

*Money is the root of all evil!* ...How did you react when I made such a blunt statement? Did you cheer, loving the fact that I could be challenging those “greedy” wealthy people out there? Or did you cringe, because you want someone to validate your pursuit of wealth? Or were you not sure what to think?

So, let's ask the question bluntly: *is* money the root of all evil? Well, the Bible certainly doesn't say so! The problem is not money, it's the *love* of money that is *a root of all kinds of evils!* And that has real consequences! First Timothy 6:10 says: “For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” So, the Bible is clear: our love of money creates significant self-destruction.

How do we as 21<sup>st</sup> century Christians address this? What are the practical ideas we can apply to ensure that we do not nurture a love for money, which is a root of all kinds of evils...while still *not* treating money itself as an automatic source of evil? Let's take a look at a working framework of how to approach handling our pocketbooks: what I like to call the “Three C's of Money.” Those Three C's are Covetousness, Condemnation, and Commission. That's right! Covetousness, Condemnation, Commission.

The first two C's, Covetousness and Condemnation address an important question: when it comes to the wealth and stewardship of others, how do we respond? To answer that question, let's first talk about Covetousness. It certainly looks like many of the complaints about the wealth of others are rooted in envy. But no less than the Tenth Commandment says: “You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's.” That's right—we are not to covet *anything* of our neighbors! Not anything! Well, that path is pretty simple. But it's harder to sincerely walk in day-by-day!

The second “C” is also about other people's wealth and stewardship: Condemnation. For years, I have noticed something that seems to be very consistent about so many varied opinions about money, and that consistency is this: almost everybody finds it easy to condemn *others* for how they handle *their own money!* Have you spotted that, too? Sure, you *have* observed that flaw—in other people! Heh. While it's often obvious and easy to criticize how others handle or mishandle money, we would do well to follow Jesus' admonition from Matthew 7:5—“You hypocrite, first take the log out of your own eye, and then you will see clearly to take the speck out of your brother's eye.” Well, now, *that's* pretty clear: we are to mind our own shortcomings—and avoid focusing on the perceived shortcomings of others.

Now, one very important distinction should be made when it comes to evaluating others' handling of money. When we entrust *our own* finances to others, we should be attentive to whether they are being good stewards of our resources. Evaluating how people steward *our* money versus how other individuals steward *their own* money are two entirely different things. When others are handling – or perhaps even mishandling! – the money that *we ourselves* are supposed to be a steward for, like our checking account, our charitable giving, our investments, our taxes, well then, we have a *responsibility* to evaluate their stewardship. That's right, this kind of assessment is not only fair game, but it is our very duty as stewards of our resources. We should cast an informed, learned eye about how those funds are being handled.

So, let's summarize our second C, Condemnation...when it comes to evaluating how your neighbor stewards his or her personal resources—don't! Look at the log in your own eye instead. But we *do* have a duty to evaluate how those we've entrusted our own money to are handling our resources. This is not the condemnation of others—it *is* the attentive stewardship of our own resources.

So, just how do we be good stewards of our money? How do we evaluate the fruitfulness of our investments, our charitable giving, our purchases? That brings us to our third and final C, Commission. You may remember the word Commission from what we as Christians often call the “Great Commission.”

It's found in Matthew 28: "Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit." That's Jesus' Great "Commission" given to all believers for all time. So, what's that got to do with our money?

You and I can surely agree that we are to be good stewards of the money entrusted to us, by God and by others. And that's true, no matter how much money we are entrusted with. That principle is found in the Parable of the Talents found in Matthew 25, where Jesus gave three different individuals different amounts and held each of them independently accountable for the results. In fact, Jesus did not hold the person given more resources to a higher standard—no, Jesus assessed the stewardship performance of each person independently.

So the big question is, what does the Bible say about where our money is to be invested? Whether we have one, five, or ten coins to steward...how should we choose to invest? Well, we're all called to different things as Christians. One may be called to be a businessperson, another a non-profit leader, another a pastor, another a stay-at-home parent. All the more, God has given some a passion to help combat human trafficking, others a passion for helping mentor teenagers, others a passion for biology, literature, or computer science! And this diversity of passion and calling is a beautiful thing! As Paul said to the Corinthians, "If the whole body were an ear, where would be the sense of smell? But as it is, God arranged the members in the body, each one of them, as he chose...There are many parts, yet one body."

Jesus Himself talked about investments in the Gospel of Matthew, chapter 6, verses 19-21 (ESV): "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." Now, that's sobering—apparently if you don't store any treasure up in heaven, *your heart itself* will be tied to earthly, temporal matters. Wow.

So, can we find an underlying factor that can unify the body of all believers as to what we are *all* to invest in? Yes! The Great Commission, Jesus' last command for all believers for all time, is the ultimate goal of all of our work here on earth. The work of our hands, our prayers—and yes, our money—should be geared towards effective disciple-making! You see, Paul told the Colossians that believers here on earth have been transferred into the Kingdom of God. Clearly, every new believer is a treasure to God. Biblical investing—at the foundational level—is legitimate, fruitful evangelism and discipling, the very storing up treasures in heaven. This should be our focus, no matter what cause we are passionate about, no matter who our employer is, no matter what role we are fulfilling in a particular season, no matter how many dollars we have to invest. We mustn't leave the third "C" out of our approach to money and resources. Take the "C" out of "Commission," and we're left with "omission."

So, do you believe that God takes these investments of ours in the Kingdom of God and multiplies them in terms of souls and impact? Now that's storing up your treasures in heaven where neither moth nor rust destroys...and where stock market crashes or economic tribulation cannot alter God's will and purposes! Now, *that's* crazy good, turning our resources over to Kingdom purposes—that's every Christian's spot-on investing opportunity!

So, how do we avoid the love of money "a root of all kinds of evils?" First, when it comes to the wealth and stewardship of others, avoid Covetousness and Condemnation. And then, when it comes to our own resources, our privilege is the storing up of treasures in heaven—the foundational focus of the Great "Commission" Christ gave to make disciples. In handling these Three C's well, the love of money can be muted, and money itself can be used as a tool for good. So, go take a look at your heart...*and* pocketbook!

## *A&A: Application & Action*

1. Something highly distinctive belongs to your neighbor...perhaps a luxury car, a beautiful garment, or a high income. How well do you defeat covetousness—the desire for *anything* of your neighbor's?
  
2. Do you tend to be a log-collector in your eye—that is, condemning others' handling even of their own resources that you have absolutely no claim to? Now, specifically identify three people in your circle of friends and acquaintances who are not log-collectors. Have you been hanging out with those three enough?
  
3. How do you routinely, specifically assess your personal investment account for your treasures in heaven? Given sober reflection, is your heart easily divided between the two kingdom realms? Whatever your response, what concrete methods do you or should you use to assess your ongoing investments in both the Kingdom of God and the earthly realm? Be specific and clear enough in your thinking to be able to explain your assessments to others.