

God, Man,

& MAMMON

Navigating the tension between
the material and the spiritual

Chapter 8



with

Mitch
Anthony

IN THIS CHAPTER

FINANCIAL REPENTANCE REQUIRED

When John the Baptist spoke to crowds about their attitude and repentance he went directly to their disposition toward others. The manner in which we guard our money matches how we guard our hearts.



FINANCIAL REPENTANCE REQUIRED

“John said to the crowds coming out to be baptized by him, ‘you brood of vipers! Who warned you to flee from the coming wrath? Produce fruit in keeping with repentance. And do not begin to say to yourselves, ‘We have Abraham as our father.’ For I tell you that out of these stones God can raise up children for Abraham. The axe is already at the root of the trees, and every tree that does not produce good fruit will be cut down and thrown into the fire.

‘What should we do then?’ the crowd asked.

‘The man who has tunics should share with him who has none. And the one who has food should do the same.’

Tax collectors also came to be baptized. ‘Teacher,’ they asked, “what should we do?’

‘Don’t collect any more than you are required to,’ He told them.

Then some soldiers asked him, ‘And what should we do?’

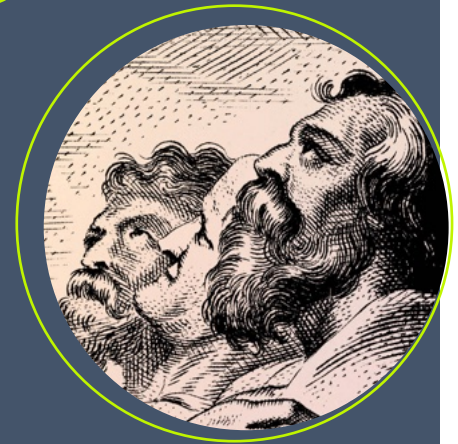
He replied, ‘Don’t extort money and don’t accuse falsely—be content with your pay.’”

– Luke 3:7-14, NIV

Bring Forth Fruit

John, Jesus’ first cousin, was generally accepted, by both clerical leadership and Jewish laity, as a prophet. He was fearless and frank, without regard toward status. Thousands of people came from long distances to be baptized by him and to receive spiritual guidance. John the Baptist was a rough man with negligible regard for appearances. He had the ultimate respect for authenticity—and a palpable antipathy for duplicity. He called a spade a spade, and this inclination for candor eventually cost him his life when he called out King Herod for marrying his brother’s wife. He called the top religious leaders “snakes” in front of the masses. He used language like, “Every tree that doesn’t bear good fruit gets cut down and thrown into the fire.” That is to say, “Get your acts together or

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prepare to pay the price.” There were no feel-good sermons being delivered by John the Baptizer.

In this narrative from Luke we find an intriguing exchange on the topic of repentance where John introduces a financial subplot to the concept repentance. It is quite understandable that after the crowd hears John excoriate their religious leaders to the point of making them want to crawl into a hole, some in the crowd, taken back by his bluntness and his forcefulness, asked, “What then are we supposed to do?” The common folk, soldiers and tax-collectors may have felt a sense of despondence, thinking, “if our priests and rabbis are being chastened, what kind of odds do we have?” Luke tells of three groups who specifically asked the question, “What are we to do?”

To the tax collectors he said, “Don’t collect more than what is required.”

To the soldiers he said, “Don’t take money by force, don’t accuse people falsely and be content with your pay.”

To the people he said, “Whoever has two shirts must give to the man who has none and whoever has food must share it.”

