

Have We Forgotten the Meaning of Money?

I've always had a problem with economists. All of us use money and take part in economic endeavors every day, but economists commonly use terms to describe those activities that only other economists really understand. Professional economists love to examine and analyze the intricate complexities that characterize the global marketplace. Sometimes in the process of trying to understand the *complexities*, they seem to forget the *fundamentals* they learned when they were first introduced to the subject.



Personally, I like one of the earliest authors on economics: Jesus. He stuck to simple language about the basics of people interacting with the market: “It’s hard for a rich man to enter heaven,” “Don’t hoard treasures on earth,” “You can’t serve God and money.” There’s a genius about American currency that must have been God-ordained to remind us of these words of Jesus. It is our unlikely motto, “In God we trust.” To determine if it is indeed in God we trust, it would be good for us consider the elementary meaning of money, what Jesus and the apostles identified as our chief alternate god. There’s a meaning to money that often seems to have escaped the most astute economist today. It is this failure to keep in mind the fundamentals that creates many of the complex problems we face in our times.

What is money? It’s simply a thing that people use to represent goods and services. In some earlier societies, that could have been something as simple as polished seashell beads—wampum. Later we used carefully measured bits of metal, imprinted paper bills, personally signed promises to pay (checks), and now digitally processed promises to pay (credit cards).

We use material or promissory devices to “buy” both our needed and our wanted goods and services. In other words, these devices represent products of the earth (goods) and the work of people (services). Still another way we could say it, in more biblical terms, is that money represents the creation (the material world) and creativity (the work of people). Ultimately, when we spend money, we are spending the products of the earth and spending the labors of our neighbors (many of them the underpaid workers of the world’s debtor nations.)

As modern and as advanced as we believe we are, we really have not gone very far beyond the boundaries of Eden. Technology just hides the fact that, like the earliest of all people, we are ultimately about creatively using our minds and hands to manipulate the earth’s bounty in order to gain sustenance: “The Lord God took the man and put him in the Garden of Eden to work it and take care of it” (Gen. 2:15 NIV).

Our Caterpillar tractors are just huge shovels; our trucks are just steel pack animals; our computers are just lightning-fast pencils. What technology has done is to profoundly increase the ability of a single individual to manipulate the material world. Thus one man with a bulldozer can move thousands of times more earth than a man with a shovel. And because we are carriers of original sin—meaning that most people act primarily out of self-interest—we should



understand that these power-multiplying instruments of technology are as often used in sinful ways as in ways that regard God's purposes for us. "Progress" is what we call technological improvement that makes work easier and life more comfortable (that, in a way, is our attempt to take the edge off God's disciplinary curse on the earth, which was to make man sweat while doing his work).

A part of "progress" was the development of money, something portable that society recognized as sufficient to represent what people obtain from the earth (food, water, and materials for clothing and shelter, and so forth). So earlier in human history if I traveled from one village to another, I could either carry everything I needed to address my hunger and thirst and provide shelter; or I could exchange those items for whatever my society recognized as money and carry that in my purse to the next village and exchange it for food, water, and shelter there. It made it easier than trying to carry everything. So money is not only a convenience, it is a mark of human trust and cooperation. It makes conducting business simpler. And today electronic promises to pay make conducting business even quicker and more efficient—and riskier!

But if we are not careful in all our getting and spending, we tend to forget the basic principles of economics. One of those fundamentals is that wealth relates directly to creative human use of the materials of the earth. Our money represents soil, crops, water, fossil fuels, minerals, and other material elements that are used by people in creative ways to provide for our wants and our needs (the difference between the two often blurred by sin.)

My vocation is researching, writing, and speaking on the wonder of creation and on the manner of our caring for that creation. Some of the views I've expressed on this issue have motivated folks to ask me if I believe everybody has to go back to living off the land. My response is not satisfying to most, though true: *We are living off the land more today than we ever have.* While fewer people are actually living within sight of industrial "resource harvesting," the way we live requires a more intensive use of the land, the forests, the oceans, and other aspects of the earth's fruitfulness than the way we lived even fifty years ago. It's just that industrialized farming, fishing, logging, and mineral extraction uses far fewer human hands to do the work—hence fewer knowledgeable people monitoring the state of these vital "goods." We cram ourselves into villages and cities, and out of our sight and supervision we allow a few people with machines to transform the materials of the earth into products for us—trusting that they're doing it in a careful, efficient, and sustainable manner.

