

CHAPTER 17: POSSESSIONS AND THE USE OF MONEY

“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon.”

(Matthew 6:24)

In Chapter 16 we looked at the themes of a Christian life and at how such a life is oriented towards God and neighbor. There is, however, one god in particular that competes for our loyalty with a great deal of success. This god named Mammon—money or wealth—commands the devotion of so many in our society that we need to ask how we as Christians can deal with a pagan god whose worship seems institutionalized in our very economic system. If we are to live faithfully and in right relationship, what does this mean for our participation in the middle class of a capitalist society? In this chapter we will look at our approach as individuals to possessions and the use of money, and then in Chapter 18 we will consider the economic system itself.

But first this note: I am not saying that how we use our money is more important than how we use our time and our talents. Certainly how we use these is crucial. But our time and talents often follow our treasure. (I have often heard it said that it's easier for people to give money to a project than time, but I have never seen the resulting flood of funds that this would lead one to expect.)

We do need to be as careful in how we use our time and talents as in how we use our money. This understanding is implicit in the discussion that follows.

But it is with regard to money and property that the apparent values of our society most obviously conflict with the values of Christianity. This difference in values must be seriously confronted by anyone who has decided to try to live as a Christian. An individual is considered a success by our society if they earn a lot of money, gain power and influence, and/or accumulate valuable possessions. On the other hand, an individ-

ual is successful at living as a Christian if they live for others; if they are oriented towards sharing (not gaining for themselves), towards people (not things), towards values (not status or public opinion); if they are concerned first and foremost about living in right relationship.

Since this faith orientation is incompatible with the direction and the singleness of purpose usually necessary to acquire significant wealth, it is uncommon for serious Christians to be rich (by American standards—are we not all rich in comparison to most of the world?). But this problem confronts all of us, not just the wealthy. The serious Christian cannot wholeheartedly buy into the “American Dream”.

And is there any such thing as an “unserious” Christian, a Christian who is not serious about his or her faith? How could there be? Only if we acknowledged as Christian all those people who say they “believe” but do not live accordingly. But to call these people Christians is to make a mockery of the word, a mockery of faith and commitment and Jesus Christ.

This is not necessarily to condemn those who do not live as Christians (except—if they claim to be Christians—as hypocrites). Going against the accepted values of society, especially when it means turning away from material rewards, is a difficult thing to do. We should not expect that a large percentage of people will do this, and those who do not, need not be thought of as immoral or inferior in any way. There are many fine human beings among them. But if they place pursuit of the American dream above living faithfully then they simply aren’t Christians.

This being the case, how then does a middle class American live as a Christian?

I do not ask this as a trivial question. I am myself a child of the great American middle class, and I love it dearly. It is, as a whole, the best-educated, most civic-minded, most tolerant and charitable majority of any society anywhere. Yet I have struggled long and hard with the question of whether it is possible to be a member of this class and at the same time to be a Christian.

It comes down to the age-old challenge of being in the world but not of it. We can live as Christians in this world and therefore as members of a particular socio-economic class as long as we do not automatically accept its values and standards. We must judge these by a higher standard, accepting what is good and loving and rejecting what is not.

This may sound difficult. At least at first, it is even harder than that.

The values of the middle class by which we must beware being seduced include the presumption that we have a right to aspire to a certain level of material prosperity, and that this prosperity will (and ought to be) our primary goal, and will (and ought to) show itself in a certain level of material possessions. For example, we must recognize and challenge the all-too-common presumption that the higher paying job is necessarily

better. (This presumption is in fact being challenged by many people who are placing more emphasis on job satisfaction and lifestyle, but this is all too often merely a reorientation of our selfishness from one kind of satisfaction to another.) We must also challenge the presumption *in ourselves* that if we earn enough money we have the right—some probably feel it a middle class duty—to provide ourselves with a large house, new car, nice furniture, more new clothes, vacations trips, TV, appliances, the newest electronic gadgets, and so on *ad clutterum*.

