

# Money & Faith

**DAVE BAST**

Money is a fact of life, let's face it; you cannot live without it. We need it, not only to supply our basic needs, but to buy those things that we want, as well; but what about money? Is it good? Is it evil, or maybe it is neutral? Is there a spiritual aspect to money, or is it simply an economic tool?

**BOB HEERSPINK**

From ReFrame Media and Words of Hope, this is *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Bob Heerspink.

**DAVE BAST**

And I am Dave Bast. In this series of programs called: What else we should be talking about, we are addressing a number of issues besides the more common, hot-button issues that are dominating the media and much Christian conversation as well; but we want to focus on the issues that really affect our lives, perhaps more directly and deeply, and that affect our discipleship: how we live out our commitment to following Jesus Christ. So, in recent weeks we have talked about things like skepticism and doubt regarding Jesus Christ himself, about syncretism or mixing various religious practices.

**BOB HEERSPINK**

And today, we want to talk about something that is on the minds of all of us, sometimes all the time.

**DAVE BAST**

Yes, every day anyway.

**BOB HEERSPINK**

Every day. We want to talk about money, and the role money should play in our lives. You know, I got to thinking about this, Dave, a while back when I was writing out a check for my daughter's college tuition, and it was a pretty sizable check, and it put a pretty big dent into my checking account...

**DAVE BAST**

Yes, I've been there.

**BOB HEERSPINK**

Yes, and you know, I looked at my checking account balance, and I thought: you know, maybe we overspent this Christmas, maybe there were some things we could have cut back on; and then I got to thinking about some of the extravagant purchases my wife and I have made over 30 years of marriage. I said to her: What is the most extravagant thing we ever bought? And she said: you know, it is that stained glass wall cabinet that is sitting downstairs right now. We saw it in the shop, it was a great price, and you have got to have it. It was just something we wanted to buy so badly. We bought it, we packed it up, we took it home, and then we said: Where are we going to put it? And most of the time, it has just been sitting downstairs ever since. We had to have it.

That is the way it is with so many of the things we see. Some of the most frivolous purchases, Dave, I think we have made, at least in our relationship and our marriage, are things that we thought we desperately

needed, but we didn't.

**DAVE BAST**

Yes.

**BOB HEERSPINK**

How about yourself? I mean, true confession time. What is the most extravagant thing you and your wife ever threw money at?

**DAVE BAST**

You know, I don't know if I can pick out one thing, but I remember years ago hearing a farmer refer to what he called new paint disease; that is where, you know, you have just got to have that new pickup or tractor, even though the old one is working okay; but you see that new paint and you cannot resist it. I have to confess, I suffer from new paint disease in a lot of different areas. I mean, clothes and...not just vehicles, but a lot of stuff as well...electronics; I need that new speaker, you know, for my iPod.

**BOB HEERSPINK**

I wonder, too...I know you love books, and I do, too. I wonder how many times we have seen a book on the shelf and we just had to have it; we had to buy it, and after we got it home it just kind of sat on the...

**DAVE BAST**

Yes, buyer's remorse.

**BOB HEERSPINK**

Exactly.

**DAVE BAST**

Gee, why did I spend that money? Why did I want that so much? Does it really satisfy? That is kind of the way money works. It is not so much the physical touch or feel of having money in our pocket or a number in our bank account, although that is significant; but it is what we can buy; it is the gratification – the kind of feeding the hunger that we have for stuff.

**BOB HEERSPINK**

Especially in today's economy. I think a lot of people are wrestling with money; and really, the mixed message that our society is sending; on the one hand, our society is saying: hey, let's get back to simple pleasures; spend time around the kitchen table playing board games; and on the other hand, our society is saying: Get out there and check out the new cars in the car lot and borrow to buy a car.

**DAVE BAST**

So, what is money? Let's start there. Is it good in itself; is it bad in itself; or is it somehow neutral and only the way we use it makes it good or bad? What does the Bible say? Doesn't the Bible say money is the root of all evil?

**BOB HEERSPINK**

No, the Bible says that the *love* of money is the root of all evil.

**DAVE BAST**

Yes, I knew that. I was just setting you up, Bob.

**BOB HEERSPINK**

Well, you know, that suggests, of course, that money can be simply neutral, and that is how our society often approaches money. You read the *Wall Street Journal* and you look at all of the charts and graphs on the

pages there, and our eyes begin to glaze over and we just think it is all about scientific economics.

**DAVE BAST**

Yes; but who doesn't love money, frankly? Does that verse say anything?

