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# The Christian Wallet

*Spending, Giving, and Living  
with a Conscience*

MIKE SLAUGHTER

*with Karen Perry Smith*

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## *Introduction*

Every Christian knows that we are called to love God with all our heart, mind, soul, and strength. But what about our wallet? We get asked to open it every Sunday when the offering basket comes by and are told that's being a "good steward." Jesus' definition of stewardship, however, is far more encompassing and radical. Almost 40 percent of his parables found in the Gospels deal with true faith and faith's relationship to our money and possessions.

Jesus' encounter with a young "ruler" (the reference to the man as a ruler identifies him as a person of status and means) dismisses any notion that a commitment to faithful discipleship can be separated from our economic lifestyle practices. When the young man asks, "What must I do to inherit eternal life?" Jesus' response doesn't allow wiggle room to define eternal life as simply a personalized faith or the practice of moral behavior. "You still lack one thing," Jesus says. "Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me" (Luke 18:18–22).

There is no clearer indicator of our ultimate values than our financial priorities and practices—how we spend, how we live, how we save, and how we give reveal the true altar of our hearts. In Jesus' own words, "For where your treasure is, there your heart will be also. . . . No one can serve two masters; either you'll hate the one and love the other; or you'll be devoted to one and despise the other. You cannot serve both God and money" (Matt. 6:21, 25).

We live in a commodity culture that promises happiness found in the accumulation and abundance of possessions. John Kavanaugh, in his book *Following Christ in a Consumer Society*,

writes, “The pre-eminent values of the Commodity Form are producing, marketing, and consuming. These values are the ethical lenses through which we are conditioned to perceive our worth and importance.”<sup>1</sup> He goes on to say, “Consumption, consequently, is not just an economic factor. It emerges as a ‘way of life.’ It is an addiction.”

Writing this book has been a real challenge for me. I am not immune from the virus of consumption I describe in these pages. Like so many others, I suffer from influenza of affluence—known these days as “affluenza.” I’m not going to mention how much money I spent on that pair of jeans. I would like to use the excuse that the company only uses organic cotton, pays workers a livable wage, and works to ensure safe working conditions—all very important factors in the consideration of our purchasing choices—but let’s be honest, I spend too much money on clothes and purchase items that I don’t need or rarely wear.

Jen Hatmaker, in her book *7: An Experimental Munity against Excess*, expresses it best:

I could blame Big Marketing for selling me imagined needs. I could point a finger at culture for peer pressuring me into having nicer things. I might implicate modern parenting, which encourages endless purchases for the kids, ensuring they aren’t the “have-nots” in a sea of “haves.” I could just dismiss it all with a shrug and casual wave of the hand. Oh, you know me! Retail therapy! But if I’m being truthful, this is a sickening cycle of consumerism that I perpetuate constantly. I used to pardon excess from the tension of the gospel by saying, “Oh, it doesn’t matter how much you have; it’s what you do with it.” But that exemption is folding in on itself lately. Plus, let’s be honest: what does “it’s what you do with it” even mean? Are we really doing something honorable with our stuff other than consuming it? I’m not sure carting it all off after we’re bored with those particular items is a helpful response since we just replace it with more.<sup>2</sup>

“Sell your possessions and give to the poor. Then come and follow me.” These words haunt me. I find myself wrestling

with tough questions: “Am I truly a follower of Jesus or just a fan?” “Have I bought into a self-serving, consumerist, Americanized, version of the gospel? “Has growing older and having a more comfortable lifestyle dulled the edge of my commitment to follow Jesus in costly discipleship?” How we use our money is undoubtedly, unavoidably a spiritual question.

It’s no secret that American Christianity is in decline. Surveys reveal that the fastest growing religion is no religion, and one speaker at a recent seminar I attended said that only 4 percent of eighteen-to-thirty-five-year-olds are actively involved in a faith community. Why has the church become irrelevant to the vast majority of Western people? I wonder if it is because we have become the modern church of Laodicea. That’s the church Jesus addresses in the book of Revelation, saying, “You say, “I am rich; I have acquired wealth and do not need a thing.” But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see” (Rev. 3:17–18).

Have we failed to recognize our own poverty in the comfort of our wealth? Jesus’ parable in Mark 4 about the farmer sowing seed in four different types of soil reveals that our attitude toward money affects our receptivity to the Spirit’s work in our lives. The seed that the farmer sows represents the creative Logos (Word) of God. The problem in the parable is not the quality of the seed being sown but the receptivity of the soil. All four soils receive the same quality of seed. But the health of the soil will determine the fruitfulness of the crop. Take a look at the third type of soil where promising growth begins but is then choked out: “Other seed fell among thorns, which grew up and choked the plants, so they did not bear grain” (v. 7). Verses 18–19 give a clearer description of the “root” problem: “Still others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desire for other things come in and choke the word, making it unfruitful.”

When we chase money instead of Christ’s mission, we miss

the abundant life for which we were created. Our lives fail to produce a kingdom crop. In Hatmaker's words,

The average human gets around twenty-five thousand days on this earth, and most of us in the United States of America will get a few more. That's it. This life is a breath. Heaven is coming fast, and we live in that thin space where faith and obedience have relevance. We have this one life to offer; there is no second chance, no Plan B for the good news. We get one shot at living to expand the kingdom, fighting for justice. We'll stand before Jesus once, and none of our luxuries will accompany us. We will have one moment to say, "This is how I lived."<sup>3</sup>

Conscientious and compassionate use of our money in a world where people spend \$310 million on costumes for their pets and \$5 billion on entertaining ringtones for their phones is not an easy task. The temptation to spend now and think later (or never!) is ever present, but with good intentions and prayerful hearts, we can slow down and reflect on what we earn, how we spend it, who is affected by it, and who we can share it with. Some of this reflection may lead to new questions: Should we pay more for fairly traded and ethically farmed food or spend less at the grocery so we can give more to the church's feeding ministry? What are the hidden costs of moving to a more affluent area where we are insulated from our city's poor communities? How do we make the difficult changes required to live on less?

This book asks difficult questions about morality and money, exploring the issues at play while acknowledging there are no easy answers. It is my prayer that you and I will be wrestling with these questions together, making the hard choices to transform our lifestyles, and experience true transformation in the process.

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