

# God, Man, & MAMMON

Navigating the tension between  
the material and the spiritual

Chapter 19



*with*  
Mitch  
Anthony

## IN THIS CHAPTER

### HELPING OUR NEIGHBORS

The command for us to love our neighbors impacts not only our lifestyle but our finances. We must become aware of the plight of others and incorporate both regular and spontaneous avenues for supporting them.



## HELPING OUR NEIGHBORS

*“Just then a religion scholar stood up with a question to test Jesus. ‘Teacher, what do I need to do to get eternal life?’*

*He answered, ‘What’s written in God’s Law? How do you interpret it?’*

*He said, ‘That you love the Lord your God with all your passion and prayer and muscle and intelligence—and that you love your neighbor as well as you do yourself.’*

*‘Good answer!’ said Jesus. ‘Do it and you’ll live.’*

*Looking for a loophole, he asked, ‘And just how would you define neighbor?’*

*Jesus answered by telling a story. ‘There was once a man traveling from Jerusalem to Jericho. On the way he was attacked by robbers. They took his clothes, beat him up, and went off leaving him half-dead. Luckily, a priest was on his way down the same road, but when he saw him he angled across to the other side. Then a Levite religious man showed up; he also avoided the injured man.’*

*A Samaritan traveling the road came on him. When he saw the man’s condition, his heart went out to him. He gave him first aid, disinfecting and bandaging his wounds. Then he lifted him onto his donkey, led him to an inn, and made him comfortable. In the morning he took out two silver coins and gave them to the innkeeper, saying, ‘Take good care of him. If it costs any more, put it on my bill—I’ll pay you on my way back.’*

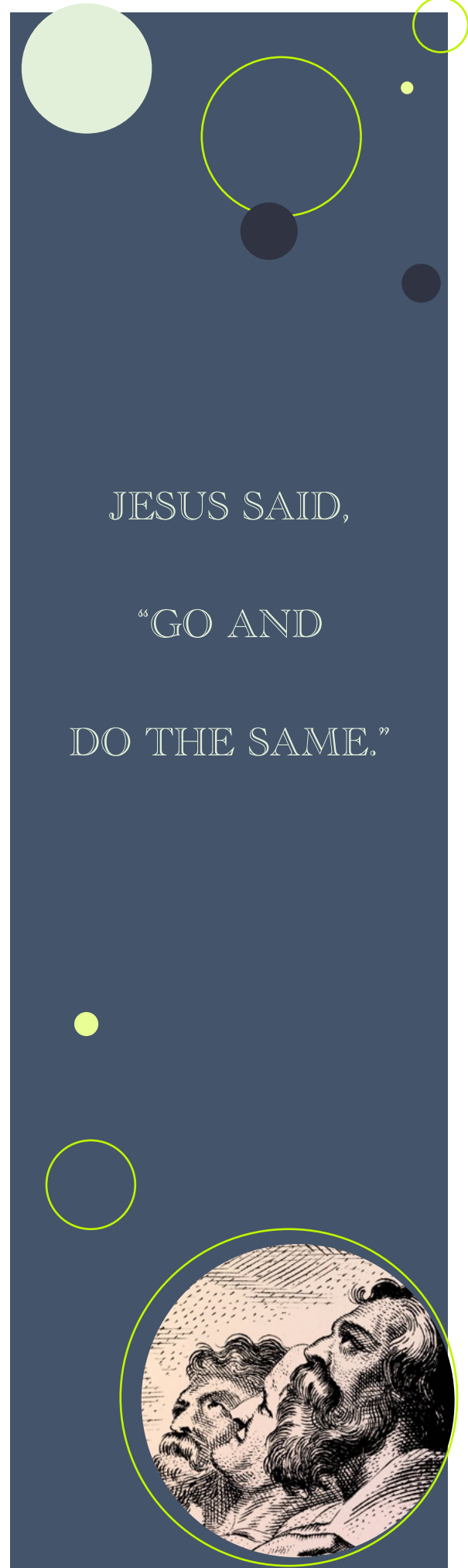
*‘What do you think? Which of the three became a neighbor to the man attacked by robbers?’*

*‘The one who treated him kindly,’ the religion scholar responded.*

*Jesus said, ‘Go and do the same.’”*

– Luke 10:25-37, MSG

At the core of this famous parable is a lesson—not just about compassion—but about the relationship between love and the distribution of wealth. The Good Samaritan paid another man’s bills, for no reason other than mercy. What was it that closed the heart of the priest and Levite? Was it sectarianism, religiosity, selfishness, fear of harm, or simply coldness of heart? The religious scholar questioning Jesus had heard the premier commandments about