**BOB HEERSPINK**

It certainly implies that money has within it an inherent power to capture us, and that is what you find when you go to the scriptures and a passage like Luke 16, where Jesus is talking about money. This is what he says. He says:

<sup>13</sup>“No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other.” And now here is the kicker. He applies this to the dollar bill in our pockets. He says, “You cannot serve God and mammon.”

**DAVE BAST**

Yes; say a little bit more about mammon.

**BOB HEERSPINK**

Well, it is often translated *money* in modern translations, but the word in the Greek really implies that money has this spiritual dimension to it; that it can capture us; that it can become a very negative force in our lives depending on what we do with it.

**DAVE BAST**

Yes, so mammon is almost a personification of money and its power to enslave. It is a kind of idol, you know, connecting back to that famous verse: The love of money is the root of all evil. You could almost translate that: The love of money is the root of all sorts of evil. Love of money, which becomes worship of mammon, can lead us into anything and everything; and don't we see that in the world around us?

**BOB HEERSPINK**

Well, the *Wall Street Journal*, which reports all of these economic facts also reports about Bernie Madoff, who creates a 65 billion dollar Ponzi scheme and is obviously driven by greed – by mammon.

**DAVE BAST**

Yes; this is a guy who by every measure or standard for normal people like us would have had more money than he could have spent, anyway. Why did he need more?

**BOB HEERSPINK**

Exactly.

**DAVE BAST**

Why did he have to take all these people in to have...how much is enough? That famous question was asked of John D. Rockefeller once: How much is enough; and he said: Just a little bit more.

**BOB HEERSPINK**

And yet, riches in themselves are not evil. You go to the Bible and you encounter some very rich people: Abraham, Job...they are rich. You go to 1 Timothy 4, and Paul says: For everything God created is good and nothing is to be rejected when received with thanksgiving. So, the issue isn't whether money itself is evil, it is whether money becomes mammon in our own lives and begins to have a corrupting influence on our souls.

**DAVE BAST**

Yes; now, that is the question. What is it about money that turns it into mammon? How does it corrupt us? How does it take such ahold of us? Why is it such a threat to us? Incidentally, Jesus talks more about money, especially in the Gospel of Luke, than he does about heaven and hell combined. In fact, one in every seven verses in Luke in one way or other touches on money. So, obviously this is something he wants us to think

about; and what I think we need to think about is how does money get power over us and how can we break that?

**BOB HEERSPINK**

And why is there this danger factor? Well, that is the issue we really have to explore, and we are going to do that in just a minute; but let's take a moment and talk about how our listeners can help contribute to these *Groundwork* programs.

**DAVE BAST**

Listeners like you make *Groundwork* what it is. Our website, [groundworkonline.com](http://groundworkonline.com), is another way that we work to join you as you dig deeper into the scriptures. There, we continue to reflect on today's discussion about money and the Bible, as well as many other conversations that listeners begin about scripture and how it interacts with life. We would also like you to help us think about upcoming programs. One of the topics we are going to talk about is the problem of evil. Is it possible to answer this? How do we as Christians reconcile our belief in a good God with all the bad things we see happening in the world? Why don't you share your thoughts about that question? Finding us is easy. Just visit our website, [groundworkonline.com](http://groundworkonline.com).

*Segment 2*

**BOB HEERSPINK**

So, Dave, we have been talking about money and how it can transform itself into mammon in our lives.

**DAVE BAST**

Yes; and what we need to figure out is, is there a way that we can break the hold that money can put on us?

**BOB HEERSPINK**

We have to figure out why money has within it this dynamic; and there is a parable that Jesus tells in Luke Chapter 12, that really helps us to understand the issue. He tells a parable there, and this is what he says: <sup>16b</sup>The ground of a certain rich man produced a good crop. <sup>17</sup>He thought to himself, "What shall I do? I have no place to store my crops." <sup>18</sup>And then he said, "This is what I will do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. <sup>19</sup>And I will say to myself, 'You have plenty of good things laid up for many years. Take life easy. Eat, drink, and be merry.'" <sup>20</sup>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?" <sup>21</sup>This is how it will be with anyone who stores up things for himself, but is not rich toward God.

**DAVE BAST**

Yes, that is the parable of the rich fool, as it is known, and I really think that this story of Jesus is intended to help us see how to distinguish between when love of money can be a good thing because it is simple prudence. He is not condemning us; he is not forbidding us from taking care and taking pains, and earning money, investing it carefully; providing for ourselves as best we can. I mean, God uses that, too, to exercise his care over us; but when then it shades into mammon and something evil and something that can enslave us, and I think the key is here in this rich fool, as we call him.

**BOB HEERSPINK**

Well, the problem is not the barn building...

**DAVE BAST**

Yes.

