

God, Man, & MAMMON

Navigating the tension between
the material and the spiritual

Chapter 16



with
Mitch
Anthony

IN THIS CHAPTER

Extreme Ethical Caution is Required

We often think that our actions speak louder than words, but do we apply this same principle when it comes to our finances? Or our business? The call to a higher standard of living requires us to bring all aspects of our life under Jesus's reign.



EXTREME ETHICAL CAUTION IS REQUIRED

“On their arrival in Capernaum, the collectors of the Temple tax came to Peter and asked him, ‘Doesn’t your teacher pay the Temple tax?’

‘Yes, he does,’ Peter replied. Then he went into the house.

But before he had a chance to speak, Jesus asked him, ‘What do you think, Peter? Do kings tax their own people or the people they have conquered?’

‘They tax the people they have conquered,’ Peter replied.

‘Well, then,’ Jesus said, ‘the citizens are free! However, we don’t want to offend them, so go down to the lake and throw in a line. Open the mouth of the first fish you catch, and you will find a large silver coin. Take it and pay the tax for both of us.’”

— Matthew 17:24-26, NLT

In chapter 9, we looked at this incident in the context of God meeting the unexpected need. Here we will look at the same text in another light—ethical obligation. Jesus examined the logic of paying the temple tax and although found it to be flawed, he would not allow his men to skirt it. Was it a righteous tax? No. But will we pay taxes to keep from being entangled and defamed? Yes, without hesitation.

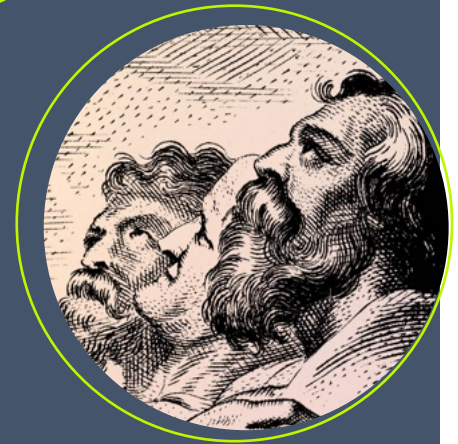
People are famous for constructing logic in order to not pay a bill they feel is unjust. Before Jesus told his disciples where to find the provision, he aired out the rationale going through Peter’s head (the way the story is told implies that he read Peter’s thought) and agreed with him that in fact it was not a just tax. *But*, he said, “...we don’t want to offend them,” and so we will go ahead and find a way to pay the bill. Though Jesus agreed that Peter had a righteous complaint, his words demonstrated how mercy should trump judgment. Money issues should not impede our higher calling, which is demonstrating Jesus’ love to mankind. By acting self-righteous in a complaint against paying an unjust bill, someone might assume we are greedy and stop listening to us. Jesus is exposing how easily petty money matters can poison a noble cause.

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A key plank in Jesus' fiscal philosophy is that we are to remain keenly aware of appearances as we manage our financial affairs. The self-righteous and self-justifying penny-pincher presents more risk to impeding the Kingdom of God than the person who says, "I may not agree, but I'll pay to keep the peace and avoid giving our adversaries an opportunity to discredit us." I'm reminded of the tight-fisted church elder who habitually leaves trifling tips at the restaurant. What do the servers think of his churchy demeanor? The reputation of Christianity would be greatly bolstered by comprehending this message: Do not let your behavior with money in any way indicate falseness in your message. The phrase, "However, we don't want to offend them," was Jesus's instruction to his disciples on the importance of not impeding or polluting their mission with monetary squabbles.

Unwholesome appearances in financial affairs have brought much infamy to Christianity. The world watches one's behavior with money and judges one's sincerity of faith on account of those dealings. The most dangerous label one can adopt is that of...*Christian*. It is reported in church history that the term originated as a derogatory slur invented by Roman persecutors who spat or sneered the word "Christian" to describe the followers of Christ. With many observers in our world today, the term "Christian" continues to be spoken in a pejorative tone but often on account of specious behaviors they witness with so-called Christians, money matters notwithstanding.

The world watches with a prosecutor's interest and a jury's judgment of those who are most vocal with the label "Christian." Critiques you commonly hear uttered by the critics:

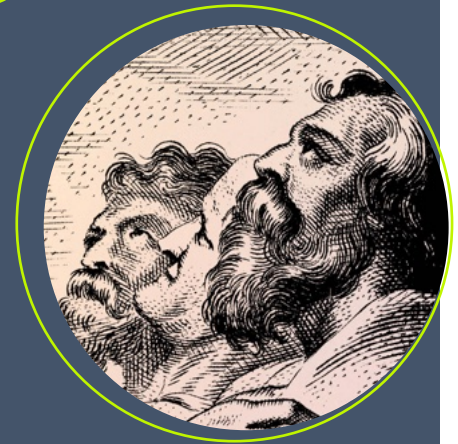
"Yeah, she calls herself a Christian and totally ripped me off."