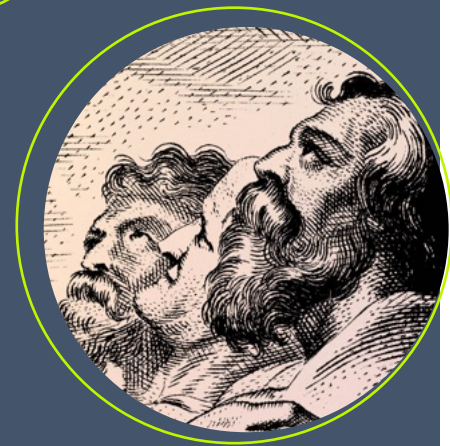
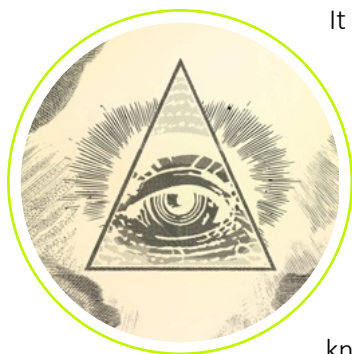
These people were inquiry sincerely, wanting to know what kind of behavior was expected of them post-baptism. They hoped to demonstrate that they were authentic in their desire to walk uprightly. John had exhorted them all to “bring fruit worthy of repentance.” John’s message made them keenly aware that artificiality or going through the motions was not going to cut it with this messenger of God.

It is instructive that in each group’s inquiry, John immediately addressed their conduct in material matters. He didn’t speak of sexual behaviors or drunkenness but immediately referenced their behavior with money. *If you want to demonstrate an authentic life to God, John seems to be saying, show Him with your money.*

The people who came to John came because knew they were in need of help with their hearts.

“What can I do to change my life for the better? What must I do to please God?” are not easy questions to ask in full view of the public. His instruction pointed incisively toward getting their attitudes and behaviors right, money matters not exempted. If your heart is right, it will be demonstrated with your money. If your heart is afflicted, money matters will display the symptoms of that sickness

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John, admittedly, was not the headliner in the story that unfolds. He told everyone who listened that he was a warm-up act for the main attraction, Jesus. Is there divine direction in John telling people to clean up their behavior with money in order to be ready for the Master's presence in their life? Let's look closer at John's advice regarding financial repentance and see if it can improve our attitudes. I will segregate his instructions into three apparent contexts:

- For those in a service position (like the soldiers): *If you're going to serve...then serve.*
- For those in a position to exploit others economically: *Be big enough to handle a position of authority.*
- To the rest of us: *Stop acting like greedy dogs.*

For those in a service position: "If you're going to serve...serve."

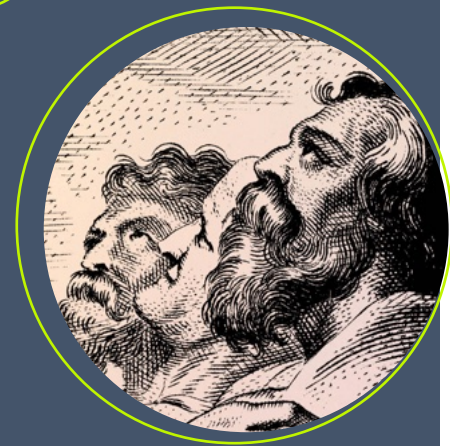
Have you read stories of people who were in positions of service and exploited that position for the sake of greed? Maybe it was the policeman who stole money or drugs from the evidence room. Or the non-profit organization administrator or minister who lived a lavish lifestyle on donated dollars. Possibly you've observed the pastor who preached prosperity to satisfy and justify his own materialism.

There are subtler forms of this attitudinal affliction as well. For example, there are those who choose to teach—knowing that they are not going to get rich in the process—but nonetheless, constantly chide about the limited pay. They knew the salary structure going in but have soured into a state of material discontentment, which often affects their efficacy on the job. Focusing on and complaining about the money you are not making as a teacher, social worker, counselor, assistant district attorney or civic employee will eventually give rise to bitterness, jealousy and envy, and also, ultimately, poisons the quality of service one delivers.



If you chose the path of public servant, you know going in what you are getting into financially. There was a servant's heart present when you choose this fork in the career road. People who commence down these paths and later decide that they want more money usually make a career shift, start a side business, or moonlight depending on the breadth of their material wishes. This is quite common and

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acceptable, if one decides, that that particular form of service is no longer for them.

