given Us the Means to Provide for Our Needs.

In the beginning, after God had created Adam and Eve, He explained to them that they were to rule over the creation. This was a position of responsibility and authority. But it was not without its perks:

Then God said, "Behold, I have given you every plant yielding seed that is on the surface of the earth, and every tree which has fruit yielding seed; it shall be food for you; and to every beast of the earth and to every bird of the sky and to every thing that moves on the earth which has life, I have given every green plant for food"; and it was so. - Genesis 1:29-30

In other words, God designed into the creation the means to feed these first humans, and presumably their descendants as well. The same idea is repeated in Genesis 2:15-16, only there the importance of work in providing for human needs is emphasized.

Later, after Adam and Eve sinned, God cursed the ground, which, as we saw in Chapter 7, increased the toil involved in work. But even in this fallen world, God intended for the creation to supply mankind's food. Actually, we find it supplying considerably more than food. But the principle throughout Scripture is that God has provided the creation as the primary resource to

meet our basic needs.

The problem of starvation. However, this raises the question of why people starve. The answer ultimately lies in the problem of evil. While a fallen creation can still provide our food, the presence of evil often undermines this arrangement. These "thorns and thistles" may be natural forces such as drought or swarms of locusts. Or they may involve the evils that people create: civil wars that displace farmers, disrupt cultivation of crops, and interrupt transportation (consider Ethiopia or Cambodia); political policies that discriminate or that impede the flow of resources (some international trade policies); or sheer incompetence (such as unrealistic planning and quotas in Stalinist Russia, or the disaster at Chernobyl).

But the fact that people sometimes do not have adequate food does not alter the fact that in the creation God has given us adequate resources to feed ourselves.

The creation provides more than survival. Of course, the creation supplies considerably more than food. This is evident despite the view of some that the vast majority of mankind throughout history has subsisted in a state of abject poverty. That is one way to look at history, and if it is true, underscores the existence of evil in the world. But we must be careful about how we assess standards of living in other times and places against conditions now prevailing in North America.

An equally plausible view is that the mass of mankind throughout history has enjoyed a bit more, and in some cases quite a bit more, than mere survival. Indeed, the rise and longevity of the great civilizations of the world are testimony to the generosity of God and to the abundance of His creation.

However, I am reluctant to say just how far above survival we should expect the earth to support us. This is another way of saying that while we have every indication that God intends to give us what we need, we must avoid presuming on God for much beyond our basic necessities.

For example, God has given us sheep, so it seems legitimate to think about sweaters and coats. It seems less reasonable, however, to think about drawers stocked with dozens of sweaters and closets lined with dozens of coats. After all, we only *need* to wear one good sweater or coat at a time!

Need. This brings us to the concept of need. I find this to be a fairly complicated idea. At the very minimum, humans have basic survival needs: food, water, clothing, shelter. Without adequate supply of these, life is not sustainable.

But are these all that the Scriptures have in mind when they declare that "God shall supply all your needs"? I think not. The Bible presents God as One committed to seeing humans raised above grinding poverty. He appears as a generous Giver, and His earth is pictured as a realm of abundance. And in fact, as I mentioned above, history shows that people and civilizations have enjoyed considerably more than the basics.

It is interesting to observe, though, that as a culture advances and grows more sophisticated, its level of needs rises. In our own society, for example, it is virtually impossible to function without a car. Sure, there are hundreds of thousands of people in places like Manhattan or Boston who get along quite well without a car, but only because of mass transit, which is also an advanced technology far above basic survival. Take this transportation system away, and life as we know it would cease.

Or consider how critical electricity is to our society. Obviously a person could get along without it, but not without disengaging from what has become a normal life. The famous blackouts in the Northeast in the '60s and 70s demonstrate how completely electricity runs through American culture. But generating and delivering it requires a somewhat sophisticated level of technology.

So the point is that after a culture meets its basic survival needs and begins to develop, it starts solving problems at a higher level. Some of these we might regard as "needs" and some as "wants." Either way, once they are satisfied, the means of satisfying them become necessities because the satisfying of them becomes a way of life.

Furthermore, many needs in our culture have little if anything to do with physical survival and yet have a great deal to do with intellectual, moral, and spiritual survival. We could obviously "get along" without novels, sculpture, music, philosophical treatises, and creeds. Yet a good bit of our humanity would remain impoverished without them. To that extent they are necessary.

