

CHAPTER 9

Make-Believe
Money

Do not fear, little flock, for it is your Father's
good pleasure to give you the kingdom.

— LUKE 12:32

Fear of the Coming Winter

A Monopoly champion sits in your office. The Michael Phelps of the game board. The Pelé of the Boardwalk. He spends all day every day slam-dunking the competition, collecting houses, Park Places, and make-believe money the way Solomon collected wives. He never goes to jail, always passes Go, and has permanent addresses on Illinois and Kentucky avenues. If the Fortune 500 ranked Monopoly billionaires, this guy would out-*Buffett* Warren Buffett. No one has more money than he.

And he wants you to help him invest it. You are, after all, a financial planner. You speak the language of stocks and annuities, have ample experience with IRAs, mutual funds, and securities. But all your experience didn't prepare you for this request. Yet here he sits in your office, encircled by bags of pink cash and little plastic buildings. Invest Monopoly earnings?

"I have 314 Park Places, 244 Boardwalks, and enough Reading Railroads to circle the globe like thread on a spool."

Is this guy for real? You do your best to be polite. "Seems you've amassed quite a Monopoly fortune."

He crosses his arms and smiles. “Indeed I have. And I’m ready for you to put it to work. It’s time for me to sit back and take it easy. Let someone else monopolize Monopoly for a while.”

You take another look at his stacks of funny money and toy real estate and abandon all tact. “Sir, you’re crazy. Your currency has no value. Your cash has no clout. Outside of your game, it’s worthless. I’m sorry to tell you this, but you’ve made a foolish mistake. In fact, you are a fool.”

Strong language. But if you choose to use it, you are in the company of God.

And [Jesus] told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’

“Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’

“But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

“This is how it will be with anyone who stores up things for himself but is not rich toward God.” (Luke 12:16–21 NIV)

He seemed to be a decent fellow, this wealthy farmer. Sharp enough to turn a profit, savvy enough to enjoy a windfall. For all we know he made his fortune honestly. No mention is made of exploitation or embezzlement. He put his God-given talent to making talents and

succeeded. Flush with success, he resolved to learn a lesson from the fable of the ant and the grasshopper.

The grasshopper, you'll remember, wondered why the ant worked so hard in the summer day. "Why not come and chat with me instead of toiling in that way?" The ant explained his labor: "I'm helping to lay up food for the winter and recommend you do the same." But the grasshopper preferred to flitter than work. So while the ant prepared, the grasshopper played. And when winter brought its harsh winds and barren fields, the ant nibbled on corn while the grasshopper stood on the street corner holding a cardboard sign: "Any work will do. I'll hop right to it."

The tycoon in Jesus' story wasn't about to play the role of the grasshopper. No food lines or soup kitchens for him. And no food lines or soup kitchens for us either. We empathize with the fecund farmer. Truth be told, we want to learn from his success. Has he written a book (*Bigger Barns for Retirement*)? Does he conduct seminars ("Recession-Proof Your Barn in Twelve Easy Steps")? Doesn't the barn stuffer model responsible planning? And yet Jesus crowns him with the pointy hat of the dunce. Where did the guy mess up? Jesus answers by populating three paragraphs with a swarm of personal pronouns. Reread the heart of the parable, noting the heart of the investor:

And *he* thought to *himself*, saying, "What shall *I* do since *I* have no room to store *my* crops?" So *he* said, "*I* will do this: *I* will pull down *my* barns and build greater ones, and there *I* will store all *my* crops and all *my* goods. And *I* will say to *my* soul, 'Soul, *you* have many goods laid up for many years; take *your* ease, eat, drink, and be merry.'" (vv. 18–19)

This rich man indwelled a one-room house of mirrors. He looked north, south, east, and west and saw the same individual—himself. I. I. My. I. I. My. I. My. My. I. My. No *they*. No *thee*. Just *me*. Even when he said *you*, he spoke to himself. “You have many goods. Take your ease.”

And so he did. He successfully hoarded enough stuff so he could wine, dine, and recline. He moved to Scottsdale, bought a five-bedroom split-level on the third fairway of the country club. He unpacked the moving vans, set up his bank accounts, pulled on his swimming trunks, and dove into the backyard pool. Too bad he forgot to fill it with water. He popped his skull on the concrete and woke up in the presence of God, who was anything but impressed with his portfolio. “Fool! This night your soul will be required of you; then whose will those things be which you have provided?” (v. 20).