"What kind of Christian would say or do that?"

Who lives up to the singular precedent in human purity that Christ presented? How do we compare to the Lover of the lowly—who was unfazed by greed, lust, or recognition, passive when being lied about, and forgiving of all who sought to change?

Who can call themselves Christians? I am more comfortable saying I am striving to follow Christ than to infer that, in all aspects, I am like Jesus. To do so is to invite others to judge the veracity of his words by my life. I am not looking to shirk my moral responsibilities; I am simply concerned with opening the door of criticism further.

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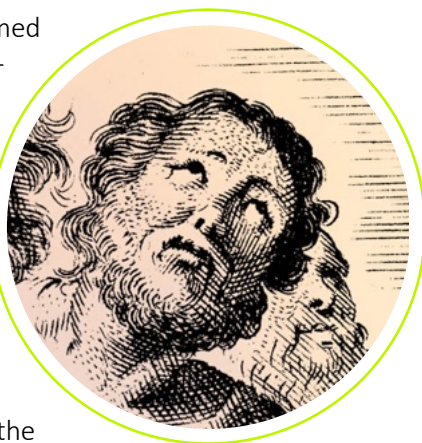
Paul the apostle said, *“Follow my example, as I follow the example of Christ”* (1 Corinthians 11:1, NIV). This seems more appropriate than saying, “I am a Christian” and leaving the evidence to interpretation. The fact of the matter is that people do watch (and judge) every aspect of your life once you say you are a Christian. You rarely hear people say things like, “He claims to be a good Buddhist, but he’s really selfish.” Or, “What kind of Confucian would do that to someone?” Christianity is held to a higher standard because Jesus personally animated the purest and highest standard of living that this planet has ever witnessed. Claim to be a Christian, and you’re asking to be held to that same standard. And Jesus intends for that standard to be a part of our financial life as well. He commands us not “to offend them.” We must protect his good name—and Jesus didn’t say it would be easy. He asked for all or nothing at all. Money is a part of the deal.

One of my goals as a follower of Jesus is to prove my relationship to him by virtue of my behavior with money. Could it be that Jesus’ light can shine through our lives by the example we set with money and by the demonstration of how little we allow it to control our lives? If Jesus’ name is besmirched by greedy behavior, then his name can be glorified by righteous behavior. Sadly, a Christian ethos around money has not been held in high enough esteem in the so-called Christian realms.

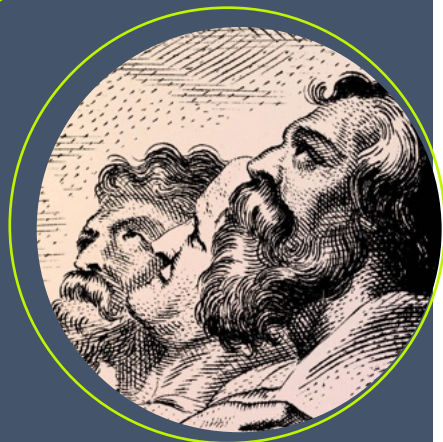
Our Flag Was Still There

Maybe more than any other nation, the United States purports to be a Christian nation. Depending on which polls you cite and how the question gets asked, somewhere around 85 percent of us Americans call ourselves Christian. We are the most professedly Christian of highly developed countries, but in some respects, quite un-Christian in our behavior. Is it fair to use the example of giving aid to the poorest people as a reasonable proxy for Christian behavior? When Jesus summed up his message to his disciples, he said the way one could tell the righteous from the damned was by whether they’d fed the hungry, quenched the thirsty, clothed the naked, welcomed the stranger, and visited the prisoner (Matthew 25:31-46).

How does the US as a Christian nation stack up in this regard? In a recent study, the United States ranked second to last—ahead of Italy—among developed countries in government foreign aid (as a share of our economy).¹ It is ironic that the



