

THE CASH CLASH

EPHESIANS 4:22-32

Men and women are different! Those of you who have studied foreign languages know that in some languages nouns are grammatically designated as masculine or feminine. For example, in French or Spanish, words like “book” or “pencil” or “car” have a gender association that they don’t have in English. In one French class, a student raised his hand and asked, “What gender is a computer?” Well, the teacher wasn’t certain and so he divided the class into two groups and asked them to decide if a computer should be masculine or feminine. One group comprised the women in the class while the other group was made up of the men. The women’s group concluded that computers should be referred to in the masculine gender for the following reasons: in order to get their attention, you have to turn them on; they have a lot of data but are still clueless; they are supposed to help you solve your problems, but half the time they are the problem; and as soon as you commit to one, you realize that if you’d just waited a little longer, you could have had a better model. Now, the men’s group was not about to be undone. They decided that computers should definitely be referred to in the feminine gender because: no one but their creator understands their inner logic; the native language they use to communicate with other computers is incomprehensible to everyone else; even your smallest mistakes are stored in long-term memory for later retrieval; and as soon as you make a commitment to one, you find yourself spending half of your paycheck on accessories for it.

Well, there are differences between men and women that have nothing to do with gender. Instead, they’re the result of personality, the values of the family you grew up in as well as the events and experiences you’ve gone through in life. One area above any other seems to feature the greatest differences between people, generally, and men and women, specifically. Money. We’re in the midst of a four part message series dealing with money and marriage from a biblical perspective. Why? Because money problems in marriages are the number one reason for divorce among couples. Money problems reveal a distorted view of money, an unbiblical relationship to money, a lack of understanding about the true purpose of marriage from a biblical perspective or an inability to communicate effectively about finances and other issues. The “cash clash” is in reality often a “communication clash” or a “values clash” or an “ignorance of what the Bible teaches clash”. Here’s a question I’d like to have you think with me about today and hopefully answer from the Bible: how can money issues build rather than destroy your marriage? Let me suggest four simple answers. First...

CONSIDER EVERYDAY MONEY ISSUES FROM AN ETERNAL PERSPECTIVE.

Money is one way God develops Jesus’ character in every follower of Jesus. The Bible clearly assumes that God’s mission is to change, reorder and restructure your inner life with this goal in mind: one day in Heaven you will possess fully a personal, inner character that is just like that of His Son, the Lord

Jesus Christ. How does God go about doing that? Well, He uses everything and anything in this life to accomplish that goal: your relationships, your successes, your failures, your circumstances, your problems, your opportunities. Money, then, is one tool God uses to shape you into the character or image of Jesus.

With that in mind, let's read our Bible text for today. You might ask, "Rick, what does that have to do with money or marriage?" The apostle Paul was writing a letter to Christians living in the city of Ephesus. The first part of this letter reviews what God has done for us through Jesus Christ. Chapters 4-6 go on to provide a practical application. It's as if Paul says, "In light of what God has done for you (chapters 1-3), this is how you should live (chapters 4-6)." The verses we just read provide general instruction to all Jesus followers on how to relate to each other, how to treat one another and how to live together. When you take general, Holy-Spirit inspired instruction like this and faithfully apply it to specific situations, it becomes more powerful. I want to apply this passage to money and marriage today. Everything Paul says here about the relationship between Christians applies even more to the relationship between husband and wife. When you apply these verses to money issues in marriage, it provides some helpful insights on how money issues can build rather than destroy your marriage.

In the passage we read, you're reminded that the Christian life is a constant process of transformation. "You were told that your foolish desires will destroy you and that you must give up your old way of life with all its bad habits. Let the Spirit change your way of thinking and make you into a new person. You were created to be like God, and so you must please him and be truly holy." (Eph. 4:22-24 CEV) By nature, you and I are self-centered. Everyday, then, God takes aim at that natural self-centeredness because His mission is to make you Christ-centered instead. God wants you to take off the old self and put on the new self. In other words, He wants you to turn away from the values and lifestyle of your former life without Jesus and, instead, have your attitudes and actions constantly reflect your new values and lifestyle.

By nature, you and I lack integrity. Everyday, then, God tries to work His truth into you because His mission is to create Jesus' integrity in you. One way He does that is through helping you to deal with money issues long life's journey. When you're facing some kind of difficult money issue in your marriage – unplanned expenses... loss of a job... disagreements over purchases... debt... how much to give to the Lord's work – develop an eternal perspective. "Lord, I don't like this problem. It's uncomfortable. It's frustrating. But I believe that You are using this money issue for an eternal purpose in my marriage and in my own life. I believe that you want my spouse and I to learn some kind of spiritual truth through this experience. Help us get an eternal perspective on what's happening and why." Just beginning to operate from that attitude and approach will go a long way to building rather than destroying your marriage. What else helps?

CREATE AND MAINTAIN AN ATMOSPHERE OF INTEGRITY AND TRANSPARENCY ABOUT MONEY.

