

## Moral Money Series: Christianity

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### Where to begin?

The problem in examining 'Christianity' – as with most religions – is that when you use the term, it refers to a wide variety of ideologies and aesthetic expressions. The world's oldest churches are in Ethiopia. The world's first Christian state was Armenia. What began as an underground Jewish movement has grown in so many different manifestations. When one says 'Christianity', is one referring to the Dutch Reformed Church, or the Roman Catholic? Anglican or Orthodox? Jehovah's Witness or Coptic? Mormon or Evangelical? Baptist or Calvinist?

Terms like 'Calvinist work ethic' or 'Catholic charity' are familiar phrases to students of comparative religion. These phrases defined entire movements.

Likewise, there are dangers surrounding religions and money. At what point does donating all your worldly goods to the compound become pathological? Did Jesus not say it is easier for a camel to pass through the eye of the needle than for a rich man to enter heaven... and does it not say somewhere in the Old Testament that the love of money is the root of all evil?

Also, considering the scandals of certain mega-pastors, the historical goings on at the Vatican Bank and the vulgar infomercials of Prosperity Gospel, is it even safe to discuss Christianity as it relates to money at all?

Who gets to say which denomination has a better understanding?

### The Boss said so

However Christianity is defined for any given individual, two fundamental facts are important. Firstly, while the Bible contains 500 teachings on things like, say, prayer, or faith... it contains 2 000 verses on the issue of money. In fact, roughly 15% of everything Jesus ever taught was on the topics of possessions and money.

Mainly, two Old Testament scriptures are essential reading for biblical teaching on the topic of money. They are Proverbs (there are 31 of these, and reading one a day with a financial hat on can make you very well informed in one month), and Malachi (where the tithing idea is well summarised). There are plenty of New Testament verses that are highly applicable as well, like individual verses in Matthew ("for where your treasure is, there your heart will be also") or Romans ("let no debt remain outstanding") or Luke ("don't extort money"). For those interested in learning more about Christianity's approach to personal finance, older readers may well remember the work of Larry Burkett. Today, that mantle has pretty much become the domain of Dave Ramsey. Both are excellent teachers on the subject.

### Some individual, but colourful examples

Provident Living and the United Order

Two interesting side trips in the study of the big collective 'Christianity' come to us from the New World, and the tradition found among the Mormons. The Church of Jesus Christ of Latter-day Saints has a concept called Provident Living, which deals with having enough reserves to manage in emergencies and to manage family finances wisely. In the history of the LDS, such as at Nauvoo – and in some Fundamentalist settlements – a practice known as the United Order makes all property, theoretically, communal property.

## The Reformation Endureth

I've heard the term 'Calvinist work ethic' ecumenically used as 'Protestant work ethic' and 'Puritan work ethic'. Most people in the world are hardworking, or would claim to be. The concept is larger and more epistemological. It emphasises discipline, frugality and hard work. It produced, or helped to produce, the Massachusetts Bay Company, Switzerland, the Nordic countries, and many a middle class around the world. It's a kind of stoicism, still present in pockets of mainstream Christianity in various places around the globe.

## Christmas!

And then once a year... the Christians go... well, bright. Ancient Christmas was the pagan holiday Yule, and modern Christmas may be consumerist, but once a year Christians celebrate by giving gifts. This is a telling insight into the religion. The belief is that all of mankind received a gift through the sacrifice of Jesus, and that gifts are exchanged to celebrate the ultimate gift. This theme of giving is a key doctrine in Christian finances.

## Christian Healthcare Ministries & The Timothy Plan

The idea that values can be central to the way in which money is managed has moved into institutional levels and entered the realm of financial services. One example would be CHM (Christian Healthcare Ministries). Federal law requires US citizens to have health insurance or a health cost-sharing non-profit. CHM falls into the latter category. Essentially, you pay a reduced fee in return for visiting the doctors of your choice, at the facilities of your choice. It is stated that CHM is managed according to New Testament principles. There are Christian mutual fund (unit trusts/ collective investment schemes) companies offering multiple investment products that 'line up with your values'. There is even talk about a Christian Hedge Fund... a thorough online search will provide some leads on current successes and tribulations. I am specifically not endorsing any products... I merely point out that they exist, because there are enough people willing to invest.

