

# Make your money work for eternity

By Alan Gotthardt

At the turn of the century, American evangelical Christians earned \$2.66 trillion annually, according to *World Christian Trends AD 30-AD 2000: Interpreting the Annual Christian Megacensus* by David Barrett and Todd M. Johnson. Let that number sink in — \$2.66 trillion per year! Now consider what that means to our lives. In other words, what is the impact on family, relationship with God, and service in his kingdom when you must use the vast majority of your waking hours earning, spending, saving, and maintaining \$2.66 trillion per year of stuff? Statistics confirm what you already know. As much as we make, we spend more, and our time is utterly consumed with the entire process. *The Paradox of Progress: How Life Gets Better While People Feel Worse*, a book written by Gregg Easterbrook, mentions recent research indicating that as a society we really are not that pleased with ourselves or our stuff at the end of the day. *The Overspent American* makes the statement that “almost half the population of the world’s richest country say they don’t have enough to get by!”

As church leaders we spend a lot of time focused on growing and empowering others to grow as disciples of Christ. However, in my experience traveling around the country and meeting with church leaders, I have seen what seems to be an ostrich-like mentality about how Christians actually live in America. While our churches devote a lot of time to the traditional disciplines of the Christian faith, such as prayer, Bible study, evangelism, etc. (and all of those are crucial and should be a major focus), we have spent relatively little time connecting the dots as to how those areas play out practically in a hyper-materialistic, fast-paced, media-driven society. And I am convinced that our practical theology of money is the major driver of so many problems ranging

from divorce to debt to a hundred other issues plaguing our spiritual lives. I strongly believe that if Christians are going to be a light in American culture, our money must be converted to “eternity money.” Eternity-money thinking is when your decisions about spending, saving and giving are informed by a very real and practical eternal perspective. Traditional teachings on stewardship, particularly tithing, are a big part of this, but I believe there are three major perspective enhancers that are critical to our discipleship process.

## Little kingdom vs. Big kingdom.

If the teaching of Jesus about the dual reality of life is to be taken seriously, we will realize that we are now living with one foot in the little kingdom of this world and one foot in the big kingdom of heaven. Like the popular movie, “The Matrix,” we are living in one world that is completely eclipsed by the power and control of another world — but we can’t see it. The economics of the big kingdom are discussed through parables that seem astonishing to us but have very practical implications on how we spend our money. In Luke 12:13-34 one man was foolish to store up and provide for his future on earth without being rich toward God. Then Jesus tells the disciples that God knows their needs, and it is his pleasure to give them the kingdom.

## Time vs. Eternity

Solomon mused that time on earth is so short and often filled with trials. How often do we confront our people with the reality that their lives are but a flash on the endless spectrum of eternity? The Bible indicates that our lives here will impact us throughout eternity. I believe this reality should be our focus when we make money decisions.

**Opportunity costs**

No matter how you spend your money there are always opportunity costs or other uses for the money you ignored. Often they are merely lifestyle choices, and the impact is relatively small. However, in light of eternity, our purchases take on new meaning. Jesus exhorted us to store up for ourselves treasures in heaven, not in this world. Paul taught the early church about being generous and willing to share, storing up for themselves a foundation in the life to come. The Bible makes it clear in so many places that God has designed a system to reward those who are faithful with their finances in this life. Obviously our income is to provide for a certain standard of living and for some of the nice things in life. However, our spending should reflect the reality of this eternal opportunity cost.


I know people who are excited about making their money work for eternity. One senior citizen supports a church pastor and several small projects with her Social Security check. A young family contemplating a job-related move across town sought counsel about their home purchase to make sure it wouldn't interfere with their eternal investments. A business owner takes

more time to focus on raising his family knowing that all his increase in the business will be invested in God's kingdom through his church.

Our challenge as church leaders is to empower our people to experience eternity money for themselves. This transformation is contagious and lasting. One by one they will catch it and God's kingdom will advance.

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