

God's Money

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Different Attitudes Toward Money¹

What is money?

Money has taken many forms over time. Some of the earliest metal money comes from China and consists of knife and spade replicas. I say replicas, because these objects were obviously not made to do any work. They were tokens – symbols of things that *were* used to do work. In this they resemble fiat money, such as paper currency, which also is a token and not something which itself has inherent value.

We get the word "salary" from the Roman practice of supplementing a soldier's pay with an allowance to buy salt. In some parts of New York state salt was used as a medium of exchange both alongside and in place of money during the early 1800s.² Other cultures have used animals, if not as money, then at least as a prominently visible form of wealth. Job is called "the greatest man among all the people of the East," in part because "he owned seven thousand sheep, three thousand camels, five hundred yoke of oxen and five hundred donkeys, and had a large number of servants" (Job 1:3). Just as wealth can take many forms, money can take many forms.³

Money is anything that is generally accepted as payment for goods and services and repayment of debts.⁴

Money is generally considered to have the following characteristics, which are summed up in a rhyme found in older economics textbooks: "Money is a matter of functions four, a medium, a measure, a standard, a store." That is, money functions as a medium of exchange, a unit of account, a standard of deferred payment, and a store of value.⁵

¹ The present paper was given April 22, 2009 as a morning worship thought for the Treasury (TRE) department at the General Conference of Seventh-day Adventists, where the author works (for ISS).

² One Thomas Richmond comments as follows on his experiences near the current site of Syracuse, New York around 1820: "A few rods east of Salina Street, where the canal now is and south of it, there was a dense cedar swamp, extending to the then called Lodi, say nearly a mile, so soft in summer that no ox could safely pass through it. To get the wood out for the salt works, we used in the fall to cut roads late in thick timber and break up the surface so they would freeze up, and when sufficiently frozen go in with teams and draw out the cedar to make salt with. Now a large portion of Syracuse stands upon this same ground. Salt Point improved but little in these years from 1815 to 1819-20. There was very little money in circulation in those days."

http://www.crookedlakereview.com/articles/101_135/119spring2001/119palmer.html.

³ "Commodity money" has inherent value because it doesn't represent anything, but has value in itself. "Representative money" and "credit money" do not. "Fiat money" does not have to represent anything. It has value only because someone declares that it has value. Paper currency is an example of "fiat money." This fact becomes especially clear when it is dissociated from any sort of metal standard. See http://en.wikipedia.org/wiki/Money#Types_of_money.

⁴ <http://en.wikipedia.org/wiki/Money>.

⁵ Ibid.

One salient characteristic of money implied, though not specifically mentioned above, is that it enables us get things done. It is a vehicle for implementing our plans and desires. This is one of the main reasons why money has such value to us. But whatever the reason, there's no denying that money is an important part of our lives and an essential part of our economy.

What is God's Attitude Toward Money?

A number of passages in the Bible would lead one to believe that God has an attitude toward money widely different from ours. He is dismissive – almost cavalier – in some of His remarks about money and other forms of human wealth.

"This is what the LORD Almighty says: 'In a little while I will once more shake the heavens and the earth, the sea and the dry land. ⁷ I will shake all nations, and the desired of all nations will come, and I will fill this house with glory,' says the LORD Almighty. ⁸ 'The silver is mine and the gold is mine,' declares the LORD Almighty. ⁹ 'The glory of this present house will be greater than the glory of the former house,' says the LORD Almighty. 'And in this place I will grant peace,' declares the LORD Almighty." (Hag 2:6-9)

In this passage from Haggai the Jewish people have returned from Babylonian exile and are starting to build a replacement for Solomon's temple, which the Babylonians destroyed in 586 B.C. God is saying that the second temple will be more glorious than the first, not because of silver and gold. Those are His already. Putting silver and gold either in or on the temple would not be giving Him anything, and besides, there's no way the second temple – or any other – could compete with the temple of Solomon on such a basis. Instead, Jesus would personally come to and teach in the second temple. His presence would fill it with a glory that the first temple could never have had. Elsewhere, God tells us,

"for every animal of the forest is mine, and the cattle on a thousand hills." (Ps 50:10)

In Ps 50:10 God is saying that what His people consider one of their primary sources of wealth does not impress Him. If we own the cattle on one or two hills, that might seem like a lot, but He owns the cattle on a thousand hills. And if that is not enough, He owns "every animal of the forest." So much for God's attitude toward human wealth.⁶

What Corresponds to Money in God's Mind?