The Bible says, “What this adds up to, then, is this: no more lies, no more pretense. Tell your neighbor the truth. In Christ's body we're all connected to each other, after all. When you lie to others, you end up lying to yourself.” (Eph 4:25 MSG) If that principle is true for Christians in general, how much more true for husbands and wives! Yes, Christians are members of one Body – the Body of Christ. But the Bible says that husbands and wives become one flesh or one body spiritually speaking. If integrity and transparency help Christians enjoy a better relationship, how much more will it enable husbands and wives to enrich their marriage!

How do you create such an atmosphere? First, discover and understand your differences when it comes to money. Here's three examples. One, some people are savers by nature while others are spenders. Where do you fall along that spectrum? Savers think spenders are foolish. Spenders think savers are stingy. Two, some people by nature want to pay now and others want to play now. Again, where would you end up there? One person wants to lease a new car every few years; the other one wants to keep on repairing a well-used car forever. Three, some people are careful with money; others are carefree. Here's one spouse who couldn't sleep last night because the family budget has been exceeded by \$3.62 last month while the other spouse hasn't quite grasped the idea yet that you need actually to put money into a checking account before you use a debit card or write a check on that account. Here's what's interesting. In many marriages, one spouse tends toward one direction and the other spouse tends towards the other. That's probably a good thing. It provides balance. Put two spenders together and you've got financial disaster. Put two savers together and they can “penny pinch” each other into joyless lives.

Here's breaking news! Just because your spouse is different than you, doesn't mean he or she is wrong and you're right. Talk about money! Understand how your background, your life experiences and your understanding of the Bible on this issue have shaped your values on money. Be transparent and try to see money issues from your spouse's perspective. By the same token, avoid secrets and deceit when it comes to money. Don't lie about money in your marriage and then expect that all important foundation of trust to remain intact. Don't try and cover up your questionable money transactions and keep your spouse in the dark. Here's something else that will promote integrity and transparency: make mutual financial decisions. For example, agree never to spend over \$50 outside of your agreed upon budget without the advice and consent of your spouse. Perhaps that sounds confining to you, but actually it's all about accountability and treating each other with mutual respect. Any and every use of money in a marriage has an effect on the marriage itself. Here's a third principle on money issues that will help build rather than destroy your marriage.

HANDLE CONFLICT OVER MONEY IN A CHRIST-LIKE WAY.

No marriage is going to be able to avoid conflict. There is, in fact, such a thing as healthy conflict and it can enrich your relationship. How can you keep conflict over money healthy? First, identify and avoid unhealthy behaviors in dealing with conflict when it comes to money matters. Christian financial advisor, Ron Blue, offers some great advice right here. He says that men typically deal with conflict in one of three ways. The first group prefers to give in rather than to fight over money issues. That's basically refusing the role of leadership in the home that the Bible puts in the husband's hands. Husbands, you can learn how to stand on biblical convictions without becoming controlling towards your wife. A second group prefers to flee rather than to fight over money issues. Some men actually do just take off literally while others refuse to accept any responsibility for the financial chaos they've helped to create. That, also, is a failure to lead. But so also is the approach of the third group: bullying your wife into submission over money issues. When you threaten or intimidate your wife, men, or throw your weight around on money issues, you will embitter your wife. Jesus doesn't treat you like that. Don't dare treat your wife like that and then call it "leadership."

But, women can also deal with conflict in unhealthy ways. Some wives can try to get an upper hand in money issues through manipulation of hiding the facts. I think of how, in the Old Testament, Rebecca tricked her husband, Isaac, into giving his blessing to Jacob instead of Esau. She thought she knew better and ended up alienating herself from Isaac and the two brothers from each other. Other wives prefer the direct challenge approach to money issues. It's the "do this or else" approach. Do you remember how Sarah directly challenged Abraham over her childless condition and encouraged him to enter into an adulterous relationship with her servant girl, Hagar? Abraham caved in and heartache was the only result. Avoid ultimatums – even over money issues.

By the same token, ladies, you need to stand on biblical convictions, too! In the New Testament book of Acts, we read about a married couple named Ananias and Sapphira. They sold some property and pretended to give the whole amount to the church but actually kept back a portion of it for themselves. God revealed their deceitfulness and took their lives. It was Ananias' idea, but Sapphira went along with it and suffered the same fate. Financial mismanagement in a marriage affects everyone negatively sooner or later, so don't just turn your head and hope it will go away. It never does!

If Ephesians 4 teaches you anything it's this: don't try and solve money problems when you're angry! It says, "Don't use foul or abusive language. Let everything you say be good and helpful, so that your words will be an encouragement to those who hear them.... Get rid of all bitterness, rage, anger, harsh words, and slander, as well as all types of evil behavior." (Eph 4:29, 31 NLT) If Christians are to avoid stuff like that, how much more should husbands and wives! Even when you disagree sharply with your spouse on a financial

matter, use words that build up rather than tear down. Cool off. Take a deep breath. Go take a long walk until you calm down. Then address the issues as calmly and respectfully as you can. When conflict comes up – and it will – listen carefully. Wherever possible find a place of compromise. There's rarely one right way to decide every money issue. You try to practice that kind of approach with strangers or fellow employees, don't you? Why not with your spouse?