In short, some things that start out as luxuries often become necessities. But how does this relate to the idea of God supplying our needs? It seems reasonable to expect Him to provide food, clothing, and shelter. But can we find a Mazda RX7, a Hotpoint rangetop, and an IBM PC in Genesis 1:29-30? How about Michelangelo's *David*, Handel's *Messiah*, or Solzhenitsyn's *Gulag Archipelago*?

I don't think there is any easy answer to these questions. But it might help to think of needs and wants in a hierarchy beginning with survival needs, moving up to necessities, and ultimately up to luxuries.¹¹

God obviously allows cultures and people to "rise," to move up that scale. How far up is impossible to say. American culture seems pretty far up in some ways, especially compared to the incredible poverty of so many others in the world. And yet, it is conceivable that a future society could be as far above us as we are above the Stone Age. Of course God also allows cultures to "decline." Sometimes He even allows them to die out altogether.

What is critical, I think, is that we never put claims on God by which we demand to move higher, by which we tell Him He is somehow obligated to advance us. Instead, we need to accept every good thing as a gift from His hand.¹² And we need to hold everything with a light touch. I'll soon say more about the practical implications of this for lifestyle.

2. Every Worker Should Benefit From the Fruit of His Labor.

In Chapters 5 and 6, we looked at some reasons why God has given us work. This view implied that God has delegated a great deal of responsibility (work) to us. As we have seen in Genesis, He has commissioned us to manage the creation. But along with this responsibility comes the right to benefit from the resources of creation when we fulfill our work. In practical terms, this means that you have a right to a paycheck.

Scriptural evidence. This may seem self-evident to you. But let me mention a number of Scriptures in order to emphasize the validity of this idea. We find it stated in the creation mandate of Genesis 1:29-30. God tells Adam and Eve that the food mentioned is "for you" (verse 29). Again, in Genesis 2:16 God says, "You may eat freely." And even in the curse of Genesis 3:17-23, God says three times, "You shall eat" from the earth's produce.

Later, the writer of Ecclesiastes affirms the legitimacy of income, and even describes it as a reward and a gift from God:

Here is what I have seen to be good and fitting: to eat, to drink and enjoy oneself in all one's labor in which he toils under the sun during the few years of his life which God has given him; for this is his reward. Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God. - Ecclesiastes 5:18-19

In the New Testament we find this same connection between work and pay. As we saw in Chapter 6, for instance, Paul exhorts lazy and undisciplined Christians to work in 2 Thessalonians 3:6-15. He says that anyone who will not work should not eat. On the other hand, people who work in a quiet fashion should "eat their own bread". - vs12

Earning pay for labor is legitimate. Indeed, James cries out against withholding it from those who have worked for it:

Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Almighty. - James 5:4

Pay for work is disparaged. I stress this point about the legitimacy of earning a livelihood because on the one hand, it is taken for granted in our culture and therefore overlooked; and on the other hand, because I find here and there among many Christians that it is subtly disparaged. To be more precise, some Christians object to the self-interest inherent in the work world, a self-interest that expresses itself most visibly in the paycheck.

The Two-Story view mentioned in Chapter 3, for instance, would likely argue that most people go to work out of "secular" motives, that their main concern is just in making money. Likewise, I think many Christians who adopt a Mainstream view (Chapter 4) do so because they feel queasy about income as a powerful motivation for going to work. It just doesn't seem "spiritual" enough. So they latch onto the idea of evangelism as a more noble motive for participating in the marketplace.

In both cases, the feeling is that Christians shouldn't be in business to make money. In fact, I have actually seen cases in which Christians who were customers of other Christians expected to purchase goods or services at cost, or even to have them for free, based on this rationale!

And then there are those who believe that business is more or less based on greed. The idea is that the customer makes his purchases because he craves the goods of the merchant. Likewise, the merchant sells because he craves the money of the customer. In this view, such self-seeking transactions explain why the customer always feels like the price is too high, while the merchant always feels it is too low.

Others would say that selfishness is not inherent in all business transactions, but only in those of a capitalist economy. In other words, greed runs Wall Street. Consequently, "lifestyle" is a problem only in a materialistic empire of multinational corporations. It is an obscenity in a world of poverty and starvation.

So to some Christians, self-interest is the worst feature of the workplace, and should be eliminated if possible.