With “Be content with your wages,” John is addressing the spirit of social service careers and the temptation to lose the initial focus and, in the case of the soldiers, to also exploit their position of authority for gain. Every policeman or judge that has taken bribes has suffered this malady of conscience. Not all social servants have an opportunity to extort or cheat the system for money, but all have the opportunity to become disgruntled.

Do public servant occupations frequently get abused fiscally? History would say yes, and those abuses led to large-scale unionization of teachers, police, etc. Occupational solidarity keeps the scales fairly balanced, and one could argue today, especially upon retirement, that the teacher, civil servant and policeman are in much better stead than the average middle class executive, because of the pensions they possess. The paternalistic defined benefit retirement programs public servants are entitled to are becoming more rare in the business world.

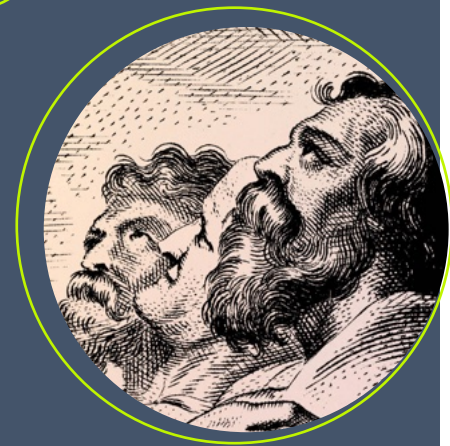
Contentment is really the topic that John is addressing with those in service careers. If you choose to serve, then serve. Choose a material lifestyle you can support with your wages and shut the poison of discontentment out of your soul. Decide to live within your means – because the world needs your service.

For those in a position to exploit others economically: “Be big enough to handle a position of authority.”

In the context of the times, the tax collector was in a complex and difficult place in society. No one was more despised by the Jews. They were opportunists preying upon their neighbors in the name of Rome. For a Jewish man to be a tax collector was extremely distasteful because his occupation made him a traitor to his own nation, a complete social outcast—a Jewish turncoat exploiting his countrymen on behalf of their occupiers. He was also a religious outcast, forbidden to enter the synagogue and forbidden to bring any sacrifice or worship at the temple.

They were called Publicans, and the phrase “*publicans and sinners*” was used to describe tax collectors and prostitutes. It is no stretch to imagine that these two castes (tax collectors and prostitutes) spent some extracurricular time together as each party possessed what the other party desired.

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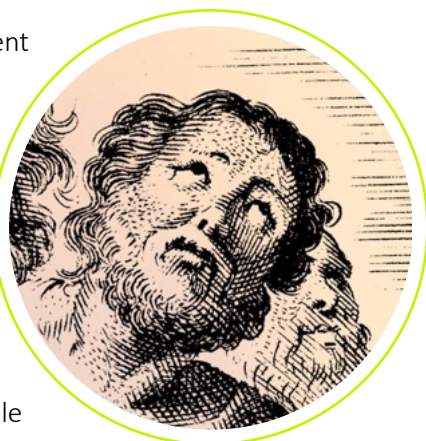


But his Jewish constituents loathed him, his tax scheme and all that Rome stood for. There is a moral dilemma inferred in this business proposition and it had to do with the profit margin one could subjectively assign to oneself.

“Reasonable” and “markup” are two words that have a hard time coexisting in the same space. What is ‘reasonable’? Many manufacturers and vendors typically extend whatever ‘markup’ they can get away with. In retail business, tolerable markup is typically restricted by competition. Charge too much and people will take their business elsewhere. But what if there is no competition? What happens when there is no limitation to what one could demand? It is then that the forces of greed run amok. The nature of this taxation career attracted bullies and opportunists who quickly morphed into extortionists.

What would be a modern equivalent of the issue being addressed here?

I would submit that the answer lies in the space between the two terms “reasonable” and “markup.” It is a conscientious void that all those in businesses must negotiate. And not all providers or merchants handle the negotiation regarding “reasonable markup” with fairness in mind.