The rich fool went to the wrong person (“He thought to himself”) and asked the wrong question (“What shall I do?”). His error was not that he planned but rather that his plans didn’t include God. Jesus criticized not the man’s affluence but his arrogance, not the presence of personal goals but the absence of God in those goals. What if he’d taken his money to the right person (God) with the right question (“What do you want me to do?”)?

Accumulation of wealth is a popular defense against fear. Since we fear losing our jobs, health care, or retirement benefits, we amass possessions, thinking the more we have, the safer we are. The same insecurity motivated Babel’s tower builders. The nations that spread out after Noah’s flood decided to circle their wagons. “Come, let us build ourselves a city, and a tower whose top is in the heavens; let us make a name for ourselves, lest we be scattered abroad over the face of the whole earth” (Gen. 11:4).

Do you detect the fear in those words? The people feared being scattered and separated. Yet rather than turn to God, they turned to stuff. They accumulated and stacked. They collected and built. News of their efforts would reach the heavens and keep their enemies at a distance. The city motto of Babel was this: "The more you hoard, the safer you are." So they hoarded. They heaped stones and mortar and bricks and mutual funds and IRAs and savings accounts. They stockpiled pensions, possessions, and property. Their tower of stuff grew so tall they got neck aches looking at it.

"We are safe!" they announced at the ribbon-cutting ceremony.

"No you aren't," God corrected. And the Babel-builders began to babble. The city of one language became the glossolalia of the United Nations minus the interpreters. Doesn't God invoke identical correction today? We engineer stock and investment levies, take cover behind the hedge of hedge funds. We trust annuities and pensions to the point that balance statements determine our mood levels. But then come the Katrina-level recessions and downturns, and the confusion begins all over again.

During the economic collapse of October 2008, a Stamford, Connecticut, man threatened to blow up a bank. When he lost \$500,000 of his \$2,000,000 portfolio, he planned to bring a gun into the facility and take the lives of innocent people if necessary.¹ As if a shooting spree would do anything to restore his loss. Fear has never been famous for its logic.

If there were no God, stuff-trusting would be the only appropriate response to an uncertain future. But there is a God. And this God does not want his children to trust money. He responded to the folly of the rich man with a flurry of "Do not worry" appeals. "Do not worry about your life. . . . Do not seek what you should eat or what you should drink, nor have an anxious mind" (vv. 22, 29).

Don't follow the path of the wealthy bumpkin who was high on financial cents but impoverished of spiritual sense. Instead, "Do not fear, *little flock*, for it is your Father's good pleasure to give you the kingdom" (v. 32). This is the only occasion when Jesus calls us his "little flock." The discussion of provision prompts such pastoral concern.

I once rode on horseback with a shepherdess through the Black Mountains of Wales. The green valleys were cotton-puffed with heads of sheep. We came upon one member of the flock that had gotten herself into quite a fix. She was stuck on her back in the rut of a dirt road and couldn't stand up.

When the shepherdess saw her, she dismounted from her horse, looked at me, and chuckled. "They aren't the brightest of beasts." She righted the animal, and off it ran.

We aren't the brightest of beasts either. Yet we have a shepherd who will get us back on our feet. Like a good shepherd, he will not let us go unclothed or unfed. "I have never seen the godly abandoned or their children begging for bread" (Ps. 37:25 NLT). What a welcome reminder! When homes foreclose or pensions evaporate, we need a shepherd. In Christ we have one. And his "good pleasure [is] to *give* you the kingdom."

Giving characterizes God's creation. From the first page of Scripture, he is presented as a philanthropic creator. He produces in pluralities: stars, plants, birds, and animals. Every gift arrives in bulk, multiples, and medleys. God begets Adam and Eve into a "liturgy of abundance"² and tells them to follow suit: "be fruitful and multiply" (Gen. 1:28).

Scrooge didn't create the world; God did.

Psalms 104 celebrates this lavish creation with twenty-three verses of itemized blessings: the heavens and the earth, the waters and streams and trees and birds and goats and wine and oil and bread and people

and lions. God is the source of “innumerable teeming things, living things both small and great. . . . These all wait for You, that You may give them their food in due season” (vv. 25, 27).

And he does. God is the great giver. The great provider. The fount of every blessing. Absolutely generous and utterly dependable. The resounding and recurring message of Scripture is clear: God owns it all. God shares it all. Trust him, not stuff!