This leads to a side note: It's easy to understand why critics of our American system point out the apparent folly of building machines to replace farmers—then use billions in tax revenues for welfare to keep displaced agricultural workers from poverty. Today people are often more expendable than money. I illustrate with a story from a colleague who was traveling in Italy. He stopped at a government post office to mail a letter home (obviously before computerized correspondence!). Behind the counter was a clerk who was hand-canceling the postage stamps. Out of curiosity he asked why, unlike in America, Italy had not yet gone to using machines for his job. The man's reply was a simple editorial: "If we did that, what would I have to do?" At least in this one locale it was understood that it was more important for people to carry on useful (even mundane) work than it was for organizations to gain more profit by automating more simple tasks.

In technologically advanced America we have ignored a number of fundamentals of economics—especially the place and true well-being of human beings. There would likely be far fewer homeless people on the streets if they could be in the fields earning their daily bread with hand cultivators. Sadly, most corporate boards don't think that humanely. Millions of people have no productive work to do because of machines that do it more efficiently, and corporations that could use some of their profit to address this negative effect of "progress" instead seek to make the rich richer. Of course there is also the alternative of shipping our manufacturing to nations where people are begging to work—for pennies—just to avoid starvation. It would be wise also to keep in mind the words of Jacques Ellul: "It is the multiplication of men who are excluded from working which provokes war. We ought at least to bear this in mind when we boast of the continual decrease in human participation in technical operations."



But let's get back to the meaning of money. What we American Christians must understand is that every single dollar passing through our hands signifies either goods or services—either materials obtained from the earth or the creative work of people in using those materials to someone's perceived benefit. So the more money we spend, the more we use our physical resources (material energy) and intellectual resources (human creative energy).

The result of this is that Americans, who scarcely represent five percent of the earth's population, are using more than forty percent of the world's mineral resources and thirty percent of its energy resources. A typical American over a lifetime will use at least ten times the goods of a typical native of India, and over twenty times the services. (We'd rather have things done for us than do them ourselves.) So it is no surprise that the amount of money we spend is from ten to forty times that of citizens in the poorer nations of the world.

You may be asking, what does this all mean to the individual Christian anyway?

Just this: Our problem with money goes back to what one considers to be the "bottom line." For the typical money-maker in America, the bottom line is profit: When the transactions are all done, we trust we'll have gained more money or gained a service capable of helping us earn more money. This was expressed well by a young man reared in a Christian home who said to me: "I don't care who wins the presidency as long as it doesn't affect the stock market negatively."

The *real* bottom line, however, is this: what is the condition of what our money represents? Is the creation faring well, and are the people who do the productive, creative work doing well? That question usually produces a different answer.

In fact, the shock of it all—especially to born and bred conservative Republicans like I am—is that we're suddenly brought face-to-face with the perceived scourge of all free marketeers: the environmentalist!

Thinking it through carefully and logically, we discover that honest environmental scientists are actually much better capitalists than are most of the rest of us: For years now they have been saying that our growing economy is costing more and more of the earth. They've been telling us to wake up and recognize that money is, for the most part, a token representing the material world. They are the true capitalists reminding us of the reality that in reference to material energy, the earth is our capital, not money.

What about the other element that money is a token of: people? How are people doing? As Christians, we don't even have to look at the world of unbelievers to recognize that the emotional, spiritual, and physical toll of materialism and unexamined technology is a terrible price to pay. When we started to use the word "consumer" to describe ourselves, we should have gotten a clue that something was not right. To consume means to *use up*, not merely *use*.



We have—by overspending—been abusing both the earth and ourselves. God gave us the earth to steward, not to consume. Because of the Fall we understand that through normal use the earth is going to show signs of depletion, but to hasten that process through waste, pollution, and hoarding is sinful. No doubt God's great, though sin-blighted, creation has the capacity to meet the *needs* of all people as those needs arise. But He never promised that it could provide for all our *wants*, nor be hoarded and kept from those who are in need.

Maybe, after all, Christians in tune with the Word of God should have been the first and best environmentalists —people who recognized from the beginning that we are to be stewards of God's creation gift. But we have let money, misunderstood, be the object of our focus with hardly a thought regarding what money represents. Sadly, God has had to use mostly non-Christians to rub our faces in the earth so long that some of us are beginning to catch on.

Perhaps it would be wise for America to redesign its currency to be more like Canadian money: keep "In God we trust" on the front, but put scenes of people farming, mining, fishing, and cutting timber on the back to remind us that we hold in our hands mere tokens which in truth represent marvelous gifts of God. What are the gifts: They are the created material world and His creative agents—men and women who are made in His image and mandated to honor Him as wise, charitable, and obedient stewards of the earth.

*The world is too much with us; late and soon,
Getting and spending, we lay waste our powers.
Little we see in nature that is ours;
We have given our hearts away—a sordid boon.*

-William Wordsworth