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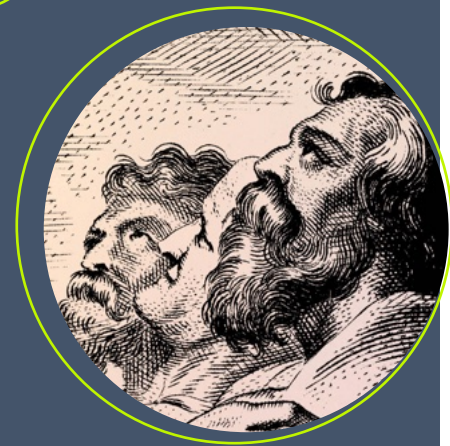
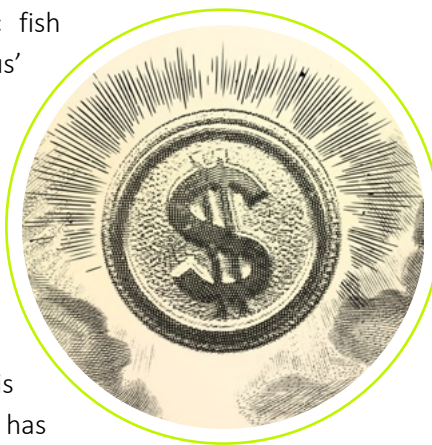
last two countries on the list are those with citizenry that are the most professedly Christian. Italy is the home of the largest Christian denomination, and the United States is home to the richest Christian population. Bear in mind that this study indicates not how much we do, but about how much we do compared with what we *could* do—which reflects the lesson Jesus taught in the “widow with two mites” story, where he places a higher premium on percentage of assets given than on the amount given.

In fairness to the United States, one must take note of the compassionate responses to world disasters: typhoons, tsunamis, earthquakes, and such. We are without rival in responding to crisis situations. Also, one cannot help but notice the lack of responsiveness and immediate aid in these rescue efforts by religions that claim to be more righteous or enlightened than Christianity. Americans have no trouble playing the hero role for short periods of time. It is sacrificial giving on an everyday basis that tests the bounds of our generosity. I am often riddled when Christians bristle at the thought of seeing tax money go to impoverished and underprivileged individuals and vehemently defend spending 10 times that amount for weapons to destroy our enemies. I am not in favor of seeing our enemies flourish but simply wonder why the problem of conflict arouses more “Christian” sentiment than problems like starvation and untreated disease.

Smells Fishy

Should a realtor put a fish on his/her business card? The legend is told that because early Christians were often persecuted and put to death, they would draw a fish symbol in the sand to indicate their affiliation to other Christians and not be overheard stating it. The symbolic fish reference most likely came from Jesus’ statement to Peter and John that he would make them “fishers of men.”

In our society, religious symbols like the fish are utilized for recognition purposes and likely to attract other Christians’ notice and possibly repel non-Christians. Because of this possibility, in the United States it has been deemed that there is something discriminatory about such use, and that’s why it’s against Fair Housing laws. According to the Guidance Regarding Advertisements Under 804(c) of the Fair Housing Act, Section 804(c) “prohibits the making, printing and publishing of advertisements which state a



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preference, limitation or discrimination on the basis of race, color, religion, sex, handicap, familial status, or national origin."

If the potential customer were a Jew, a Muslim, or a Buddhist, the advertising of a religious symbol is offensive. There are many people in the world who would never dream of debasing their beliefs by using them in commerce. There is little in our culture to dissuade an agent, lawyer, or any other businessperson from the notion that the fish should be used as a marketing tool. "Why not indicate where I'm coming from?" is what you will often hear. "Would I be able to tell from your behavior?" is what I am most curious about. What if you invited people to ascertain your Christianity strictly on the basis of your conduct and conversation? To paraphrase Francis of Assisi: Preach the gospel to everyone and if necessary, use words.

A lawyer friend who happens to be a follower of Jesus, (and a wonderful example) recently told me, "I would never dream of advertising myself as a Christian lawyer. It's such a dangerous thing. I know other lawyers who do and can tell you that there are a thousand grades and shades of what some consider Christian."

Another lawyer said to me, "The one defining characteristic of Christian lawyers worldwide is that among all the occupations and professions, lawyers have the most bifurcated view of religion and what it is they do to make a living. In other words, most lawyers have a religious life and a professional life, and ne'er the twain shall meet."

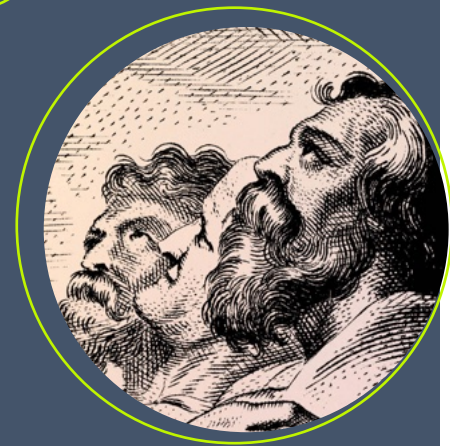
There is too much at stake with the name "Christian" to gamble it against our behavior in business. We cannot afford—and do not have the right—to gamble with that name. If we make a mistake we must be quick to admit and take the blame.

We must not let the inference be read that any wrongdoing is certified or sealed as Christian.