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim. 6:17–19)

Are you “rich in this present age”? If you have the resources and education to read this book, you are. Almost half the world—more than three billion people—live on less than \$2.50 a day.³ If your income is higher, then you are rich, and your affluence demands double vigilance.

“Adversity is sometimes hard upon a man,” wrote Thomas Carlyle, “but for one man who can stand prosperity, there are a hundred that will stand adversity.”⁴ The abundance of possessions has a way of eclipsing God, no matter how meager those possessions may be. There is a predictable progression from poverty to pride. The poor man prays and works; God hears and blesses. The humble man becomes rich and forgets God. The faithful, poor man becomes the proud, rich man. As God said through Hosea, “When I fed them, they were satisfied; when they were satisfied, they became proud; then they forgot me” (Hos. 13:6

NIV). The proud, rich man falls under God's judgment. How can we avoid this? How can a person survive prosperity?

Do not be haughty . . . Do not think for a moment that you had anything to do with your accumulation. Scripture makes one thing clear. Your stocks, cash, and 401(k)? They are not yours.

To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it. (Deut. 10:14 NIV)

Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. (1 Chron. 29:11 NIV)

"The silver is mine and the gold is mine," declares the LORD Almighty. (Hag. 2:8 NIV)

The rich fool in Jesus' story missed this point. The wise woman Jesus spotted in the temple did not. "Then a poor widow came and dropped in two small coins. Jesus called his disciples to him and said, 'I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on'" (Mark 12:42–44 NLT).

The dear woman was down to her last pennies, yet rather than spend them on bread, she returned them to God. Wall Street financial gurus would have urged her to cut back on her giving. In fact, the investment counselors would have applauded the investment strategy of the barn builder and discouraged the generosity of the lady. Jesus did just the opposite. His hero of financial stewardship was a poor woman who placed her entire portfolio in the offering plate.

Do not put your “trust in uncertain riches.” Or, as one translation reads, “[the rich] must not be haughty nor set their hope on riches—that unstable foundation” (1 Tim. 6:17 Wey). Money is an untrustworthy foundation. The United States economy endured ten recessions between 1948 and 2001. These downturns lasted an average of ten months apiece and resulted in the loss of billions of dollars.⁵ Every five years or so, the economy dumps its suitors and starts over. What would you think of a man who did the same with women? What word would you use to describe a husband who philandered his way through nine different wives over fifty years?

And what word would you use to describe wife number ten? How about this one? *Fool*. Those who trust money are foolish. They are setting themselves up to be duped and dumped into a dystopia of unhappiness. Have you ever noticed that the word *miser* is just one letter short of the word *misery*?

Bob Russell learned the connection between the two words. He relates this great story:

A few years ago our family got involved in a game of Monopoly. I was on a roll. First time around I stopped on Illinois Avenue and Park Place and bought them both. Then I added Indiana Avenue and Boardwalk. Let anyone come down that street and I had them dead. I bought all four railroads. I had houses and hotels; I couldn't keep from smirking. I had so much money; I had to set some on the side. Everyone else was counting their little dollar bills and I had hundreds and thousands!

Finally, about 1:00 a.m., they all went bankrupt and I won! They got up from the table with no word of congratulations and

headed for bed. "Wait a minute, now!" I said. "Someone needs to put the game away." They replied: "That's your reward for winning. Good night!"

And there I sat, alone. All my hotels, all my deeds, all my money, and I realized, it doesn't amount to a thing. And I had to put them back in that box. Fold it up and put it on the shelf. And I went upstairs to a cold bed. My wife did not say, "You know, I'm so proud of you. You are such an impressive investor. We can never beat you. You are Mr. Monopoly." She just gave me a perfunctory kiss and turned over.⁶

Good thing, in Bob's case, his mistake was in a game. Too bad, in many cases, the mistake comes in life.

So don't be impressed with those who get rich and pile up fame and fortune. They can't take it with them; fame and fortune all get left behind. Just when they think they've arrived and folks praise them because they've made good, they enter the family burial plot where they'll never see sunshine again. We aren't immortal. We don't last long. Like our dogs, we age and weaken. And die. (Ps. 49:16–20 MSG)

God owns everything and gives us all things to enjoy. He is a good shepherd to us, his little flock. Trust him, not stuff. Move from the fear of scarcity to the comfort of provision. Less hoarding, more sharing. "Do good . . . be rich in good works, ready to give, willing to share."

And, most of all, replace fear of the coming winter with faith in the living God. After all, it's just Monopoly money. It all goes back in the box when the game is over.