Accounting analogy

If we account for money with such scrupulous care and God appears to take no notice of it, what would correspond to money in God's mind, or from His point of view? What occupies God's attention the way money occupies our attention?

⁶ See also Acts 17:25.

The LORD will write [*yispōr*] in the register of [*biktôb*] the peoples [*ʿammîm*]: "This one was born in Zion." Selah (Ps 87:6, NIV)

When God writes "in the register," that sounds like a ledger – like accounting. An alternative, and equally acceptable, translation of the word *biktôb*, used above, is given in KJV: "The LORD shall count [*yispōr*], when he writeth up [*biktôb*, lit. "in His writing of"] the people [*ʿammîm*], *that this man was born there. Selah*" (Ps 87:6, KJV). Elsewhere we read,

"They will be mine," says the LORD Almighty, "in the day when I make up my treasured possession [*sʿgūllâ*]. I will spare them, just as in compassion a man spares his son who serves him. (Mal 3:17, NIV)

What NIV here translates as "treasured possession" comes from Hebrew *sʿgūllâ* ("possession, property; special/peculiar [treasure]"). The same form of the same word occurs eight times in the Old Testament, the first instance of which says, "Now if you obey me fully and keep my covenant, then out of all nations you will be my treasured possession" (Exod 19:5). What NIV translates as "treasured possession" in Mal 3:17 (above), KJV translates "jewels." Thus,

And they shall be mine, saith the LORD of hosts, in that day when I make up my jewels [*sʿgūllâ*]; and I will spare them, as a man spareth his own son that serveth him. (Mal 3:17, KJV)

Notice two things. First, this passage speaks time ("in that day when"). And second, one can't write in a "register" (Ps 87:6, above) without opening it. Taking these two things together they are reminiscent of the following well known passage from Daniel:

"As I looked, "thrones were set in place, and the Ancient of Days took his seat. His clothing was as white as snow; the hair of his head was white like wool. His throne was flaming with fire, and its wheels were all ablaze. ¹⁰ A river of fire was flowing, coming out from before him. Thousands upon thousands attended him; ten thousand times ten thousand stood before him. The court was seated, and the books were opened. (Dan 7:9-10)

This is a description of the judgment at the end of the age, which Seventh-day Adventists have always taught is going on now. The judgment has much in common with a year-end accounting cycle. From this and other considerations I draw that what money means to us, people mean to God. We are God's money. I suggest that there are many insights to be gained from studying both Ps 87:6 and Mal 3:17 together with Dan 7:9-10.

Minting analogy

The godly parent is like a mint in some ways and in this comparison our children are like coins, receiving the image of God on their hearts and in their minds.

There is a God above, and the light and glory from His throne rests upon the faithful mother as she tries to educate her children to resist the influence of evil. No other work can equal hers in importance. She has not, like the artist, to paint a form of beauty upon canvas; nor, like the sculptor, to chisel it from marble. She has not, like the author, to embody a noble thought in words

of power; nor, like the musician, to express a beautiful sentiment in melody. It is hers, with the help of God, to develop in a human soul the likeness of the divine. {AH 237.2}

"The likeness of the divine" is a thought-provoking phrase. This process of impressing the attributes of God's character on our children, with the constant aid of the Holy Spirit, strengthens the parallel between people and coinage, or money, and it gives insight into God's attitudes toward us in the judgment.⁷ If we are His "treasured possession" (Mal 3:17), He must think very highly of us. Can we still maintain this claim in reference to the judgment? I would say especially in reference to the judgment.