Like all religions, there are believers and those who merely culturally associate. If you grow up in a religious environment, the tenets of that religion follow you, to a greater or lesser extent, for the rest of your life. Exploring new religions similarly enrich one's framework of reference, even if that new religion is one's 'own'.

Religion is a cultural force – one that will not go away. Oversimplified dichotomies of atheism and theism are irrelevant. The fact is that religion as a shaper of culture currently exists, and is likely to continue to exist. Understanding its influence and at least considering its lessons seems like the prudent thing to do.

## **7 moral money principles from Christianity**

### **Personal Responsibility**

"He who does not take care of his own household first, is worse than an unbeliever."

"Teach your children useful skills..."

The above are paraphrased bible verses, as my tour of the world's religions is not a lesson in scripture lessons, but a mere survey. Morality is not relative in a Christian world view. There is right and there is wrong. "The good man leaves an inheritance for his children's children."

### **Planning and Budgeting**

“And then they mocked him, he started to build a tower without a plan, and now he cannot finish it...”

Acceptance of Christ is as close as Christianity gets to the Islamic shahada. It is the defining method of entry to the Christian faith, and it is a decision. In Judaism, there is a degree of intellectual freedom within defined actions (the mitzvah) – but a Christian makes choices. There are many guidelines on planning ahead and “no discipline seems pleasant at the time, but it yields a harvest of righteousness”.

### **Conserving and Saving**

“In the house of the wise are stores of choice oils and foods...”

Humility is certainly a virtue. There is an opportunity cost to conspicuous consumption. The individual that does not prepare for seven fat years won't be able to handle the seven lean years.

### **Investing**

“The Earth is the Lord's and the fullness thereof...”

There is this story in the Bible about three guys that receive coins. One loses the coins, one keeps them safe, and the other increases them. The boss is pleased with the last one. The idea that underlies Christian money management is ‘stewardship’ – that is, ‘management’. The Christian does not own his own money, but he manages it, on behalf of God. There is a responsibility to manage it wisely, and to increase it.

### **Fairness**

“Don't exploit”, and “those who don't rush to get paid will run into problems”.

Within a subset of Christianity, there is a stream that sees poverty as a virtue. These ascetic movements have rich and interesting histories, but they are monastic in nature.

The lay families that make up the ‘body’ are given guidelines to build legacies and futures. In this, there are historically appropriate injunctions to treat servants or customers, or employees, well. Likewise, every transaction a Christian undergoes does not have to be some sort of financial martyrdom... you are allowed to charge for your expertise.

### **Giving**

“Merry Christmas.”

Not a Bible paraphrase, but one that best summarises it. The Lord loves a cheerful giver.

Leaving a big tip for a single mom waitress... buying a car for the old age home... dedicating your work to the heavens above and doing it with diligence... these are all examples of the doctrine of giving. Giving is not expected to be enablement; the director of the resources may herself or himself demand certain standards or principles to be adhered to in the giving of gifts. The last book of the Old Testament is a short one. It is called Malachi. It is the tithing scripture. A 10% of gross (first fruits) income is to be paid to the church. Any gift above that is wonderful, but not a substitute (if you follow Scripture).

## Freedom

“The rich rule over the poor and the borrower is slave to the lender.”

Salvation is Christianity’s central issue, like enlightenment is the central issue of Buddhism. Historically, slavery and freedom from slavery has rich traditions in the Christian faith. Jesus is referred to, often and by many different denominations, as ‘the Saviour’. The concept of debt stands in direct opposition to this. The Bible often speaks of debt and never has anything positive to say about it. In fact, some translations have a verse that reads: “He who goes into debt or signs surety is a fool.” Whereas Islam has stuck to a strong principled position against loaning money and charging interest, readers of Proverbs will quickly note that (legal definitions aside) doctrinal instruction on the use or granting of ‘usury’ is discouraged. To live free is not be in service to a debt, but to others. Evangelical Christianity in particular encourages stewardship and financial responsibility. And while incurring debt is not a sin or a salvation issue, there is no biblical precedent for it being rewarded.