Self-interest is inherent in work. But I argue that eliminating self-interest is not possible. In fact, it is not even desirable. I'll suggest two reasons. But first, we need to distinguish between self-interest and selfishness. Without question, far too many workers (and customers) work from self-seeking, greedy motives. They cheat, they steal, they lie, they over-charge, they defraud, they rig the system.

But these are sins of people, not flaws inherent in work. Instead, work as God has designed it anticipates a legitimate self-interest present in every worker. This is one reason why eliminating self-interest is neither possible nor desirable. To do so would contradict the nature of our humanity.

Suppose I were to ask you why you go to work. No doubt you would offer me a variety of reasons. But two would likely feature most prominently: "I work to support my family," and "It's what I know how to do, or want to do." These both reflect legitimate self-interest, and they act as extremely powerful motives for working.

Furthermore, the nature of our partnership with God assumes a degree of self-interest. We are not slaves to God, in which we do all the work but He derives all the benefit and does out only what is necessary to keep us working. Rather we are noble coworkers with Him, and He allows us to share in the product of our labor. When we eat, we do not eat for His benefit, but for ours.

I happen to think He takes a certain joy in seeing us work and meet our needs, in seeing us enjoy His creation.¹³ Indeed, one of the ways we can bring glory to God is by diligently working to provide for our needs, and then lifting thankful hearts to Him when those needs are satisfied. As Moses told Israel:

"When you have eaten and are satisfied, you shall bless the LORD your God for the good land which He has given you." (Deuteronomy 8:10)

Confusion about profits. By the way, I think much of the disparagement of self-interest in work comes from the widespread confusion over the role of profits in our economy. Unfortunately, too many people, and especially too many businesspeople, define a business as "an organization to make a profit." people speak of businesses and their owners and managers as being driven by a "profit motive" in which the goal of the enterprise is the "maximization of profits." But as Peter Drucker points out, this is not only erroneous, it is exceedingly harmful.

Drucker is not an economist, but his perceptive discussion of profit is essential reading if you run a business or if you want to better understand the American marketplace. For our purposes, though, it is enough to note that profits need not be a self-seeking motivation for business, nor even the goal of business, but rather the *test* of whether a business has managed to achieve its goals, regardless of its motives. Furthermore, profits are a condition of survival; they pay for the cost of the future, the cost of staying in business.

This means that profit has, or should have, nothing to do with self-interest. As I showed before, the reasons why you go to work have a great deal to do with your own concerns, whether they be to provide for your family, to satisfy your vocational bent, or even to make a pile of money. But in Drucker's view, whether or not you continue to have work to go to will be determined by the profit your work produces.

Sure, you can go to work *only* to make money. But to make it demands that you create something of value for which someone is willing to pay. If you *only* concentrate on "making

money," you won't create value, so you won't get paid. And businesses that are *only* out to make money don't stay in business for long. So profit remains the condition, not the objective, of staying in business, no matter how noble or despicable your motives may be.

Of course, God wants us to work from the purest of motives. That means working as an employee of Christ. It means working to genuinely meet the needs of people—your employer, your coworkers, your customers. And it also means working to meet your own needs, and those of your family. Love God. Love your neighbor. And yes, love yourself!

3. Develop an Attitude of Contentment, not Covetousness.

Let's turn now to consider some practical implications of all of this for lifestyle. How can we solve "the problem of gain"?

It all begins with our attitudes. Here the Scriptures tell us we can go in one of two directions. We can either be content with what we have, or we can long for more, an attitude described as covetousness. Which one we adopt all depends on the extent to which we depend on God for our welfare. In Hebrews 13:5 we read:

Let your way of life be free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you."

This verse pulls together everything we have said so far about lifestyle. God has given us the means to provide for our needs, and gives us the right to benefit from honest labor. Consequently, we have a basis for being content, for being satisfied, for resting in the conviction that God intends to meet our needs.

Covetousness. And yet what torpedoes this arrangement is (1) when we look at what God has given us, and we look at what He has not given us, and we say, "I don't have enough!" and (2) when we start longing for money as the way to get "enough," instead of longing for God as the Provider of "enough."

We could discuss many aspects of these attitudes as we find them among the poor and the starving. But what I want to draw our attention to is how prevalent they are among those of us who are far above poverty and starvation levels.

