SAMPLE CHAPTER

THE GRIP OF MONEY

Why Money and Work Still Master Christians

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A NOTE BEFORE YOU BEGIN

I wrote this book from twenty years of working in both the church and the marketplace—as a preacher, a practitioner, and someone who has wrestled with the same questions about money and work that you probably have.

This is where the journey begins.

Money promises control. More money seems to mean more freedom, more security, and more options. But what if our pursuit of that control is actually keeping us from the freedom God intends for us?

I hope you enjoy reading this chapter as much as I enjoyed writing it.

If it makes you think differently about money, work, and what it means to be free, I'd love you to continue the journey.

Be free,
James

WHAT'S INSIDE THE FULL BOOK

PART ONE
MONEY

CHAPTER 1
WHAT MONEY ACTUALLY IS

THE ILLUSION OF CONTROL

Money is a medium of exchange. Its primary purpose is to facilitate trade. Without money, trade requires a double coincidence of wants. If I have apples and want oranges, I need to find someone who has oranges and wants apples and is willing to trade at the same moment. Money solves this. It makes trade efficient. It allows the exchange of goods and services without every transaction being a direct swap.

The reason money is so desirable is because money gives you power — purchasing power. Even a little extra money means more choice. More choice means more control over your diet, your housing, your leisure, your lifestyle. **The lure of money is ultimately the desire for more control.** But the desire for more control is in direct opposition to God's desire for you to give him control. This is why Jesus states that we cannot serve both God and money (Matthew 6:24) — they pull in opposite directions.

Sadly, wanting to control your life will end the same way it did for the rich young ruler who walked away from Jesus. The rich young ruler was not a bad person — he kept all the commandments (Mark 10:20); by every outward measure he was a ″good person.″ But there was something holding him back from God and God's kingdom: it was his riches. His riches allowed him control, and giving away everything meant loss of control; even worse, it meant handing over control to someone else — namely Jesus. Mark records what happened next: *″Disheartened by the saying, he went away sorrowful, for he had great possessions″* (Mark 10:22).

The rich young ruler had a choice: **stay in control with riches or surrender control to Jesus.** This is a choice every person faces every day.

Control has the greatest grip on any person's life. Everyone wants it because everyone knows, deep inside, they do not have it. Jesus told a parable about a man who came into considerable wealth and thought his money had secured his future:

> "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, "I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God." *(Luke 12:16–21)*

He thought he was in control. He wasn't. **We are never truly in control.**

Nobody controls the future. This unsettling truth motivates most of us to find things that give a sense of control: insurance, savings, home ownership. But even with the best insurance, more savings than you need, and a fully paid-off house, nothing brings real security. There is still the body — the risk of cancer, neurological degeneration, metabolic dysfunction. There are still relationships, which no amount of money can control. There is still the spiritual — the question of purpose, meaning, peace.

This is why people love money: it gives the illusion that it can solve life's problems. And in some areas it helps — with better food and lifestyle, with building memories with loved ones. But none of these things are of any worth if they take you away from God. Unless God remains the centre and money is a tool, money will become your god.

THE PURSUIT

Your pursuit of God must be greater than your pursuit of money. **But the desire for more money will not end unless you decide to end it.** Having more money will appear to make your life better — and in many cases, it will — but the desire for more will ultimately outpace your ability to enjoy it, because there is no real enjoyment without God.

Solomon was arguably the wealthiest person in human history. He had everything he desired and was given everything he could not purchase himself. During his leadership, the entire kingdom of Israel was wealthy. He built the grandest structures, enjoyed the best the world offered, experienced all imaginable pleasure, and possessed all the power to do whatever he wanted.

But notice how Ecclesiastes starts and finishes the same way. It opens: *"Vanity of vanities, says the Preacher, vanity of vanities! All is vanity"* (Ecclesiastes 1:2). And closes with the same words: *"Vanity of vanities, says the Preacher; all is vanity"* (Ecclesiastes

12:8). He begins in emptiness and ends in emptiness. All the money in the world, and nothing changed.

Money might buy happiness, but the happiness wears off quickly. And when it does, you are left where you were without it. **Nothing bought with money can fill the void in the soul.** Nothing. After every purchase, given enough time, the emptiness returns. The grandest dream home loses its appeal and becomes ordinary in the eyes of its occupants. The brand-new device gets its first scratch and becomes just another object.

