

# Money Matters

By Giorgio Hiatt (M.Div.'00)  
Assistant Church Planting Pastor, Charlotte, N.C.

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*Several recent conversations with members of Uptown lead me to write about money. I cannot tell you the content or the persons in those conversations, but I can tell you that they all centered on the same question: How do I know if I am spending too much on myself or my family?*

First let me say how much I appreciate the question. Only a heart transformed by the power of Christ could free a person enough to ask such a dangerous thing. When asked with a real sense of submission to Christ, queries like these put dreams, livelihoods, and plans before Him to do with as He deems. In a day when Christians confuse fear with prudence and mistake hoarding with stewardship, I am thankful for such a question. Honest questions like these will not only change the asker, they can change the world.

But there is something a bit off about this type of questioning as well. It reminds me of the question I asked in college “How far can I pursue my girlfriend sexually before its too far?” Good questions, really good questions, but as I see it now, questions with two subtle errors: I asked from a naïveté about the power of sinful indulgence and I asked from the wrong end of the grace-and-law spectrum.

We are attracted to sinful indulgence like moths are attracted to fire. My college-aged question reveals a gullibility about the power of sexual drive in young relationships. Jesus warns about having a similar naïveté about money. Speaking of money and God, he said, “Either he will hate the one and love the other, or he will be devoted to the one and despise the other.” Clearly, money must be powerful stuff. Paul also warns us “that some people, eager for money, have wandered from the faith and pierced themselves with much grief.” Paul says that people apostatize because they love money, and many who don’t deny their faith pierce themselves with all kinds of grief because they have yielded to its power.

I thought that all I needed in college was the boundary and then I could live my life right next to it. I did not know it then, but I realize now that I had underestimated sin. While half of me was asking the question as stated, the other half just wanted to know what I could get away with without experiencing the pangs of remorse and shame. I am not saying this is the case for you as you ask these questions, and I am certainly not saying that my recent conversations were marked by such an attitude, but I am exhorting all of us to be careful of excess regarding spending on ourselves. Money blazes before us, attracting us nearer and nearer. Remember that fire burns.

The other error in such questioning is that it comes at the subject from the wrong end. We often attempt to view money (or sex, or any other ethical dilemma) from the vantage of law before we look to see it from the vantage of grace. My college question revealed that my heart was more about managing my life up to a legal standard than one emblazoned for Christ and his Kingdom. We are to spend our money, not in light of the law, but in light of the glorious benevolence that the Father has shown us in Christ. The apostolic church was not marked by temperate, prudent, giving plans, or self-protecting talk of accumulating wealth; they were marked by extravagant abandon to the grace and mission of God.

Submission to grace allowed the widow to give away “all she had to live on.” Recognition of Christ’s mercy compelled Zacchaeus to reimburse four times what he defrauded. Appreciation of the cross directed the early church “to have no needy Christians among them.” Passion for the mission of God compelled the early Jerusalem church to sell all their possessions and give it to the apostles. We are to love the law, but the law does not make us do strange things like these. Only grace can do that. Grace can change us from thieves to philanthropists, from shoppers to sellers, and from savers to extravagant givers. Grace can transform our moth-like hearts so that they love money not for what it can do for us, but what it can do for Him and His Kingdom. Grace can revolutionize our questions from how much can we spend on ourselves without being guilty of greed, to how can we best use His money to demonstrate the incredible generosity of our God.

Please know that I am not writing from some urgent need to correct anyone’s thinking or behavior. I have no one in mind. I write in celebration and encouragement for any of you who, like those with whom I had recent conversations, would be daring enough to let the gospel further meddle with your money. Happy meddling.

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