

STRATEGY FOR SANITY

Earl Palmer

Money is a good thing, and it should be spent. The issue of *how* to use money is fundamentally a question of balance and skill, since there are only four things to do with money (more on this later).

It sounds simple. But how do we keep our balance and how do we develop the skill? First of all, we need to know what money is before we can steward it. Money is both property (in a fixed territorial sense) and the dynamic opportunity of dominion. In both cases, money is either a gift we receive or it is earned by hard work. Money is an asset, and it is a power. As an asset, it is a part of our concreteness; as a power, it is a part of our freedom.

Money, Let Me Go

Before we can answer the question "How do I use money?" we must face another question: "How do I keep from *belonging* to money?" This second question raises the problem of *idolatry* – the idolatry of concreteness and the idolatry of dominion. I define both of these idolatries as attempts on our part to find and project meanings upon some part of the created order that they do not legitimately have.

When we reach out to a *thing* and ask or insist that it grant basic meaning to our lives, we have created an idol. We have engraved either our desires or our fears upon some part of the whole creation and treated that part as if it were the source of the whole.

Some of us collect too many things

for our own good. We end up imbalanced by the awkward sizes and shapes of all the things we own. It becomes hard to move and act decisively because fixed assets have used up the space we need in order to think clearly about what we care most about. We are too "heavy" to travel, and because what we own is so costly, we cannot risk leaving anything behind. All of these things are like plants that need water; they finally demand so much water that the banks of our lives give way. What was meant to be a river going somewhere becomes a swamp of random, aimless pools. Even our interpersonal relationships are tied into the things that go with them.

Bill C. Davis's Broadway play, *Mass Appeal*, tries to understand the complicated nature of the captivity of a parish priest named Tim. He is confronted in the play by a seminarian named Mark who tries to challenge his older mentor. In one revealing scene, Mark scolds his senior for his lack of prophetic courage, and Tim responds to his charges:

Tim: I'm sorry if I got your hopes up. But it won't work. I saw their faces. I can tell when they're with me, and they aren't . . . I can ask them for a few dollars – some cake for a bake sale maybe – but that is it. They aren't what you expect them to be. I can only give them what they can handle. They turn quickly. Whatever I said I'd do was above and beyond the call of duty.

Mark: I understand.

Tim: I don't know if you do. I have a lot at stake. Not just the Mercedes or this office, but . . . you don't understand.

Mark: All right. I don't understand.

Tim: This is my home. The, people

know me. They know my favorite colors – the kind of sweaters I like – my favorite wine. Do you know what a town in Iowa is like? There might be a Main Street. If there is a movie theatre, it only shows family movies. The people would not understand my humor. They wouldn't talk to me. I have to talk to people.

Tim cannot move decisively because he has lost his freedom to move. The Mercedes and his favorite colors are not the whole story, but they are a part of the story.

Along with an attachment to things, there can also be a captivity to the dynamic nature of money. This produces in us a person who is permanently on the move – something like an overscheduled tourist. We use money in this case to buy distance and a sense of freedom.

Each kind of captivity is damaging to balance and priorities. One is like glue on our fingers when we are trying to sort pictures: the other is like a paint that won't stick to anything. The "collector" can only tell us about what they own or are now buying; the "doer" can only tell where they plan to go next week.

The Four Uses of Money

As I said earlier, there are only four uses money. We can use money to do good; we can save and invest money for our own future good and the good of others; we can pay bills; and we can use money for adventures. Each of these four uses can be relatively free (never

totally, because we grow in grace with ups and downs) from the destructive distortions of idolatry as long as we commit this concrete side of our existence to the lordship of Jesus Christ (I Thess. 1:9-10).

When we really trust in the will of God for us in regard to our money, we then begin to experience the power of Christ's love to fulfill our lives. This fulfillment experience is what sets us free from the bad captivity of money in a way much stronger than any of the warnings against selfishness could ever do.

This past summer, I taught a course on the Ten Commandments. One of my students, who is a young businessman named Quentin Kuhran, wrote a paper discussing the commandment *Thou Shalt Not Steal*. He wrote:

"Ultimately to desire, and to try to obtain, the property of another is to be dissatisfied with what God has given, and thus to show lack of faith in his love." (Quoted from R. Alan Cole's EXODUS commentary)

These interpretations are very insightful and we would do well to aggressively follow them with the wholeness of our heart. But is there something else that can be construed from this powerful commandment?

I believe this commandment calls us to go beyond restraining either an emotion to desire, or seizure of another's

property. I believe we are called to give to our neighbor.

Even though the formal language is negative, the implications are grandly positive. Consider the following contrasts:

"You shall have no other gods before Me"—negative

"You shall love the Lord your God"—grand positive

"You shall not take the name of the Lord your God in vain"—negative

"Thou shalt take the name of the Lord thy God in earnest"—grand positive

The grand positive of this commandment is, I believe, twofold:

1) You shall love your neighbor as yourself, and

2) You shall give to your neighbor.

God's Mandate: Have Some Fun, Too

The four uses of money will take up a good bit of our time. That is the skill side of the challenge. But since the first three uses are quite obvious and since much prudent advice is available from all sides regarding tithing, investment plans, etc., I will just make one or two suggestions concerning the fourth use which is usually neglected.

An adventure is a very good way to spend money and can have more permanent good results than any possession I know of. An adventure is a shared experience that you can talk about for the rest of your life. It usually costs a lot less than a new car, but unlike a car, it appreciates in value. My advice is that we aim to include an adventure in our lives as soon as possible. It is one of the best ways to outwit the "need" to buy a new car or color TV. It also proves that our solemn responsibility to be stewards is fun, just as it is good.◆



Earl Palmer is Pastor of First Presbyterian Church in Berkeley, California.