**BOB HEERSPINK**

I think so often people go to this parable and they say: you know, the problem was he built a big barn; but the truth of the matter is, he has all this produce. He has had a wonderful crop. He needs some place to store it.

**DAVE BAST**

Yes.

**BOB HEERSPINK**

Letting it rot out in the field is not prudent, nor is it obedient.

**DAVE BAST**

Right. The irony is, we would look at this guy and say: Gosh, that is great. That is how we want our kids to be – hard working, not squandering their resources, but reinvesting them; you know, becoming successful and wealthy. And God says to him: you are a fool. I think that is what we have to figure out. Why is he a fool?

**BOB HEERSPINK**

Well, I think he is a fool because as he looks at what he has stored away into the barns, he says: you have plenty of good things laid up for many years; take life easy. Eat, drink, and be merry. In other words, he focuses on his material wealth and he says: There is my security for the future.

**DAVE BAST**

Yes; I've got it made. I am going to live and enjoy myself, and I am all set, you know. I have provided for my needs. Nothing is going to go wrong; and God says: you know what? Did you just feel that chest pain? You are not even going to make it to the hospital. That is why he is a fool.

**BOB HEERSPINK**

That is right. There is a horizon in life that he isn't taking account of, and that is death.

**DAVE BAST**

Yes, right; and eternity beyond death. You know, that word *fool* is an interesting word. It literally means shortsighted. That is his problem. He hasn't looked far enough ahead and become, as Jesus says, rich toward God.

**BOB HEERSPINK**

You know, we worship what we place our security in; and so, as soon as he has put his security in money, it has become an object of worship, it has become a god that competes against a relationship to Jesus Christ.

**DAVE BAST**

It has become mammon.

**BOB HEERSPINK**

Yes, that is right.

**DAVE BAST**

This guy serves mammon, clearly.

**BOB HEERSPINK**

And I think today we face the same challenges. Obviously this passage is talking about materialism, and I think today materialism can take a couple different forms. It can take, obviously, the form of conspicuous consumption, and we have been there in our society; people leveraging themselves, borrowing money that they really cannot afford to borrow to buy vehicles and build houses they cannot afford; and people look at those folks who are really living way beyond their means and they are saying they are materialists.

**DAVE BAST**

Yes.

**BOB HEERSPINK**

But you can also be a materialist by shoveling more and more money into the barn, or maybe we should say into the bank, in order to secure, you think, your future indefinitely.

**DAVE BAST**

Yes, but, I mean, okay, let's be honest. Don't we all look at our retirement accounts, and aren't we all concerned about having enough, making it last? I mean, we are living longer and longer; what if we run out? What is the answer there? Is that materialism?

**BOB HEERSPINK**

It's like you say, we need to be prudent, but here is the question: Can you ever have enough in the bank – in the barn – to really establish your security? You know, I have been a pastor for many years and I have visited folks in retirement homes, and one of the big questions that many older folks wrestle with is this: Do I have enough money to get to the end of my life? And many of them thought they had enough. They were careful in their investments, and they were prudent; but with the cost of healthcare, with the way in which a stint in a nursing home can simply suck money out of a bank account, the truth is, most people cannot possibly have enough to assure that they will get to the end of their life and still have dollars in the bank account. The question is, for their security, as they look to the end of their lives, is their security in their bank account or is it with their God?

**DAVE BAST**

Well, ultimately I guess we all have to trust God because who knows, you know; who knows what tomorrow brings? You know, I really want to come back to the end of the parable because I think the punch line is the key, as with all of Jesus' parables, usually at the tag end of the story there is a one-line sort of zinger...

**BOB HEERSPINK**

Right.

**DAVE BAST**

And that is what Jesus really is getting at and wants us to focus on. So, here it is when he says, after telling the story: So it is with everyone who is not rich toward God. In other words, you are a fool if you are not rich toward God, but what does that mean? How are you rich toward God?

Bob Heerspink:

It is easy to say: Oh, I am rich toward God because I have a relationship to Jesus; but the real question is, how does being rich toward God impact what we have in the bank? What do we do with our money differently because we are rich toward God?

**DAVE BAST**

Yes, you know, I am just simple enough to think he means it literally; that you become rich toward God by giving your money away as much as you can, and that that might be the key toward investing in eternity and toward breaking the hold that money, and *worry* about money, can have on our lives, because that is what we are talking about with the security issue, isn't it? Worrying about money.

**BOB HEERSPINK**

But the thought of giving money away fills people with a huge amount of anxiety, and that is really what we should talk about when we come back.

**DAVE BAST**

Yes, let's pick that up in just a moment.