If the observing public cannot ascertain our faith, our goodness, and our purity by our behavior with money, then we must do the rest of Jesus' followers a favor and keep our mouths shut and our fish symbols in our pockets. His name is just too precious to be linked with any form of hypocrisy or fiscal chicanery.



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Financial Disclosure

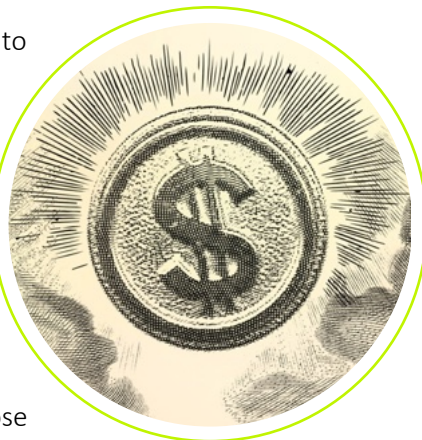
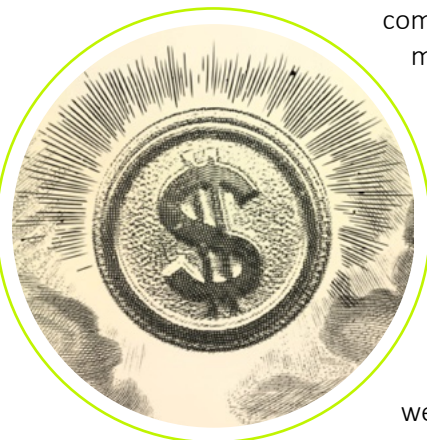
If a group sincerely wants their financial dealings to stay within Jesus' fiduciary standards, there are people willing to help. Christian groups, such as the Evangelical Council for Financial Accountability (ECFA), promote standards and guidelines that display a truly Christian standard for causes that claim to be Christian. The basis the ECFA offers for developing what they call "Standards of Responsible Stewardship" is stated clearly by the Apostle Paul: *"For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man"* (2 Corinthians 8:21, NIV). All good and transparent organizations have standards that include (but are not restricted to):

- To respond promptly to your inquiries about finances and programs;
- To know what the programs you support are accomplishing;
 - To know that the organization is in compliance with federal, state, and municipal laws;
 - To restrict or designate your gifts to a particular project;
 - To visit their office and program sites to talk personally with the staff;
 - To give without being pressured (or oversold) by the organization;
 - To know that the organization is well-managed;
 - To know that there is a responsible governing board and know who those board members are; and
- To know that all appeals for funds are truthful and accurate.

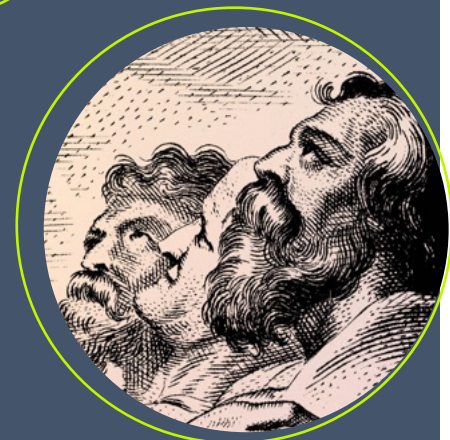
Other hallmarks of financial credibility also include:

- A sterling credit rating (paying debts on time);
- External accountability—transparency with the public;
- Internal accountability—transparency with boards and staff on spending, expenses, etc.; and
- Lifestyles that are not offensive to the constituents.

Jesus' words *"...we don't want to offend them"* means exactly that. There is zero tolerance for bringing shame to his holy name over financial matters. He expects nothing less than purity and clarity from his namesake followers, be they groups or individuals. Let us not lose



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sight of the fact, that in this story, Jesus' followers had a real financial situation that they were willing to finagle their way out of. Rather than argue the point, Jesus made for miraculous provision of the need—a valuable coin found in the mouth of a fish. Two things strike me about this provision: 1) its miraculous nature, and 2) that it happened in the context of work they knew well—fishing. Instead of applying our intellectual cleverness to avoid making payments, Jesus asks us instead to apply our faith.

Jesus also said, *“By this everyone will know that you are my disciples, if you love one another”* (John 13:35, NIV). To avoid the world's derogatory, sneering label of “Christian” we must simply work out how to love *with* our money. For those who strive to be rich, the love of money will always trump the love of their fellow man—and they will find a way to rationalize their ways because they have convinced themselves that faith is a get-rich scheme. If our faith and love can be read from our financial behavior, then we do justice to our Christian faith and bring honor to his name...extreme ethical caution, however, is required.

¹ <http://www.vexen.co.uk/countries/best.html#Aid>

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