As much as possible, decide on your values and priorities as a couple when it comes to money. It brings glory to God and peace to your marriage when you try to get on the same page. Author and businessman, Patrick Morley, observes that there's really only four lifestyle choices every couple can make and each one leads to an inevitable result. You can decide to live above your means. You're up to your eyeballs in debt. You can't save a dime. The idea of giving anything to the Lord or those in need is beyond your imagination. That kind of marriage has the highest tension level of all. You can decide to live at your means. You avoid the dangers of excessive debt, but you're stretched tight as a drum. There's no financial margin to your life. You might give some money to the Lord, but it's more of a tip than a tithe. That marriage has high tension. You can decide to live within your means. You know that you're a steward of what really belongs to God. So you plan accordingly. You enjoy life. But you save. You tithe. That marriage has low tension. You can decide to live below your means. Those couples are rare, but they're out there. They could easily afford a bigger home or nicer cars, but they want to live simply so they can invest more money than just their tithe in helping to build God's Kingdom. That marriage has the lowest tension of all. So what do you want? You decide! Here's a fourth and final way money issues can build rather than destroy your marriage. We've touched on it already, but it deserves to be stated boldly.

PRACTICE KINDNESS, COMPASSION AND FORGIVENESS AT ALL TIMES.

Jim and Betty were a successful couple with an expensive home, nice clothes and an MG convertible that Jim was so proud of. He didn't want anyone else to ever drive it. On one occasion he had to fly out of town on business. Betty just couldn't resist the temptation to drive that little sports car while he was away. But a kid came running out from behind another parked car and Betty had to swerve to miss the child. She wrecked the MG. The police came and asked to see her driver's license and registration. She opened the glove compartment and found, of all things, an envelope with her name on it. She opened it and found a note from her husband, Jim. It read, "Betty, if you're reading this you've evidently had a wreck. If you're reading this you're evidently okay. Betty, I want you to know it's not my car that I love. It's not even myself I love. Betty, it's you I love." Love between a husband and a wife is for keeps in God's eyes.

The Bible says, "Instead, be kind and merciful, and forgive others (except when it comes to money matters), just as God forgave you because of Christ." (Eph. 4:32 CEV) Oh, your Bible doesn't read quite that way? Neither does mine

actually! How is that you and I can read a verse like that and fail to apply it to the people we love the most – the people closest to us –our spouse, our kids? They ought to be the very first ones to receive kindness, compassion and forgiveness from you and me at all times. You might need to lighten up. You just might need to get a life. Some of us need to forgive and forget. It's quite possible that you've suffered some kind of deep offense at the hands of your spouse over some misuse of money. I'm not going to minimize that hurt or explain away a very real abuse of trust as if it doesn't matter. I'm just pointing out that the verse we read gives you and me every reason to forgive – "... just as God forgave you because of Christ." Because of Jesus, be quick to forgive your spouse. Because of Jesus, be quick to admit your own mistakes. Because of Jesus, be quick to move through conflict and enjoy the relationship God has given to you.

Here's a true story about a couple we'll call Robert and Sherry. Once Sherry wrote a number of checks and never recorded them in their checkbook. When Robert went to write a check a few days later while at work, he noticed the missing checks and Sherry's half-hearted attempt to write in a few check numbers with no details provided whatsoever. Very quickly, he got very angry. He called Sherry and asked sarcastically, "Have you been using my checkbook?" Yes, she had. "Well, the numbers aren't filled in and I don't know where in the universe I am financially!" There was a pause and Robert could hear Sherry rustling through papers in the bottom of her purse. In a moment, she gave him the amounts to enter into the checkbook. After writing them in, he said disdainfully, "Thanks!" But he couldn't just let it go. He added, "Now stay out of my checkbook!" Robert slammed the phone down and tried to get back to work.

Now Robert's a Christian, so – of course – the Holy Spirit wasn't about to let him get away with that nonsense. He came under some pretty powerful conviction for the way he'd treated his bride. As soon as he walked through the front door of his home, he could feel the tension. Robert hated to say, "I'm sorry." Anything but that! But the Holy Spirit was all over him, so he knew what he needed to do. Robert wandered around the house for awhile trying to decide when to come in for a landing. Finally, he found Sherry, took hold of her and mumbled very softly, "Sherry, I'm sorry." She pulled back, looked at Robert and said, "What did you say?" Robert pulled her close, buried his face in her hair and said again, just as quietly, "Sherry, I'm sorry." Sherry pulled back, looked up at Robert and with a wry little grin said, "Louder!" Finally Robert said more emphatically, "I'm sorry."

Dealing with money issues day in and day out, month after month, year after year will give you the opportunity to offer your spouse kindness, compassion and forgiveness at all times. When you do, God can actually use money matters to build rather than destroy your marriage.