Where is it written that it is our duty to provide ourselves and our families with the best homes and all the possessions we can afford—or maybe can't afford? It is written in the advertisements that confront us constantly in newspapers and magazines, on radio and television. It is spoken in the actions of so many around us. It is shouted out in the lives of those who cannot find security or acceptance within themselves and so seek it in status and possessions.

Don't we have the right to spend our own hard-earned money as we please? When the price of a new suit will immunize a thousand children, when the money we would spend on a new television or a fancier vacation would feed a starving village for a week, when the down payment on a new car would dig a new well and provide new life and hope—do we have this right?

What do we have the right to provide for ourselves? Certainly food, clothing, shelter and other basic necessities. Enough and nutritious food, good clothing and a decent place to live. And certainly we ought to be able to enjoy the world, to partake of the pleasures of recreation and hobbies, of sports and culture. But how much is necessity and how much is luxury? How much is helpful? To how much do we have a right?

In answering these questions there is a temptation to go to one of two extremes: asceticism on the one hand or self-indulgence on the other. While both of these are dangerous in their one-sided approach to the material world, the former will hardly strike the disinterested observer as much of a threat to the American middle class. As for the latter, however—what could be a more natural excess for a class of people which defines itself primarily by reference to monetary earnings and material possessions?

How do we find the responsible middle ground? For that matter, does the responsible answer lie in the middle?

Thoughtful Christians (as well as others) will agree that there is a limit to the luxuries which we can in good faith bestow upon ourselves while others less fortunate than ourselves are in serious want. But where, and how, do you draw the line?

There are three questions that will help us to address this: (1) What is necessary and what is luxury? (2) What do we owe our own families? (3) What, then, would constitute a faithful approach to the use of our hard-earned money?

1. What Is Necessary?

In order to appreciate the huge amount of money that we spend on luxuries for ourselves, either on “things” or on enjoyment, we need to take a hard look at just how much—or rather how little—is truly necessary.

We need enough food to keep us going, clothes to cover us, shelter from the elements. A strict constructionist might point out that we would have what is strictly necessary if we had a room (or a small apartment in the case of a family), a change of clothes (and a warm coat up north), and if we ate 1500 to 2000 calories per day (the American average is 3200). How miserable such an existence would seem to most of us! Yet how much better off than a large percentage of the world’s population we would be!

I am not suggesting that we limit our lifestyles to this level, although many of us would be better off spiritually and emotionally if we did, and many others of us may need to do something like this to free ourselves from captivity to the gods of consumerism. I *am* suggesting that we keep in mind how little is actually physically necessary as we establish in our own minds our own level of “necessities”. Surely we do not need to consider everything above this physical minimum to be a luxury. But just as surely we had better not buy into what our society tries to tell us is necessary, and keeping in mind the low level of strictly physical necessity should help us in this regard.

2. What Do We Owe Our Families?

What do we owe our families, our spouses and children? We owe them a decent and safe home, a healthy environment, a good education and an atmosphere of love and discipline. The most important thing that we can do as parents is to prepare our children to live meaningful, productive lives. But by “productive” I do not mean producing material goods or wealth, but rather productive in the sense of being effective, of pursuing and reaching goals in keeping with our deepest values. What our children need in order to be able to lead this kind of life is a feeling of self-worth, the ability to think for themselves and make decisions, and the underlying values to guide these decisions and give meaning to their lives.

Too often we think that what we should do for our children is to make them happy. And too often we think that the way to do this is to buy them *things*: things that are pretty, things that are fun, things that snap and pop and whir and race and entertain—until we have taught our children that the purpose of life is to be happy and that being happy means having pleasure or being entertained. Someone who is oriented this way will go through life always lacking the deeper inner contentment

which “entertainment” cannot give, seeking value in things and in pleasure, and never finding true happiness.

