

God, Man, & MAMMON

Navigating the tension between
the material and the spiritual.

Chapter 2



with
Mitch
Anthony

IN THIS CHAPTER

Soul-side Economics

We often think that money matters have to do with what is in our wallets. We learn from Jesus, however, that it is much more about what is inside us.



SOUL-SIDE ECONOMICS

“What good is it for someone to gain the whole world, yet forfeit their soul?”

— Mark 8:36, NIV

The Message translates this well-known verse, “What good would it do to get everything you want and lose you, the real you? What could you ever trade your soul for?” This translation points us closer to the level of examination and understanding required to move away from relying on possessions, status, and advancement in defining who we are. This idea runs against society’s current but puts us directly in the flow of personal fulfillment.

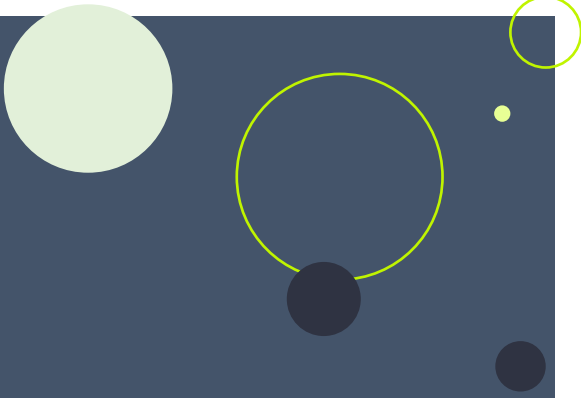
We can have it all, and lose it all at the same time, if our focus is not clear. The interior, soul-centered aspects of money include our justifications, our hopes, and our fears—all leading to the intensity of our focus. Few of us have confronted just how well we manage the internal, soul-ish aspects of money. On the other hand, we hear endlessly about the exterior aspects of money: earning, saving, growing, budgeting, managing, investing, and spending. Try thinking of the exterior aspects as the “mechanics” associated with money. Like the master auto mechanic who knows how to fix anything that might break down, a good many people have mastered the mechanics of handling money—but still can’t enjoy the ride.

There is an endless river of advice available on the exterior mechanics of money. This body of work informs, guides, advises, lectures, and often contradicts itself. I find unintended comedy in the consumer finance magazines’ monthly table of contents:

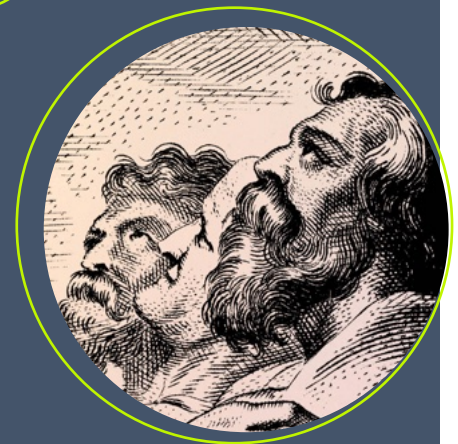
- Ten Hot Funds for Now!
- Investing for the Long Run

How oxymoronic to tell readers to change something right now to help them in the long run—and then alter that advice each month! But titillating titles sell magazines, and it is common for personal finance magazines to contradict themselves from issue to issue. Follow each month’s advice and you’ll soon be tied up in anxious knots and most likely lose money. The headlines are designed to give peace of mind, one month at a time.

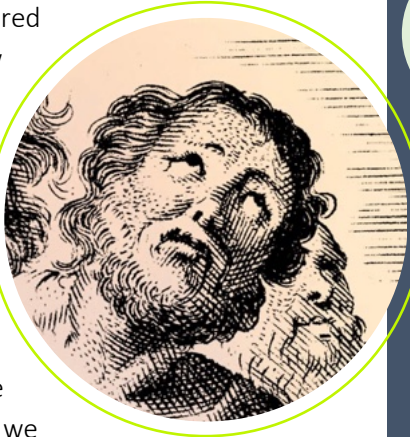
One soul issue around money is our impressionability problem, and that when we follow whimsical financial advice we are left feeling stupid and gullible. Jacob Needleman, author of *Money and the Meaning of Life*, told me that as bad as it was losing money in



FEW OF US HAVE
CONFRONTED
JUST HOW WELL
WE MANAGE THE
INTERNAL,
SOUL-ISH ASPECTS
OF MONEY.



the Great Recession, the thing that bothered people most was feeling gullible. How many of us at one time or another believed a promise or an investment idea that we should have known better about? It happens to all of us in spite of our intelligence quotient. We are all susceptible to sales pitches for “great investment ideas” or “ground floor opportunities” or for “getting in early.” We want to believe these stories, and so we consciously mute our internal warnings against them. This is an example of the most challenging aspect of money: managing our desires, which can ever so subtly slide into greed. We can master the mechanics of money, but if we remain insecure within, we are vulnerable to more insidious spiritual dynamics around money—greed, anxiety, having something to prove, which in the long run lead to self-sabotage and a restless inner state. We are gaining the world but losing the battle for our soul.



