

Sermon delivered at the Council of Anglican Provinces of Africa Theological Consultation, Nairobi, 5<sup>th</sup> September 2014

### **‘You cannot serve God and 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 money.’ (Matt. 6:24)*

I have been asked this morning to speak on the theology of money and it is a very good title, because money is not simply something useful. For many people it is the most important thing in their lives. It actually functions as an object of worship and it is therefore right that we recognize money is a theological issue. Money, as we are reminded in the Sermon on the Mount, can become a god! While the Scriptures are not legalistic about money, the teaching of Jesus penetrates right to the heart of the matter. Love of money is one of the most common, but least recognized, forms of idolatry and there is no way we can serve two masters.

This does not mean that money in itself is something evil. As St Paul tells us, *‘the love of money is a root of all kinds of evils’* (1 Tim: 6:10), not money in and of itself. We can see in money an expression of God’s common grace, as essential to an economy in the modern world as language is essential to a culture. We see many examples of money being used for good in the Bible, such as the collection for the repair of the temple under Josiah (2 Kings 22:3-7), the commendation of the diligent servants in the parable of the talents (Matthew 25:14-30) and the collection Paul organizes for the famine stricken believers of Jerusalem (2 Corinthians 8). Money gives us a convenient way of measuring value, of enabling exchange and giving a store of value. It is therefore empowering and unleashes wealth-making potential for a society in a way that is simply not possible for subsistence economies and those based on barter.

But just as language can be used to foment ethnic hatred and division rather than reconciliation, so money can be used not for the common good, but for greed, exploitation and oppression. The absence of money does not do away with these characteristics of fallen human nature, but its presence does greatly increase the temptation to give way to them. The really dangerous spiritual quality of money is not just the appeal to avarice, but something deeper.

The Bible’s account of the fall of mankind in Genesis chapter three is not just about greed, although the fact that the tree was *‘good for food’* (v6) was part of the temptation. It was fundamentally an attempt to be *‘like God’* (v5) and there is nothing like money which so appeals to our pride, to our desire to be independent of God and enjoy a self-centered freedom. Money seems not only to offer to satisfy our immediate material needs, but also to give security in the face of life’s threats, the ability to exercise control over others and the freedom to do as we please.

These are the aspirations Jesus lays bare in the parable of the rich fool (Luke 12:13-21) and it is rather shocking to realize that the aspirations of this man, with his full barns and, he thought, a life of ease ahead, is exactly what global capitalism encourages us to think of as the good life.

So as we see the theological dangers of money, what is the biblical response? As we have already noted, money in itself is just a tool that can be used for good or evil. There is no biblical warrant for saying that poverty is good, although there are those who may be called to a life of material renunciation.

But neither is there biblical warrant for the so called 'prosperity' or 'faith' gospel. This exploits ordinary Christians by turning church into a business energized by the hope of this-worldly riches. It is taught that giving to a church ministry is 'seed' which will be returned many times over to the giver, irrespective of his or her ability and diligence. This 'prosperity gospel' is a blight on African Christianity and something with which we are very familiar, so I do not think I need to take our time in exposing the error of this unbalanced and deceptive teaching.

Instead, I want to commend to you the view that the balance of biblical teaching leads us to seek neither prosperity nor austerity, but the contentment of having enough. In the book of Proverbs we have the prayer '*Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say 'Who is the Lord?' or alert I be poor and steal and profane the name of my God*' (Prov.30:8,9) and St Paul, noting that greed is a mark of false teachers, urges '*There is great gain in godliness with contentment, for we brought nothing into the world and we cannot take anything out of the world. But if we have food and clothing with these we shall be content.*' (1 Tim.6:6-8).

Let us now ask how this biblical ethos, which insists that money must be our servant and not the controlling power over our lives, works out in our context. The fall of the Berlin Wall in 1989 marked the collapse of the Iron Curtain and the triumph of global capitalism. Socialism as a state sponsored way of controlling the power of money was dead. It had not only failed to deliver economically, but had also substituted the tyranny of the state for the tyranny of the market.

Since then, despite many setbacks along the way, the economic and political health of African nations has gradually improved to the extent that the African continent is now being seen as the new global focus of economic growth. After the widespread chaos of the first two post independence decades, Africa is stabilizing and is poised for rapid development.