The materialistic nature of our culture and of many Christians in it is so well-documented that condemning it has become a "cliche". I hardly need to restate the obvious, especially since my generation—a privileged group of people, if ever there was one—made the case so forcefully in the late '60s, along with vows to return to spiritual rather than material values. Yet a decade or two later this same generation has managed to outdo its parents in upping the ante of affluence.

This suggests that greed and covetousness are not so easily conquered. In fact, the protests of the '60s failed to even diagnose the disease properly. For the root of covetousness lies in neither the absence nor the abundance of wealth, but in the attitude one holds toward

God. The first step toward covetousness is to buy into either of two ideas: God doesn't care, or God doesn't matter. Obviously these are related.

God doesn't care. The idea that God doesn't care suggests itself when times are lean: when you are out of work, when your bills mount up, when your sales are off, when the economy is

down. In periods like these, it is natural to see money as the solution to your problems. And it is natural to blame God as the cause of them: If God cared, He would bring in money. But money isn't coming in, so God must not care. Therefore, I'll have to look out for myself. Such logic draws one away from God to a dependence on oneself and money.

God doesn't matter. In a related way, the idea that God doesn't matter suggests itself in times of plenty: when you get a raise or a promotion, when you make a major and prestigious purchase, when your business is booming, when the Dow is skyrocketing. Then it is quite easy to forget God and to focus instead on your own abilities or business savvy, and on the power of money.

Moses warned Israel about this very tendency: "Beware lest you forget the LORD your God," he told them as they were about to enter the Promised Land, a land with widely acclaimed abundance. They would forget God, he said, if ever they said to themselves, "My power and the strength of my hand made me this wealth." Instead, they needed to "remember the LORD your God, for it is He who is giving you power to make wealth."

How about you: do you believe that God really cares about seeing your needs met? Do you see Him as the ultimate source of all that you have?

Contentment. The test for answering these questions is not only the absence of covetousness, but the presence of contentment. In many ways that is a subjective measure. Only you can know whether you are satisfied with God and with what He allows you to have.

However, I can suggest a few strategies that might help you pursue contentment and avoid covetousness. In mentioning these, however, I want to warn against an all-too-common danger of trying to bargain with God. Many Christians set up a "deal" in which they agree to do everything they can to live a life that pleases God. In exchange, they expect Him to prosper them spiritually and materially.

But this amounts to God paying them to be good! God doesn't work that way. In a slightly different context, Paul explains that godliness is not a means toward financial gain:

Godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content. (1 Timothy 6:6-8)

So we do prosper from our walk with God, but it is not a "deal" in which God pays us for doing what He wants. If we are serving God out of an expectation that He will reward us materially, then we are serving money, not God. For this reason, Paul goes on to say:

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang. (1 Timothy 6:9-10)

How, then, can we pursue contentment? Here are several ideas.

Thank God for what you have. When you pray before your meals (I assume you do; if not, this is an excellent habit to form) thank God not only for the food, but for all the many provisions He has supplied and for the many means He has used to supply them. You might even want to mention some of these specifically—your house, your car, a treasured piece of furniture, or intangible gifts such as vacations, music, or a good book. This keeps the source of these good things in mind. It also keeps us thankful.

Take care of what you have. I often see people abuse their car or their property with the excuse that "it's a

piece of junk anyway." But surely this suggests a certain loss of contentment. On the contrary, faithfully maintaining what you have, no matter how humble, demonstrates a quiet gratitude for the provision of God.

Consider how much God has given you. One of the best ways to acquire contentment may be to look carefully at what many people *do not* have in comparison to what you do have. For instance, people who visit areas of poverty in Third World nations almost always come away with a deep sense of appreciation for how richly they have been blessed. I suggest that you arrange for such a trip, perhaps through your church or a mission agency.

Of course, the point is not to come home feeling guilty, though that may happen, but to grow content with what you have. Likewise, such a trip should never result in an attitude of superiority. The idea is that so often we lose our contentment by comparing ourselves to those who to us seem rich. We might regain our perspective by instead noting how much we have when we consider the poor.

Call coveting sin, and confess it. When we do find ourselves coveting—longing after something, having our mind controlled by the fantasy of having it, or perhaps being angry with God for "denying" us a certain thing—when we recognize this attitude, we need to call it covetousness, which is a sin. This calls for confession, for admitting that such an attitude is wrong and must be done away with. Such confession needs to be spoken to yourself, to God, and probably to someone else who knows us and will stand with us to overcome this attitude.