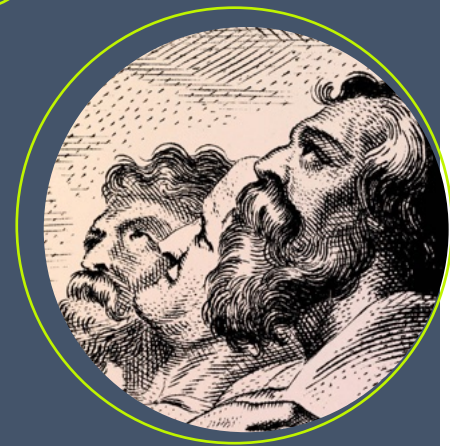


Any organization or person with the authority to write out an invoice for services rendered or goods delivered must negotiate this conscientious space. It is within this collection that the opportunity to extort inequitable fees for services rendered presents itself:

- The auto-mechanic who finds phantom or superficial problems with your vehicle and makes them sound exigent.
- The lawyer that embellishes billable hours.
- The repair-person that tells the customer something is irreparable when it is not.
- The insurance vendor who oversells coverage and camouflages compensation with indecipherable language.

Unreasonable markups and fees are an abuse of authority. Fees are as much a matter of conscience as they are of cash-flow. You can place a credit in both your ledger and soul by making “reasonable markup” a matter of conscientious consideration. For most businesses it is less a matter of conscience and more a matter of competition. If they have competition, commoditization sets in and they must lower their prices or go out of business. But if no

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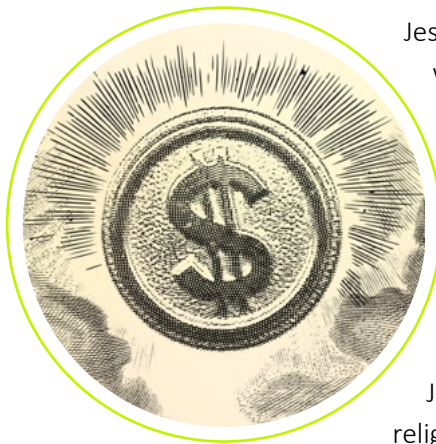


competition appears they will gouge customers until found out or exposed by an emerging competitor. For a vivid example of this principle at work look at how banks and phone companies camouflage exploitive techniques for frivolous “fees” until there is an outcry against them.

Fees have always been a matter of conscience. When pricing is left to the average human conscience, “reasonable markup” becomes any markup one can invent a reason for. This type of economic behavior, where competition is lacking, if nothing else, ought to affirm the value of free markets. Businesses would like us to believe their prices are a matter of conscience, but we all know that, without competition, they will get away with anything they can.

Which is why the people of Jesus’ day hated the publicans so.

These tax collectors, now seeking John’s guidance, were scorned by all of Jewish society, even more despised than the Roman soldiers who occupied Israel at the time. In fact, the Jewish Talmud taught that it was righteous to lie or deceive a tax collector because that was what a professional extortionist deserved.