Some say it is about enjoying the journey rather than the destination. But at what cost? There is always a price to pay when you pursue something. The opportunity cost of making money is often the ability to enjoy money — and that is unfortunate. A lot of people who have put their life into building wealth do not know how to enjoy it.

The only worthy pursuit is the pursuit of God. Money can facilitate this if you learn about money from God. Biblical principles show how money can be used in the kingdom so that it adds to, rather than takes from, our enjoyment of God. Money is not dirty. It is a powerful tool that can be used as a way to exercise faith. Someone who has practised the biblical ways of money will likely grow in both holiness and wealth — simultaneously.

Most Christians subscribe to the idea of pursuing God, but many fall to the temptation of comparison. Comparing your financial situation with someone else's is a trap. You see the house, the car, the holiday. But what you won't see is what might be behind it — the sorrow, the anxiety, the fear, or the grip that the riches may be costing them. **Wealth without God always has a hidden cost.**

Proverbs 10:22 tells us how we know if wealth is from God: *"The blessing of the LORD makes rich, and he adds no sorrow with it."* That is the difference between accumulating money with God and without him — not the amount, not the appearance, but the sorrow. Or the absence of it. God-blessed wealth does not keep you up at night. It does not demand a tighter and tighter grip to hold together.

You cannot see another person's peace. Don’t compare. Pursue God, not money — and guard your peace.

POWER TRIP

The more money you have, the more power you have. How you use that power is up to you. **God does not care about the amount of money a person has — he cares about how the person uses it.** In the parable of the talents, each servant was given a different amount to start with. The master's word to the faithful ones was not about how much they had been given, but what they did with it: *"Well done, good and faithful servant. You have been faithful over a little; I will set you over much"* (Matthew 25:21). The idea that every follower of Jesus should have roughly the same amount of money cannot be found in the Bible.

Not every believer should be poor, nor should every believer be rich. Having too little can make money have power over you. Having too much can also cause money to have power over you. Proverbs 30:8–9 captures this tension better than most: *"…give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?' or lest I be poor and steal and profane the name of my God."*

The issue is not the amount. The issue is whether money has power over you.

When money changes your view of God — either way — money is no longer serving you: you are serving money. If things go well financially and we praise God, we might just be praising the money. When things go badly and we don't involve God, we are letting money define our relationship with God. In either case, money becomes our teacher and our guide rather than the Holy Spirit. This is why every follower of Jesus needs to learn to have power over money, rather than letting money have power over them.

We must learn to conquer the power money can have on us. The church of Laodicea was very wealthy and thought they did not need God. Jesus' judgement was searingly blunt: *"For you say, I am rich, I have prospered, and I need nothing, not realising that you are wretched, pitiable, poor, blind, and naked"* (Revelation 3:17). **Their wealth was causing them to go lukewarm.** Yet Jesus does not leave them without hope. In Revelation 3:21 he says: *"The one who conquers, I will grant him to sit with me on my throne."* This is a remarkable invitation — but one that requires having control over money rather than being controlled by it.

We own the most expensive pug in the world — as far as I know. Just before she came into our lives, we had another pug that was run over at only twelve weeks old. We decided to get a second. While she was still a puppy, she had a fall and broke both front elbows. The whole family piled into the car and drove to the animal hospital. The news was not good. To fix her would cost the price of a small new car. The alternatives were amputation or putting her down.

Amputation was never going to happen — maybe if it were the back legs, because you can give them a wheelchair, but having no front legs doesn't work for dogs. As for putting her down, my children had just grieved the loss of their first dog a month earlier. The sound of their wailing was still too vivid, and I could not bear the thought of having them wail again, not this close to the last one.

I knew there was money sitting in our mortgage offset account. So I said to my wife: "We are going to use this money to take away the tears our children would otherwise shed." She agreed without hesitation. We made money work for us that day — it did exactly what it was supposed to do.

I knew then, more strongly than ever, what I had always believed: money is my servant.

THE HANDOVER

You can either live a life where money controls how you live, or live in a way where only God controls how you live. Letting go of money's grip takes both intention and time. It does not happen because you got baptised. The grip money has on us started in childhood — when we could not buy what we wanted, when we first desired something and realised we could not afford it. We all have a long history with money that needs to be redefined.