Be aware of the signs of covetousness. Two warning signs that covetousness rather than contentment may be controlling us are excessive work and excessive debt. Excessive work may be a signal that we are relying on ourselves, not on God, to meet our needs. Likewise, excessive debt is a good indication that we have grown discontent with what we have and are determined to gain more.

Just say "No!" A final strategy as a check on covetousness is to simply say, "No!" I'm thinking particularly about impulse purchases, which are usually fairly small. Strolling through a shopping mall—a dangerous environment in which to control covetousness and remain content—it is inevitable that you will see a "little something" you want: a cookie, a scarf, a tie, a knick-knack. Can you afford it? Probably. But to deny yourself this item may help; you learn to live without, to not always satisfy the impulse for having more and still more.

A similar strategy that works well with larger purchases is the commitment to wait before buying. Waiting rarely hurts. It allows you to get past the initial flush of excitement over some new thing, and thus puts you in closer touch with your true motives and values. You may change your mind. You may decide that you can be content with what you already have.

This brings us to the issue of limits in our lifestyle, and to the ways we can act on an attitude of contentment.

4. Pursue a Lifestyle of Limits, not Luxury.

Contentment is a noble attitude, but it won't do us much good unless we translate it into a lifestyle. Now this is a real challenge, because as I mentioned earlier, lifestyle requires that we balance a number of competing tensions. This guarantees that there can be no simple answers, no easy decisions. Yet decisions we must make. And I believe there are a number of principles that can help us please God in our lifestyle.

The first thing to say is that none of the discussion that follows will mean much to you unless you are captivated by the cause of Christ. By "the cause of Christ," I mean the over-arching plan and purpose of God in history. Unless you perceive that this world involves infinitely more than your comfort, there is no point in discussing your lifestyle.

But if you want to honor God by how you live, then the place to begin is to ask: How can I use my income as a responsible manager before God, given the culture in which I live? Let me suggest that

money is an important means by which you can love God, love others, and love yourself. Let's begin with yourself.

As I mentioned in Chapter 6, one of our primary responsibilities is to take care of our own needs and those of our families. But in our culture, most of us can easily pay for survival needs of simple food, clothing, and shelter. In fact, I suspect that if you have the means to buy this book, you probably have quite a bit more income than it takes merely to survive.

In that case, we must begin to decide at what lifestyle level we will live. Unfortunately, too many of us don't make this choice. We let the culture make this choice for us. And inevitably, the choice is for more, more, and still more.

Without question, it takes more to survive and function in our modern Western culture than it does in more primitive agrarian, non-technologically oriented societies. And I refuse to debate whether or not this should be so. It is so, and I believe we have almost no control over it. But what we have much more control over is our personal choices about money in the midst of such a culture.

Levels of luxury. For so many of us, however, what happens is that we work our way up to an income that not only covers our needs as dictated by survival in this economy, but goes beyond those needs to "discretionary income." Faced with such a surplus, we so easily spend it on various "luxuries"—items we don't necessarily need, but which we want. Right here I would again point out the danger of covetousness. While desiring something we don't absolutely need is hardly sin, it does create an opportunity for covetousness. And as I showed above, the Scriptures strongly admonish us not to get carried away by our desires.

How do we know when we're carried away? When we desire the thing itself more than we desire God. In other words, when we lose our contentment. If we find ourselves angry with God because we feel that He is "depriving" us of something we want, then we have lost our contentment and have been carried away into covetousness.

At any rate, whether motivated by covetousness or by honest desire, purchasing such wants raises our lifestyle to a higher level—what I'll call a luxury level. In time however, luxuries become necessities, and new wants replace old ones. If our income rises, we again spend the surplus on the new wants, and thus raise our luxury level a notch higher.

And so we become "upwardly mobile," stair-stepping our way from luxury level to luxury level, ascending to the limits of our income—and maybe considerably beyond! It is worth asking yourself, at what point will *you* refuse to climb to the next level?

Limits to luxury. The issue here is responsible management of God-given resources. When I was in the service, I visited Germany. While there, I rode on the Autobahn, a Superhighway on which there are no speed limits. Instead, every few miles are signs that simply read "Genug!" ("Enough!") with a picture of a speedometer pointing to "100 kph." The idea is, once you get up to 100, 110, 120 kilometers per hour, do you really need to go faster? "Enough!"

We need the same principle in our decisions about lifestyle. Many of us are so blessed with so much that we reach a point well beyond saturation. We need to say, "Enough!"