*Segment 3*

**BOB HEERSPINK**

So, Dave, we have been talking about how to free ourselves from the grip of mammon, how to demonstrate that our security isn't in our dollar bills. What do we do?

**DAVE BAST**

Well, there is a real simple answer to that – simple to say, simple to understand, hard to do; but let me just start with another biblical text. This is 1 Timothy 6:18. Paul writes:

Command them to do good, to be rich in good deeds...I like that; rich toward God, Jesus says...rich in good deeds...I think there is a connection there...and to be generous and willing to share. Bottom line? Short answer? How do you break the hold of mammon in your life? How do you show that your security is ultimately in God? Give away as much as you can...

**BOB HEERSPINK**

Yes.

**DAVE BAST**

Just give it away; that is what you do. There is a wonderful statement from one of the Church Fathers – I think it was Ambrose – who said of this rich fool: his barns for the overflow should have been the mouths of the poor and the hungry.

**BOB HEERSPINK**

And you know, this kind of generosity that is being described here isn't just for people who are at the top of the economic scale. Paul is writing to people who have very little compared to us, and yet he says be generous. Some of the most incredible expressions of generosity I have ever seen is when I have traveled around the world and seen how people who have virtually nothing are willing to share. In Africa, watching this poor congregation bring four offerings up to the front to give to the Lord, and bringing them up with joy and dancing and song.

**DAVE BAST**

I will never forget a worship service I was in, in southern Sudan, in the middle of nowhere, a grass village, really, grass huts; and it was an open-air service; and when the time came for the offering very few people had money to bring, but they brought grain or a chicken, and I will never forget the sight of one woman coming forward with a single ear of corn. That was her offering. That is how you break the hold of mammon, no matter whether you are rich or poor.

**BOB HEERSPINK**

It was the poor widow bringing her two pennies or two mites and laying them on the altar – placing them into the offering box.

**DAVE BAST**

Right, right; so, really, it is a very practical message that Jesus is giving. He does it in kind of this wonderful, evocative language: Rich toward God; but what he means is, be generous. If you want to have money serve you instead of you serving it, be generous in your giving; and that is what it means also to be farsighted. There is another connection with this parable of the rich fool. He is called a fool for being shortsighted, but Jesus also talks about a shrewd manager who was able to use money to make friends for himself. We don't have time to get into that story; maybe that is another program; but it is about relationships, isn't it?

**BOB HEERSPINK**

Well, it is. He tells this parable about someone who uses money for non-economic means, making friends with people in the community, and then says: By giving to the work of the kingdom – to the work of the Lord – you can make friends for eternity.

**DAVE BAST**

Yes.

**BOB HEERSPINK**

You know, I think we experience in our giving the dynamic that we are talking about today. I know there have been times when I will sit down and say: Okay, I really should write a generous check, and can I afford it? You wrestle with those questions, and then you write the check and you place it into the offering plate or you send it away, and there is within yourself a freeing joy, that money doesn't have this grip on you.

**DAVE BAST**

Yes; you know, earlier we were talking about purchases that we regretted later, but I honestly cannot remember a gift I gave that I ever regretted giving.

**BOB HEERSPINK**

Well, I know I have had the experience, and you probably have had that experience, too, of sitting down and wanting to write a generous gift, and you really wrestle with whether you can afford it...

**DAVE BAST**

Yes.

**BOB HEERSPINK**

And you sit down, you make the gift, and after you have given it, you have an experience of joy. There really is a sense of freedom that money doesn't have you by the throat.

**DAVE BAST**

Right; but it does take faith...

**BOB HEERSPINK**

It does.

**DAVE BAST**

Because this is where the challenge comes. You are about to write that check and there is that little nagging thought: But, hey, what if I need this?

**BOB HEERSPINK**

Right; can I really give it away because maybe this is the money I need for my security down the road.

**DAVE BAST**

Yes, right; and there is where the rubber hits the road and you say: No, my security is in God. I trust in him to meet my needs for the future, and I want to be rich toward him, so here goes.

**BOB HEERSPINK**

And that is where God's grace ultimately frees us to be generous in our giving for the kingdom.

**DAVE BAST**

Yes; Jesus said don't be anxious about tomorrow; your Father knows you need these things.

**BOB HEERSPINK**

So, that is our take on money, and we would like to hear from you. How do you approach the dollars in your pocket? What do you do with your bankbook? Talk to us and let us know what you think. We are here to listen and to interact. You can reach us at [groundworkonline.com](http://groundworkonline.com); and don't forget it is listeners like you asking questions and participating in the conversation on our website that keep our topics relevant to your life. So, tell us what you think about what you are hearing, and suggest topics or passages that you would like



to hear on future *Groundwork* programs.

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