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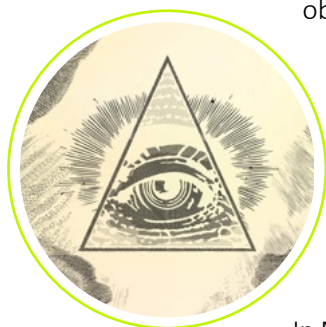
“GO AND

DO THE SAME.”

loving God and loving his neighbor, but in an attempt at splitting dogmatic hairs, he was seeking a restricted definition on *neighbor*—most likely, to soothe his own stingy nature.

Jesus reversed the game on him. In telling this parable, Jesus made his antagonists in the story of the very profession as the man questioning him. He didn't answer his query, which in effect was, "Who is the person I should be loving?" Instead, Jesus answered the underlying issue, "How do you define a loving person?" Instead of answering, "Who should I be loving?" Jesus confronts us with, "Am I loving enough?" The loving person is the one whose "heart went out to him"—the one who got his hands dirty, the one who stained the blanket on his donkey with another man's blood, the one who postponed his own travel plans to attend to another man's need, the one who spent money to pay for another's shelter and recovery.

If we are intent on neglecting other's needs, we can easily find the rationale to aid in circumnavigating that need—paths escaping the obligations of neighborliness. We can find religious reasoning ("I can't be around people like that"), political reasoning ("These people need to help themselves"), but easiest of all, we can find lifestyle reasoning ("I've got to take care of my own situation"). People with a heart aren't looking for mercy loopholes.



In Moses' law (Exodus 23:22), Jews were instructed to leave the corners of their fields uncut in order to provide for the poor and outsiders passing through. Dimensions were not specified, so by walking by a man's field one could see who was generous and who was not by the size of the unharvested corners. This instruction also made it possible for the poor to be provided for without a loss of dignity. By virtue of this instruction, God was exhorting his people not to insulate themselves from the needs of others. In this case, people had a visual reminder of charity and generosity in their own fields. What reminders do we have in our daily lives to keep us from insulating our view of the needs of others?

### Insulated Lives

In his book, *Richistan*, *The Wall Street Journal's* Robert Frank observes that the wealthiest Americans have effectively built their own country within a country, "complete with their own health-care system (concierge doctors), travel networks (Net Jets, destination clubs), separate economy (double-digit income gains and double-digit inflation), and language ("Who's your household manager?"). Yet the newly rich sooner or later discover that it's very hard to have their cake and eat it too, i.e., living a coddled life yet

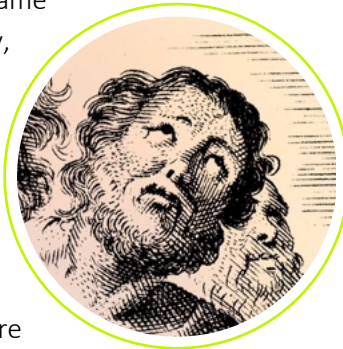
# JESUS CONFRONTS US WITH, "AM I LOVING ENOUGH?"



somehow raising emotionally healthy and hardworking children. Charles Collier, author of *Wealth in Families* and senior philanthropic adviser at Harvard University, made this comment about a 48-year-old entrepreneur he had met with. “He said to me, ‘I don’t want my children to be entitled, but I want to have a jet. I came from nothing. Haven’t I earned my jet?’”

Those who advise the mega-rich testify as to how often this defense comes up—before anyone can question their private jet. Frank states that anxious business executives raise their hands in almost every seminar about the jet question, seeking expiation. Even if the successful businessman has earned his jet, his children haven’t. These people are soon confronted with the legacy paradox: hard work may yield wealth, but growing up with wealth often discourages the work ethos. The aphorism “shirtsleeves to shirtsleeves in three generations”—commonly attributed to Andrew Carnegie, (the Irish say “clogs to clogs.”)—has proven prophetically true across cultures and generations. The rich learn this lesson the hard way, as their cache often becomes the drowning pool for their offspring’s incentive.

The rest of us are not confronted with the same degrees of insulation of the mega-wealthy, but we live in varying degrees of insulation, nonetheless. What would happen if we periodically examined and contrasted our world with the world at large—the real world, if you will—as opposed to the fantasylands of our individual making? Here is what the world would look like if it were reduced to a microcosmic village of just 100 people.