Money impacts almost every decision we make and, therefore impacts how we live out almost all of our faith. **Every money decision needs to be reframed as a faith decision.** Paul puts it plainly: *"But whoever has doubts is condemned if he eats, because the eating is not from faith. For whatever does not proceed from faith is sin"* (Romans 14:23). Paul is writing about food offered to idols, but the principle he lands on is universal — anything done outside of faith is sin. Money decisions are no exception.

You learn to make faith decisions through small financial decisions. Should you buy a coffee machine so you stop buying coffee from a café? Or is supporting your local café a way of building relationships with the owner and supporting a business that employs many staff? You need to ask God and make a faith-based decision — one led by your spiritual convictions, not a financial one.

Whether to rent or buy shouldn't be a purely financial decision but a matter of what God has given you the opportunity to pursue. Perhaps you should do neither — live at home, help with the rent, and support your parents while you can. But then again, some should just move out because their parents will not teach them independence while they are living at home. The matter of where and how you should live is not a finance decision; it is a faith-based one.

There are no black-and-white rules you can make with money because faith is never black-and-white. Faith works through the grey. **If faith were obvious, it would be called a fact.** Money decisions are not black-and-white. Money decisions are faith decisions, and like all faith decisions, you will need the help of the Holy Spirit.

Paul calls every believer to full surrender: *"I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship"* (Romans 12:1). We have surrendered our lives to Jesus, and we hand over control to the Holy Spirit. This means we surrender the power to make money and the power to use it. We must submit both the accumulation and the expenditure to the Holy Spirit. He now tells us how to earn it and how to use it — which turns money matters into a matter of trust.

Money in the hands of a Christian is the currency of faith. We use money to exercise our trust in God. Money becomes a medium through which we build our relationship with him. We no longer make money-based decisions — we make God-based decisions with money. Money becomes a tool.

TWO EXTREMES

There are two errors Christians fall into when it comes to money, and they sit at opposite ends of the same spectrum. One is what might be called the poverty gospel. The other is the prosperity gospel. **Both distort the biblical picture and both need to be named clearly.**

The poverty gospel suggests that money is evil, that capitalism is demonic, and that owning nothing is godly. It sounds like the gospel because it borrows real truths. The writer of Hebrews describes the great saints of faith this way: *"These all died in faith, not having received the things promised, but having seen them and greeted them from afar, and having acknowledged that they were strangers and exiles on the earth"* (Hebrews 11:13).

This world is passing. We are citizens of another kingdom. We should live as foreigners. But the poverty gospel takes those truths too far. It makes people hate the world, while Jesus loved the world (John 3:16). It tries to live disconnected from the world, while God sends us into it (John 17:18). **The poverty gospel is not humility.**

The prosperity gospel is the complete opposite — and no less a distortion. It is not the gospel of the Lord Jesus Christ. It is a counterfeit, as a cubic zirconia is to a real diamond. It looks like the genuine thing from a distance, but it is not. The prosperity gospel loves the material world and lives in it as though there were no life after it. It teaches not only that God wants us wealthy, but that wealth and health are our entitlement as believers. **You could not distinguish someone living in the prosperity gospel from someone living entirely for this world — they look the same.**

God gives the power to create wealth. Deuteronomy 8:18 is clear: *"You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day."* But he gives it so we can steward it for his kingdom, not consume it for ourselves.

The same is true for healing — James is direct: *"Is anyone among you sick? Let him call for the elders of the church, and let them pray over him, anointing him with oil in the name of the Lord; and the prayer of faith will save the one who is sick, and the Lord will raise him up"* (James 5:14–15). Healing is in his hands, not ours. So is wealth. **We are not entitled to anything.** Our job is stewardship.

We are called to steward whatever situation we are in. Even bad financial situations are not always the result of sin. In John 9, Jesus explicitly rejected the idea that suffering equals sin — *"neither this man nor his parents sinned"* (John 9:3). Excessive rain can drown a year's crops. Fire can destroy a year's inventory. People can be cheated, robbed, or born into poverty through no fault of their own. These are not punishments. They are consequences of living in a broken world — but they are also, in God's hands, opportunities for his glory to be displayed.

If you sense a preacher leaning towards either of these extremes, proceed with caution.

CONTINUE READING

You’ve read where the journey begins.

But money isn’t just something we earn and spend. It shapes how we think about security, work, success, generosity, rest, debt—and even our relationship with God.

The rest of *The Grip of Money* follows those questions further.

Is money serving you, or are you serving it?

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