So, I'd like to suggest a concept called *the limited lifestyle*. A limited lifestyle means that as your income increases and your basic needs are met, you decide before God at what level you intend to live. Then whatever you make beyond that level, you purpose to invest in something outside of yourself. In essence, you give the excess away.

Sacrifice and discipline. The operating principles of a limited lifestyle are sacrifice and discipline. The New Testament encourages us to practice such values. In Matthew 16, Jesus explains that

following Him has a cost to it:

Then Jesus said to His disciples, "If any one wishes to come after Me, let him deny himself, and take up his cross, and follow Me. For whoever wishes to save his life shall lose it; but whoever loses his life for My sake shall find it. For what will a man be profited, if he gains the whole world, and forfeits his soul? Or what will a man give in exchange for his soul?" - Matthew 16:24-26

We must guard against lavishing our riches on ourselves, which is a lifestyle that attempts to "save ourselves," that turns us away from God. Christ must be the Lord of our possessions. He has placed us as His managers over the money we have. Are we managing that money responsibly before Him? Or is the money managing us? If it is, then we are no longer serving Christ, but money.

Functional economy. What will this limited lifestyle mean in practical terms? Should we all take vows of poverty? Should all of us live at some subsistence level, in rented quarters, driving used cars (if we even own cars), wearing secondhand clothes? Or should we perhaps find out what the median income is and use that as the standard?

I'd like to suggest an alternative called *functional economy*. Functional economy says that when I make a purchase, I buy the least expensive item that will get the job done. Of course, the thing that will get the job done won't always be the least expensive item.

To illustrate, a friend of mine sells real estate. Most of his customers are fairly well-heeled and have certain expectations, not only about what properties they will buy, but about who they will buy from. So my friend drives these potential buyers around in his Oldsmobile. It happens to be the top-of-the-line Olds. It is not the most expensive car, obviously, especially for people in real estate. But he felt for several reasons that he ought not to buy a Cadillac or a BMW. At the same time, he needed to respond appropriately to the expectations involved in the job. He felt the Oldsmobile would be a good choice. It was the least expensive item that would get the job done. This is functional economy.

Now immediately I hear a chorus of contrarians who would argue, "He doesn't need a top-of-the-line Oldsmobile! He could get by with a medium-priced Ford, or even a Yugo. He's just into an image, driving a gas-belching piece of prestige sheet metal that deprives Third World people of precious resources."

Two things strike me about such objections. First, I think they point out the need for my friend to think carefully about the car he drives. For him, a car is more than transportation. It is an image, a communication strategy. He uses it to tell his customers something about himself and his business. So, functional economy says that if the Oldsmobile is the least expensive means of achieving this objective, then he should use the Oldsmobile. But if a less expensive car would do just as well, he should buy that instead.

The problem is, that is a very subjective determination. Which brings me to a second point: As an outsider, I have no right to judge my friend's decision about his car. I don't know the issues and tensions and requirements of his world. For me, a top-of-the-line Oldsmobile might be extravagant. But he is not me! So I must not judge him. He must answer to the Lord for the car he drives.

Likewise, each of us must answer to the Lord for how we use the money he has entrusted to us. This will require careful and sober thinking, and some disciplined decision-making. There are no simple answers. Functional economy, though, acts as a brake on an ever-escalating lifestyle.

By the way, one area in which this is especially critical is our houses. Too many Americans take the attitude that a family should buy the biggest or most prestigious house it can afford. But this easily plays into the hands of covetousness and an escalating lifestyle.

Instead, when we consider our homes we need to ask, "Does my present house basically meet my needs?" (keeping in mind all that I have said about "needs"). If so, then there is really no reason to move. Of course, needs can change—children come, an aged relative comes to live with us, etc. In that case, a change is worth considering. But selling a house that adequately meets our needs in order to buy a larger, more expensive one is leaning toward luxury, not responsible limits.

I'm not suggesting that we should never "splurge" and buy something somewhat beyond our usual limits. It may be a certain kind of ice cream, an article of clothing, a special vacation, or some other luxury. There is a healthy joy and spontaneity in occasionally exceeding the normal boundaries. But if splurging is a way of life, such that all of our purchases are nothing but excesses in prestige and affluence, then I suggest we may be ensnared in the love of money warned of earlier.