**Village of 100:**

- 57 Asians
- 21 Europeans
- 14 North and South Americans
- 8 Africans

**Conditions:**

- 50 suffering from malnutrition
- 70 unable to read
- 80 living in substandard housing
- 1 with a college education
- 7 own 50 percent of the wealth
- 6 of the wealthiest are citizens of the United States

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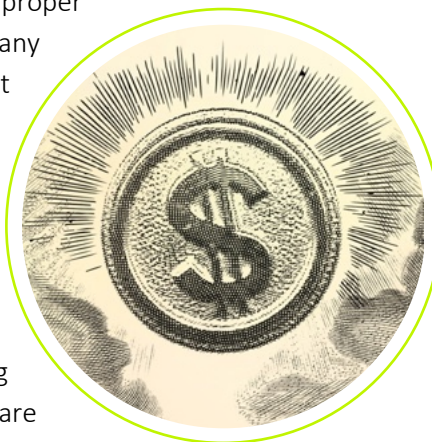
How fortunate most of us are. What can we do to remind ourselves of this good fortune? What purposeful sojourns can we take to restore a grateful and merciful perspective to our souls? If you and I woke up in good health, we are in better stead than a million others who won't live through the week. If we are not subjected to war, prison, torture, or starvation this week, we are in better stead than 500 million people. If we have a warm bed, a stocked refrigerator, and clothes on our backs, we are more fortunate than three-fourths of our earth's inhabitants. If you or I have any money set aside, in a piggy bank, wallet, or bank account, we are in an 8 percent minority. By meditating on these global realities and searching out local examples, we can stimulate both gratitude and mercy. The following actions may help to "thinsulate" us from our manufactured bubbles:

Travel to a third-world country.

Walk through the impoverished side of town.

Shop in the Salvation Army clothing store.

These sojourns help restore proper perspective. I've talked with many people who say that they cannot suffer to go to resorts in places where, if they happen to stray a block or two from their luxury hotel, they are in the midst of abject poverty. "It's a real buzz kill!" is how one fellow described it to me. There really should be no problem traveling to exotic settings if you know you are living a distribution lifestyle—where you are doing your part to address such issues. The buzz kill for this particular gentleman might be the result of realizing that he was not living a distribution lifestyle and that he had erected a hedge between himself and the world's needs. Consider Jesus' response to a similar situation:



*"Jesus was at Bethany, a guest of Simon the Leper. While he was eating dinner, a woman came up carrying a bottle of very expensive perfume. Opening the bottle, she poured it on his head. Some of the guests became furious among themselves. 'That's criminal! A sheer waste! This perfume could have been sold for well over a year's wages and handed out to the poor.'*

*But Jesus said, 'Let her alone. Why are you giving her a hard time? She has just done something wonderfully significant for me. You will have the poor with you every day for the rest of your lives. Whenever you feel like it, you can do something for*

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*them. Not so for me. She did what she could when she could—she pre-anointed my body for burial. And you can be sure that wherever in the whole world the Message is preached, what she just did is going to be talked about admiringly.”*

– Mark 14:3-6, MSG

Jesus was not being cold or cynical when he talked about having the “*poor with you every day for the rest of your lives.*” He and the disciples were distributing to the needs of the poor on a daily basis (hence the emotive reaction to the pouring out of the expensive perfume). If we are living the distribution lifestyle, we may be grieved but we will not be tortured by the back alley near the vacation getaway or by the occasional extravagance. The shock (and buzz kill) to the insulated life is on account of underexposure to the needs of others.

I remember going to India and seeing abject examples of poverty that I never imagined possible. I remember pledging to never let myself forget that feeling. I remember weeks later coming to the realization that I had already allowed those images to slip from my everyday consciousness.

Jesus told another story about Lazarus and the rich man that underscores the point that we can walk right by real need, each and every day, and completely shut it out of our minds.