But do we want simply to imitate the pattern of development in Europe and the West? Do we want to perpetuate huge debt? For example the UK now has national debt equivalent to over US\$65,000 per taxpayer! Do we want to see the West's widespread breakdown of faith, morality and family life also become normal in Africa?

The triumph of global capitalism did not deliver a new golden age for the West because although the old enemy of Communism had gone, there were no values sufficiently strong to sustain its societies other than the goal of ever increasing personal consumption, the so called 'standard of living'. The new cathedrals are shopping malls, built to accommodate the new leisure activity of shopping, not for what is necessary, but to purchase a 'lifestyle'.

Let us not go this way! Let us by all means embrace economic development and engage with the global market so that the millions still in abject poverty may be lifted up, but let us not do this unthinkingly. Accepting free markets and private enterprise

does not necessarily mean accepting the ethos of global capitalism. After all, in a capitalist system, the way we spend our money acts as an economic ‘vote’, so let us vote for what is good and wholesome by seeking to live lives of ‘enough’ rather than aspiring to ever increasing prosperity.

Let me now be specific in a number of areas where we can apply this biblical theology of money:

1. As biblical Christians, we believe that social transformation begins with the transformation of individual behaviour through the preaching of the gospel. It is a tragedy that too many African nations are known globally for being both Christian and amongst the most corrupt. At GAFCON 2013 which we hosted here in Nairobi, the theme of our conference was the Great Commission to make disciples (Matt 28:19). We are called to make disciples not just converts who fill our churches. This means our theological education needs to equip our pastors and evangelists to be those who can teach the bible effectively so that, as St Paul says in Romans 12:2, we may not be conformed to the world, but be transformed by the renewal of our minds.
2. We as church leaders need to lead by example. This is not just a question of our financial dealings being above suspicion, but the way that we and our bishops live. African nations are notorious for the huge gap between the rich elite and the common people. Do our lifestyles reinforce that image, or do we live simply and without luxury, as servant leaders?
3. Teaching people to give sacrificially. In the ACK we do not encourage people to give as an investment, as in prosperity teaching, but neither do we encourage them to see any merit in being poor. Our development services emphasize economic empowerment, but the discipline of tithes and offerings is an expression of our trust in the true and living God, not the god of money. As people prosper, yet keep to the principle of ‘enough’, money is released for God’s work.
4. We need good systems of financial management so that our ministries are properly resourced and command confidence. Here we are fortunate to have the Church Commissioners for Kenya as our investment arm. Formed originally as the Church Trust in 1957 by the CMS, it was renamed the Church Commissioners for Kenya in 1962 and has subsequently built up a portfolio of assets, mainly in property, to assist with funding the church ministry and ensure that the management of the church’s money is in the hands of professionals.
5. Knowing the godlike power of money, we need to be uncompromising about the sources of our funding and the gifts we receive. We live in a culture where money is used to buy influence and control. So we should be wary of accepting lavish gifts from government and politicians. Sadly this principle also applies within the Anglican Communion. I think it is a matter of general agreement amongst the Anglican Provinces of the Global South that The Episcopal Church of the United States and the Anglican Church of Canada have torn the fabric of the Communion at its deepest level, yet the Anglican Communion Office continues to receive at least US\$500,000pa and possibly much more from these two Provinces. Without this money the Anglican

Consultative Council, Continuing Indaba and the Bible in the Life of the Church project and other activities likely could not continue. This must place a question mark over the integrity of these enterprises, but we also need to make sure that our own house is in order here in Africa. The giving and receiving of money is an act of fellowship and we cannot with integrity continue to take money from those we say we cannot be in fellowship with, who have sown division, abandoned the clear teaching of the Scripture, flaunted immorality and persecuted those who would not assent through the courts.

Africa is on the brink of a new era of growth and prosperity. Whether or not this is sustained and whether or not it becomes a blessing or a curse depends upon African Christians loving God rather than money. It is a theological and teaching task for which we are under-equipped and have more often than not failed in, but if we can disciple our people to break the power of money in their lives, I believe that we will truly be set for Africa to be blessed beyond our imagining in the century ahead.

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