5. Cultivate habits of generosity, not greed.

Earlier I said that money is an important means by which you can love God, love others, and love yourself. We've looked at how you might love yourself by using your money to meet the legitimate needs of yourself and your family. We've also seen how spending more and more on yourself is not really loving yourself, but hurting yourself, by subtly drawing you away from God. Instead, you need to practice limits in regard to your lifestyle, limits that you set.

But aside from loving ourselves, money is a primary means God gives us with which to love Him and love others. Now in this regard, Christians have come up with various suggestions over the years. One extreme advocates giving all our money away. Others argue for a less drastic amount: a "tithe," by which ten percent of your income should go to "the Lord's work." Others say that while the tithe does not apply to the New Testament Christian, it is a good benchmark, and should represent the *least* amount you should give. A related concept is the "graduated tithe." Others point out that "God loves a cheerful giver," so just give as you feel led. Still others point to the crying needs of various ministries and people, and urge us to give sacrificially "until it hurts."

We could debate these suggestions forever. But one fact that should be mentioned is that despite them all, most American Christians opt to give very little if any of their money away: only 2.5 percent, according to one source.

Whose money is it? What troubles me about this statistic is not its size, but the underlying assumption to which I think it points. As I talk with Christians about their money, they speak about it with a sense of ownership: "This is *my* money; I worked hard for it; I'll use it the way I want."

But this is all wrong! All of our money belongs to God. He has given us the earth to supply our needs. Thus, the money we make is really a gift from Him. It is actually a trust over which He has set us as trustees or managers. We have a right to benefit from our work, but we must never forget that God is the ultimate Provider of what we have.

God intends us to give money away. Furthermore, as we saw in Chapter 6, one of the purposes of work is that we earn enough to support those who have financial needs. On that basis I argue

that every Christian, no matter what his income, should invest part of his money in the material needs of others.

These needs fall into two broad categories. First, there are poor people who cannot pay for all of their needs. We have a responsibility as Christians to assist them. Secondly, we should also support Christian ministries and those whose vocation it is to preach and teach the gospel.

Obviously there is great latitude and opportunity in both of these categories. Whom you give to and how much are decisions you must make before God. Again, the question to ask is, "Where can I invest my money wisely for God?"

However, asking that particular question in today's world is a bit like standing in a huge shopping mall with a \$20 bill in your pocket, asking, "What could I spend my \$20 on?" There are literally tens of thousands of ministries and good causes that could use your dollars, to say nothing of churches and needy individuals you may know.

For that reason, let me offer some suggestions, first in regard to assisting the poor, and then in regard to ministries.

Assisting the poor. I am far from prepared to suggest any ways to "solve" the problem of poverty. I sometimes wonder whether solutions are even possible. Yet there is no way that a Christian can read his Bible and call Christ "Lord" and yet ignore the poor. John writes:

Whoever has the world's goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth. (1 John 3:17-18)

So God calls us to action. Yet the problem is exceedingly complex, and anyone who says, "No, the problem is simple; it's just a simple matter of greed on the part of rich Christians," is blind to reality.

On the other hand, we must not be blind to the reality of poor people. I'm impressed that when Paul received the right hand of fellowship from the early Church leaders, they specifically asked him to remember the poor. He writes that this was the very thing he was eager to do. Do we *remember the poor*? Are we *eager to assist them*? I think the Franciscan response mentioned earlier is right on target when it asks: In light of the staggering reality of the poor, what would God have us do—we who are Christ-followers, and who have so much? What will be our response?

CONCLUSION

Before leaving this subject of lifestyle, I want to emphasize how crucial it is that you take action in this area. Money is a major source of tension for most of us. The reality is that family incomes are highly volatile, and a rapid rise or drop in living standards is closer to the rule than the exception. In fact, in any ten-year period, one-third of Americans will see their standard of living drop by fifty percent or more.

Such a statistic only heightens the importance of Paul's warning to us not to fix our hopes "on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy."

Paul knew what he was talking about. His own lifestyle apparently lurched its way through booms and busts:

I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. - Philippians 4:12

What is this “secret” that Paul had discovered? It was Christ. Earlier he had written:

Whatever things were gain to me, those things I have counted as loss for the sake of Christ. More than that, I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish in order that I may gain Christ. - Philippians 3:7-8

God may give you abundance or He may take away everything you own. What matters is that no matter how much or how little you have, you have Christ and He has you. That is the secret to solving the problem of gain.