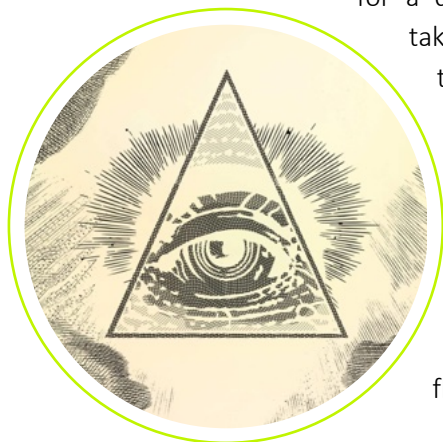
*“But Abraham replied, ‘Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. And besides all this, between us and you a great chasm has been fixed, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.’”*

– Luke 16:25-26, NIV

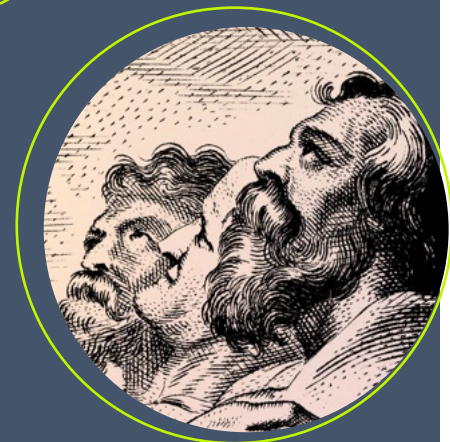
Given our forgetful and negligent natures and our egocentric impulses, what we most need is a change in our personal financial system—one that keeps mercy flowing. We need to dig out ditches for a distribution system that automatically takes from our provision and passes on to those with deeper needs than our own.

### **The Three Streams**

Craig Hill has written a provocative little book called, *Living by the Third River*, where he shares the following metaphor about God’s provision flowing through man:



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“A mighty and consistent stream flows from the top of a mountain.

One man living by that stream decides to build a reservoir, in order to capture as much water as possible. Being pleased with his first reservoir he decided to build another, even though there was not sufficient enough need to utilize the resource contained in the first reservoir.

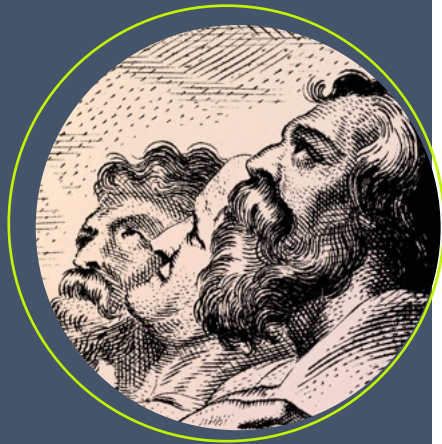
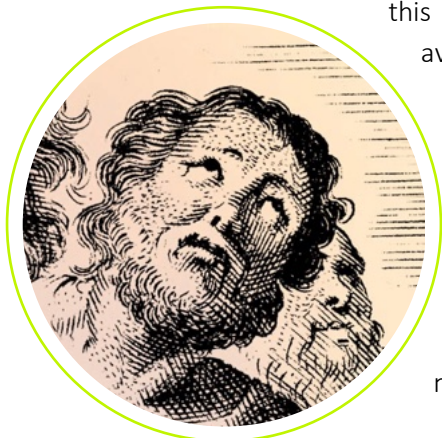
Another man living by the stream diverted the waters for his own uses and pleasures; a water tank, a pool, a small stream, a pond, a water garden, etc. being the inventive type he was always imagining new aqua-innovations for his family’s enjoyment.

One other man lived by the stream as well. He looked around the valleys below him and saw that there were numerous villages and settlements, located far from the stream. These settlements lacked wells, power, and resources. He began to build channels from the water on his land to these various sites. The people were grateful for the help and the man, being excited by the opportunities to better their lives, and energized by his unwavering faith in the continued flow of water, began to develop plans to build longer channels.”

Becoming an agent of distribution on this planet starts with faith in the Provider and his constant provision. Lack of faith in provision and the Provider leads people to build dams and divert the flow inward—to store up all they possibly can against a day that may never come. By “damming,” I’m not referring to savings or retirement savings programs but rather the *excesses* of gathering—be it in the form of collectibles, acquisitions, lands, residences, or accounts.

My wife and I once owned a small ranch in the Sandhills of Nebraska. Our property was surrounded on three sides by the properties of a well-known man who owned several plots of no less than 50,000 acres each. This same man owns multiple other ranches in various other states and is reputedly the largest landowner in America. He rarely visits any of them. Many of these ranches are being utilized for purposes that are out of sync with their communities. Because

this man is the owner, the land is not available to those local inhabitants who might use the land to squeeze out a simple rancher’s living. This man’s purchases of such expansive tracts have been blamed by many for pushing up land prices to heights that make it impossible for young ranchers to buy their own place and make a living off the land as their



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forebearers did. Acquisition for acquisition's sake can become a vain and pointless exercise—one that nobody wins because resources are thrown into an unnatural imbalance.