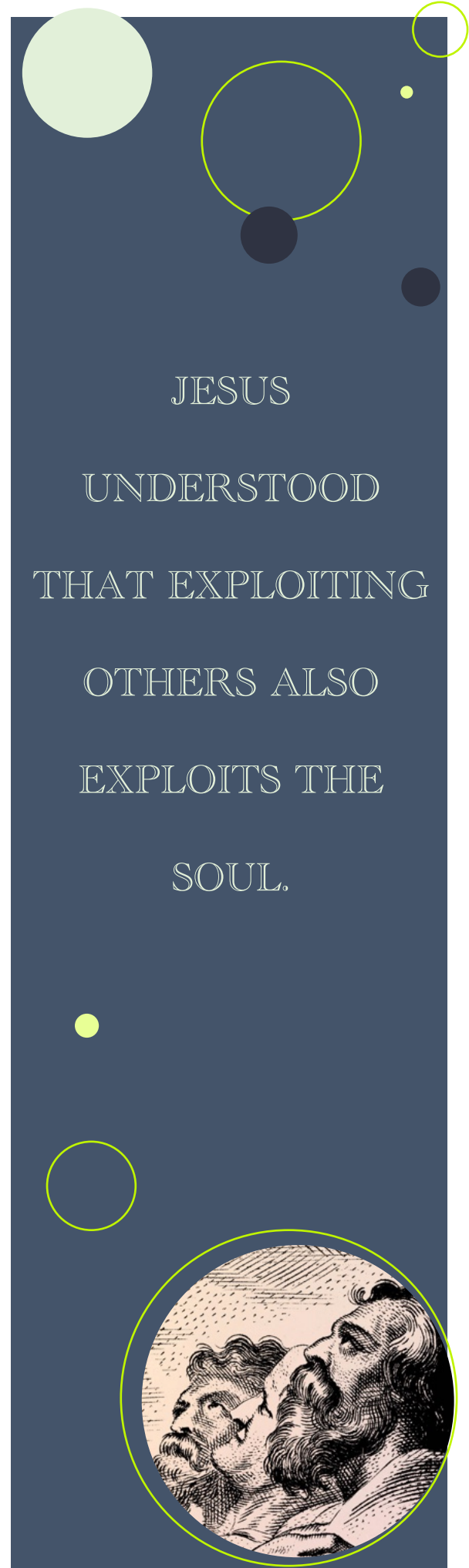


Jesus often came under fire for dining with “publicans and sinners.” The greediest extortionists had the honor of eating with the miracle worker and so-called Messiah? This did not go over well with religious leaders and would eventually contribute to the deadly drama that ensued.

Jesus had a pattern of upsetting the religious elitists, but they found Him to be especially egregious toward their money-motivated behaviors. The very people who criticized Jesus for fraternizing with tax collectors were money grubbers and extortionists themselves. When queried on why He dined with these ill-reputed characters, He said, “It is not the healthy who need a doctor, but the sick” (Matt. 9:12, NIV). Jesus understood that tax collectors, though prosperous, were not well. People who take other people’s money, who charge more than they should, are afflicted in the soul.

To the rest of us: “Stop acting like greedy dogs—share what you have.”

Have you ever watched two dogs at mealtime? Here’s a scene you won’t see:



Lassie: "Go ahead. I just ate some garbage."

Fido: "No, I insist. Ladies first."

When they see what they want, dogs growl first and then position and angle their bodies for consumption. When they eat, they do so with snarling vigilance keeping one eye on the bowl and the other on the proximate threat. When it comes to provision, dogs do not demonstrate empathy. They cannot feel past their own appetites. It is no coincidence that one of the first words most children learn to articulate is "Mine!"

John the Baptist exhorts, "Whoever has two shirts must give to the man who has none, and whoever has food must share it" (Luke 3: 11 NIV). There is a very simple method available for those interested in avoiding John's advice: Stay clear of need. Don't expose yourself to the people in your community and in our world who are struggling. When the infomercial for the children in Africa comes on, switch the channel back to the "reality" show. And don't drive on the poor side of town—it might depress you.

John is confronting us with our carefully chosen insulations and subsequent quieting of concern as a worldly coldness numbs our soul. All of these poor people are just ruining our otherwise lovely experience. Our cities and towns today are laid out in socio-economic grids.

In the United States we have 7.2 million millionaires and 600,000 Penta-millionaires (\$5 million or more). But we don't have to be in these categories of wealth to help those in need. We don't live in an age anymore where one man has two shirts and the other has none. We live in an age where we have 65 shirts and 30 pairs of shoes and aren't really aware of what others don't have. This insulation is critical to the issue that John is addressing. We need to intentionally insure we are exposed to real need—and God, through the compassion He places in our soul, will guide us from there. And why should we care? Because our behavior with money impacts our eternal souls.

"What then should I do?" you might be asking.

"Do the right thing with your money," would be John's answer, "the Master can work with a person like that."

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