Happiness itself is not the goal. Happiness is a by-product of having meaning in our lives. For children, this requires a loving and secure home. For adults—which our children will become—this requires values that transcend pleasure and possessions, values that give meaning to our actions and our relationships and our whole way of life.

If, then, our most important task as parents is to impart these values—Christian values if we are Christians—we must ask ourselves whether it’s more important to buy that new car or sofa or refrigerator or suit or toy or thing-a-ma-jig (for us or for our children), or whether it is not more important to make do without this and share out of our resources with the poor and the hungry, the persecuted and the refugees and the homeless. Which course of action is more likely to teach the values we want to pass on?

The same reasoning applies to spouses. We need to encourage each other not to seek shallow pleasures, but to grow and to mature and to live up to our highest values and greatest potentials. Too often in marriages there is the real temptation of settling on the lowest common denominator or of going along with our mate instead of our conscience in order to keep the peace. We should not sacrifice our integrity this way. Neither should we try to buy each other’s favor or please each other with an excess of “things”, which is another great temptation. Instead, it is much more important that we help our spouse to be the person he or she should be—by helping each other become mature, loving Christians, realizing our fullest human potential, becoming what we can and ought to be.

3. What Constitutes the Faithful Use of Money?

In light of all this, what is the faithful Christian approach to the use of money? There are two general approaches open to us, each with its advantages and disadvantages, but each representing a legitimate Christian option. We can call these two responses: (A) the radical response, and (B) the uncomfortable middle.

(A) The Radical Response

By calling this the “radical response” I don’t mean that it is better or worse, nor do I mean that those who follow it are more radically Christian. I simply mean that this approach seems more radical, more extreme, in its departure from the normal pattern of life in our society.

This approach to money and possessions (and life in general) has the advantage that it seriously confronts some important facts about our

world: (1) that there is a great inequity in the distribution of wealth in the world, with a relative few enjoying great wealth while a great many remain trapped in abject poverty; (2) that many people in our own affluent society are psychologically trapped by material things to the point that these things come between them and God; (3) that many of those who are suffering from severe want could be helped with the money that we would otherwise use on non-essential things for ourselves; and (4) that we are called by God to be in community with each other, across divisions of race and nation and class.

The radical response to these facts is to restrict our own consumption of goods and services, our own material standard of living, either in order to share more of our wealth with those in need, or in order to serve God better by using our time to work for justice and peace or by sharing the lot of the poor. (The more we share their lot of poverty, of course, the less we are able to help in material ways.) This decision to restrict or reduce our standard of living means a conscious decision to forego many of the common aspirations of our middle class, whether in terms of possessions, travel, social status, or security.

This may sound either scary or appealing, or both. It certainly takes God's call seriously. But we need to be aware of several drawbacks or dangers to the radical response.

The first danger is that, with its strong appeal to the sense of the dramatic and the romantic, the radical response may attract individuals who see the world in black and white, who may then see themselves as "holier than thou" because they make do without new furniture or red meat or homogenized peanut butter. It may be that these people are in fact hiding from complexity. On the other hand, maybe they recognize that they need to do this in their own lives in order to be faithful. But there remains a danger of self-righteousness. Certainly it must be tempting to look at all you're doing without, especially in comparison to much of our affluent society, and to feel that you are better, that you have demonstrated your faith and devotion—maybe even to feel you have done your part. Besides leading to a sinful pride, this can also lead you to miss the point entirely. The point is right relationship. So the question is not, "What are you doing without?" The question is, "What are you doing for the rest of the world?"¹

A second danger is inherent in one of the strategies commonly used in the radical response: living in community in the sense of shared or communal living. This involves the sharing of living space and resources in order to reduce one's personal living expenses and/or to free up more

¹There are those who strongly disagree with this position, who maintain that God sides with the poor and therefore if we are to side with God we must be among the poor, or who maintain that what matters for our own soul is how much we sacrifice. Along these lines, for example, see Jim Wallis, *The Call to Conversion* (Harper and Row, 1981).