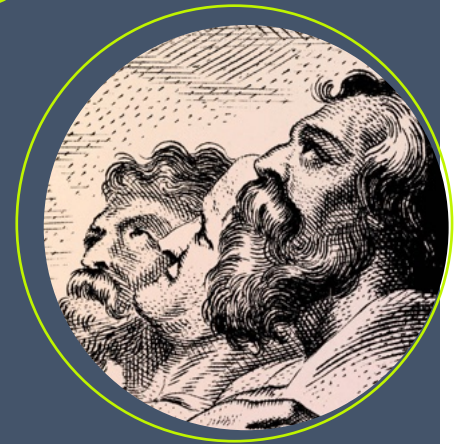
We will not master the external aspects until we truly understand the internal. We experience the soul aspects of money on a daily basis. These emotional aspects are more difficult to manage than the money itself and have a greater bearing upon how well we do or do not manage wealth. How often does anxiety lead to shortsightedness in money decisions? How often does greed lead to mismanagement of resources? How often does fear lead to sabotaging financial futures? How often do we choose to go into denial of where we are at with our money? These are common examples of what I call “soul-side economics” — the mismanagement of selfish justifications and temporary emotions, causing long-term problems in money matters.



YOUR NET WORTH

Money does not make us important in God’s eyes...only in the eyes of the world. As my friend Jeff (who has spent years working with the ultra-rich) told me: “The world has it backwards; They believe having money gives them an identity and then they finally feel accepted. For Christians it is the exact reverse — first, we realize we are *accepted by Him* just as we are; second, that acceptance leads to our identity. Finally, we see money as a tool not a justifier of our worth. Two acronyms will help you remember this contrast:

THE EMOTIONAL
ASPECTS OF
MONEY ARE
MORE DIFFICULT
TO MANAGE
THAN THE MONEY
ITSELF.



World's way = M-I-A

Money justifies, Identity based on 'net worth', feel Accepted

God's way = A-I-M

Accepted in Him, Identity settled, Money used

We avoid being M.I.A. in God's Kingdom by following his true AIM around money.



Jesus is primarily focused on the internal soul aspects that are pulled by money. He offered limited advice on the external mechanics of money. Aside from exhorting us to pay our taxes and to give to those in need, Jesus gave sparse attention to allocation issues. His focus was directed toward the subtleties of the soul and the unconscious complexities surrounding money matters.

An example is how quickly the desire to meet our basic needs becomes a consuming obsession.

*"Therefore, I say to you,
do not worry about your life,
what you will eat or what you will drink;
nor about your body, what you will put on.
Is not life more than food and the body more than clothing?"*

— Matthew 6:25, NJKV

The pursuit of daily needs and wants is alluring to our psyches, but the focus for some grows distracting and even idolatrous. The liberating truth Jesus offers to the consumer of goods is that it is possible to gather what we need and want, without being consumed in the process. It comes down to focus, because over time focus fuels desire. The formula tying focus to destiny is:

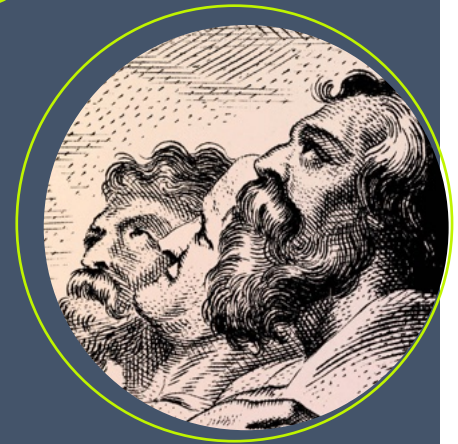
$$D + F (\times T) = D$$

Desire (D) plus **Focus (F)** over **Time (T)** equals **Destiny (D)**

If we are not vigilant about where we direct our focus, our inner lives begin to descend into a spiral of stressful states and ethical dilemmas. There is no harm in looking at something beautiful and enjoying the view. There is no harm in owning something beautiful, whether it's a home, a suit of clothes, a vehicle, or a parcel of land. Harm enters the soul when obsessive need takes over, when relational issues take the second seat and spiritual issues are pushed to unconsciousness.