If you were to ask this fellow why he bought the land, I'm sure he would offer some romantic notion about restoring the west to its origins. But who really needs over a million acres of land? By all reports, this man is not a stingy man for he has committed impressive sums to charity. But charity and gluttony do have the ability to coexist. Gluttony is the word that comes to my mind when pondering why a man would need to control more property than he could ever visit. No human has the time or capacity to be able to enjoy so much. There's just too much space and too little time. The inevitable questions are: "Why?" and "How much is enough?"

### The Real Deal

*"Don't just pretend to love others. Really love them...Love each other with genuine affection...When God's people are in need, be ready to help them. Always be eager to practice hospitality."*

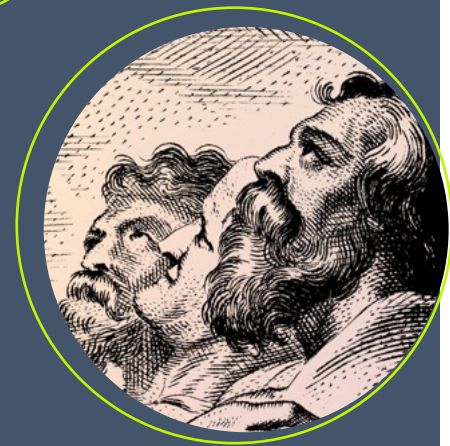
– Romans 12:9-13, NLV

We are connected to the needs of others in God's eyes—whether we are distributing or not. We might as well jump into his provisional stream and enjoy being a part of the divine flow between inexhaustible provision and never-ending need. If we start with, "What do I need?" and move to, "What do I want?" and finish with, "What is reasonable?" we can become a part of God's intended system of distribution. This system of distribution pays spiritual dividends as well—as we invest our substance and our love into the lives of others. Discussions of "investing in others" need not be restricted to cash and investment accounts. It can and should extend to possessions and "complementary" currencies as well (i.e., airline miles, empty spaces in second homes, marketable skills used for charity, etc.).



As my family and I inventoried our resources, we found many opportunities for investing in others. We have seen our overall giving rise to levels we would not have thought possible just a few short years ago. When we experienced the first year where our distributions surpassed our personal salaries, I realized how painless and liberating the distribution lifestyle really is. Let it flow—and you

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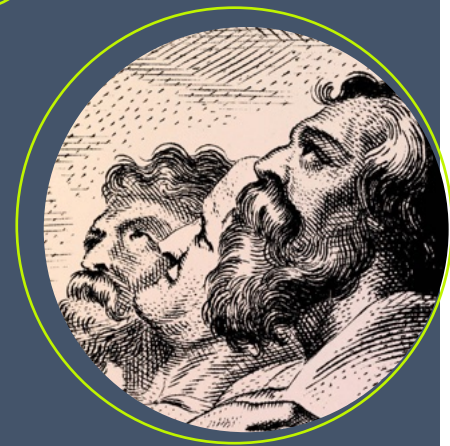


won't miss it a bit. In the process, God's stream continues to flow through your property. Your needs are met and others are blessed through his provision through you.

In addition to scheduled giving (tithes and gifts), we began taking the earnings off of investment accounts and created retirement pensions for my parents instead of just accruing and compounding those accounts. We began to make our second vacation home available to people who might not have the opportunity to enjoy such a retreat. I looked at all the airline miles I was accumulating from my frequent travels (over 600k at the time) and thought about the best way to distribute those miles. The obvious answer was helping relatives fly in for the holidays, but we stumbled upon an even greater possibility.

Several years ago we had used miles to fly a loved one into the Mayo Clinic for cancer treatments and began to become aware of the enormous financial stress that cancer places upon the sufferer—insurance, drugs, missed work, traveling costs, etc. I approached the Mayo Clinic to see how often they witnessed this strain upon patients, and they confirmed it was quite common. In our workings with the Mayo Clinic, we were able to create a charity called *Rxtramiles*. When the clinic sees a patient in financial distress they simply access my miles and use them at their discretion. I don't hear detailed stories because of patient privacy issues, but when I receive my airline mileage statement, I see the name of the patient and where they were flown to and from—which is satisfaction enough.

When mercy takes hold of our hearts, we are motivated to create automated distribution systems into our lives as well as look for opportunities for spontaneous giving. We pay closer attention to the needs we discover on the road of life, rather than crossing over to the other side. We then begin to discover that helping others in need quite often requires a capital investment on our part. This is how we conduct ourselves as true neighbors.



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