Theological Reflections

What does the judgment tell us about God?

If we are God's treasured possession, it follows that it would not be in His interest to condemn us. Not one of my readers has ever gone through his wallet/her purse removing all the bills with wrinkled corners. That's not our attitude toward money, and it's not God's attitude toward people. We want all the dollars we can get and God wants all the people He can save.

I'm speaking here to the matter of attitudes, not putting forward the present analogy as a fully formed theology of divine judgment. In particular, I don't mean to imply that God will not condemn anyone. He will if He must, but my point is that human failure is not an indication that God's plan has succeeded. Condemning the wicked is something God will do when He needs to, but the one who is happy when this happens is our enemy, not our Friend (see Prov 18:24). It is not God's purpose to condemn His children. It is His purpose to bless and to save.

Let me extend this thought – again in a direction that could be misunderstood. But again please don't misunderstand it. Is greed a divine characteristic? We would not normally say so, and yet I can easily imagine God saying in the judgment, Do you see this "great multitude that no one could count" (Rev 7:9)? It's not enough. I want more! Just one more.

For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future. (Jer 29:11)

What does the judgment tell us about ourselves?

If we are God's treasured possession, we must be valuable to Him, as I have said above. But how valuable? The parable of the pearl can perhaps help us answer this question.

⁷ It also gives insight into what God is saying in the new covenant. There He promises to write His law on our hearts. In doing so He puts the attributes of His character in our thoughts and minds, and He marks us as His own. In this the similarity is with the seal of God. In saying such things we should state ourselves using all the right theological nuances, while not losing sight of the fact that there is a difference between saying God will do these things and saying He will not. The claim is that He will. So a second thing we should do is avoid burying in nuances the substance of what God is trying to say.

"Again, the kingdom of heaven is like a merchant looking for fine pearls. ⁴⁶ When he found one of great value, he went away and sold everything he had and bought it. (Matt 13:45-46)

We have always taught that Christ is the Pearl of great price – the "one of great value." We give up everything to gain Christ, and rightly so. This is a correct interpretation. And yet if we were to turn this thought 180° and follow it back to its source we could gain much insight from doing so. Why do we value Christ so highly? Why do we love Him this much?

We love him, because he first loved us. (1 John 4:19, KJV)

In Matt 13:45-46, as His people place Christ above all else, they're not being innovative. Instead they're reflecting back to Jesus behavior that He had modeled for them on the cross. We give up everything that would separate us from Christ because He gave up everything that would separate Him from us. An example of this would be the power and glory with which He is always surrounded. He set that aside because it could only create distance in our current condition.

Jesus came to this earth for a number of reasons, not least in order to save us, but there perhaps something even more fundamental than that. He wanted to be with us. The part about saving people follows from His desire to continue being with us, not just for a few years, but through eternity. Since He could not have us with Him forever in a state of sin (sin brings death), He would pledge Himself to save us from our sins. That's Matt 1:21 ("She will give birth to a son, and you are to give him the name Jesus, because he will save his people from their sins"). He would do whatever it took. He would let nothing stand in His way. He would give up anything if doing that could win us over and buy us back.

We sometimes speak of giving things up, but not one of us has anything we didn't receive, whereas Jesus has life in Himself. On the cross He laid even that aside in order to gain us. Things that can only be purchased at infinite cost are infinitely valuable. So how valuable are we to God? We are infinitely valuable to Him.

Conclusion

There's a corollary to what we've been saying. If we are infinitely valuable to God, what about the people we work next to all day, who at any given moment may or may not be causing us grief and frustration? Are we to infer that Christ loves them too? Yes, them too, even when they're giving us a hard time. He loves us all. We all are infinitely valuable to Him. Let's try to keep this perspective in mind as we do our work today.