The matters we focus on (as a course of habit) end up becoming the very fabric of our souls. Our daily focus, practiced over time,

JESUS'S FOCUS
WAS DIRECTED
TOWARD OUR
UNCONSCIOUS
COMPLEXITIES
SURROUNDING
MONEY MATTERS.



eventually becomes tomorrow's reality. Day-to-day focus, by course of motor memory and habit formation, becomes the paving force toward our life destiny. Gaze by gaze, anxious thought by anxious thought, self-serving action by self-serving action, one stone placed after another—and the path of our destiny is paved.

A TWO-WAY LENS

In photography we focus on the object we wish to capture. But a reality of the soul is that the lens not only impacts how well we see outwardly but is a two-way lens that allows the thing we view to enter us as well. We watch and are attracted. As we gaze longingly, the desire takes up residency within our souls. A very subtle seduction process begins:

*Looking, gazing, longing, leads to
wanting, needing, envying, leads to
maneuvering, manipulating, coercing, leads to
controlling, pressuring, extorting.*

Jesus cautions us to exercise care on what and where we decide to fix our focus.

*"If your eye is single your whole body will be full of light...
but if the light that be in you is darkness,
how great is that darkness?"*

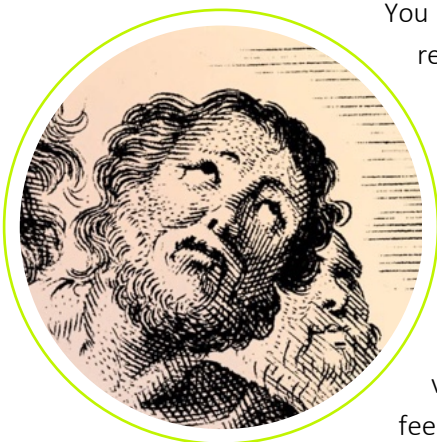
— Matthew 6:21–23

You might get what you wanted, only to realize in the getting that you were capable of something so much better.

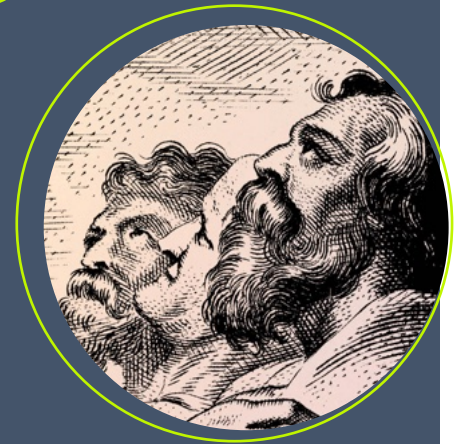
Be careful then for what you aim. It may be all you get. Make sure it really matters in the long run. Make sure the thing you desire and focus upon can deliver what it promises.

In our pursuit of a "life," with all the victories and accomplishments we feel we must win along the way, we must meet the challenge to succeed *in our souls*.

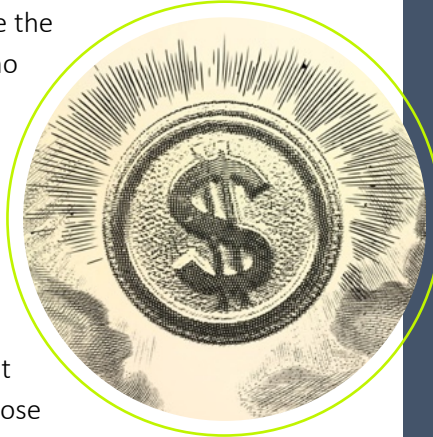
We choose daily to keep ourselves in the proper internal state. Jesus alerts us to the decisive role that daily focus plays in our souls, and that our chosen focus will ultimately work itself out into our external realities.



MAKE SURE THE
THING YOU
DESIRE AND
FOCUS UPON CAN
DELIVER WHAT IT
PROMISES.



What we pursue soon pursues us. Once our habits and systems of thought are overcome, we become enslaved. Obsess on owning something, and it will soon own us. If we get to the place where something owns us, we'll be the last to know. Once enslaved, we are no longer our own, or God's for that matter. We are rendered impotent and useless to his proposed purposes.



We may say we want God to have preeminence in our lives, but it takes discipline of desire to keep Him in that position. I may say that I sense His purpose for my life, I may say I know what really is important, but I may also struggle with greed or money anxieties in the back of my head. I may compromise to ego-driven distractions that pull my focus away from Jesus' plan for my life. Such is the nature of the human soul. Opposing instincts abide and battle for preeminence within us. The bottom line is that the material focus, if not properly informed by His Spirit, will seduce our appetites into an unquenchable state. We can become consumed with things that cannot satisfy. This is the beginning of "having the whole world and losing our own soul." God wants better for all of us.

WE CAN BECOME
CONSUMED WITH
THINGS THAT
CANNOT SATISFY.

