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The Heritage of the Past
Job 23:1-9, 16-17

The world is full of one-liners about money:

Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like. Will Smith

Money will buy you a fine dog, but only love can make it wag its tail. Richard Friedman

The love of money is the root of all evil. 1 Timothy 6:10

Lack of money is the root of all evil. George Bernard Shaw

A nickel ain't worth a dime anymore. Yogi Berra

What's a soup kitchen? Paris Hilton

Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are. James W. Frick

Money is like love; it kills slowly and painfully the one who withholds it, and enlivens the other who turns it on his fellow man.- Kahlil Gibran

For the next three Sundays, I plan to “bounce off” a fairly new book titled, *The Financial Wisdom of Ebenezer Scrooge*.¹ The book is written by a Certified Financial Planner, Rick Kahler, and by Ted and Brad Klontz—therapists and also a father-son Ph.D. team who co-founded “Your Mental Wealth,” a consulting firm that addresses money disorders. A “Wall Street” book review caught my attention two years ago.

The topic of finances and stewardship is important. It drives much of our lives. A 2004 national survey commissioned by the American Psychological Association revealed that 72% of Americans indicated that money is their number-one stressor, ahead of work, personal health, and children issues.² Most pastors learn during seminary pastoral counseling courses that financial issues

¹ Ted Klontz, Rick Kahler, and Brad Klontz, *The Financial Wisdom of Ebenezer Scrooge* (Deerfield Beach, Florida, Health Communications, Inc.: 2006).

² Ibid. xxii.

are one of the top five causing marital problems. More than any other single topic (and in more than 2,000 related references), the Bible offers insights about an appropriate relationship with money and possessions.³ The unread New Testament Gospel reading from the tenth chapter of Mark is the story of a man who “ran up and knelt before” Jesus asking him, “Good Teacher, what must I do to have your kind of purposeful life?” Jesus gave him the starting point of any disciplined life by quoting the commandments. “I’ve observed those from my youth up.” Realizing his struggle to be in relation to money issues, Jesus offered another prescription. Jesus suggested the man give the bulk of his wealth to the poor and become a disciple. Nothing wrong with the money, or else Jesus would never have suggested giving it to other human beings. For this one, his relationship to money was preventing him from experiencing the happiness and fulfillment he desired.

As you know, Charles Dickens wrote his famous *A Christmas Carol* in six weeks time. The story is brilliant in that he deals with the repressed childhood of the main character, Ebenezer Scrooge, long before Sigmund Freud himself wrote about repressed childhood memories and its effect on the adult life.

Klontz, Kahler, and Klontz’s objective in *The Financial Wisdom of Ebenezer Scrooge* is to show us how the things we learned about money as a child have a powerful influence on our happiness as an adult today. They refer to money scripts we learned as a child. These include things like:

- *You can’t trust anyone with your money.*
- *People only want you for your money.*
- *You must work hard for money.*
- *You can never have enough money.*
- *Don’t spend money on yourself or others.*
- *Money will give you meaning in life.*
- *The more money you have, the happier you will be.*
- *You can never be happy if you are poor.*
- *Giving to the poor encourages laziness.*
- *If you had more money, things would be better.*

³ Ibid. 20.

All of these thoughts happen to be some of the money scripts/life scripts Scrooge developed as a child. He was living in harmony with what he believed to be true. Unfortunately, many of these scripts are distorted half-truths. As a result, he was living a life full of pain and loneliness—one devoid of love. Like Job, in today's text, he is stuck in his misery and does not know the way out. Klontz and Kahler bear down hard on the idea that our money scripts could be keeping us financially, emotionally, or spiritually poor.

The Scrooges of the world tend to be workaholics, people who work at jobs they hate (hoping that this will eventually bring fulfillment), recipients of financial windfalls (hoping this will give them peace but only finding new problems), those who are afraid of losing money and can't (or won't) stop to enjoy life, or those who feel guilty about having money. Scrooge chose to be poor, creating the very poverty and isolation that he vowed, as a child, he would avoid. As an apprentice, he slept under the counter in the warehouse; as an adult, he lived alone in a dreary, cold, dark apartment.

The authors are just as quick point out that Bob Cratchit had his own financial issues which had nothing to do with Ebenezer Scrooge's low wages. Here are Cratchit's money scripts learned during childhood that have led to a less than satisfying life for him and his family:

- *There will never be enough money.*
- *Money is to be spent, not saved.*
- *You'll be paid what you are worth.*
- *You can never be happy if you are rich.*
- *If you are good, the universe will supply your needs.*
- *You don't deserve money.*

Cratchit's scripts kept him from appreciating his talents and skills and constantly underselling himself. They also contributed to his compulsive spending pattern that prevented him from buying medicine for his son, tiny Tim. In today's dollars, Bob Cratchit's Christmas dinner would have cost about \$500.

These unconscious money scripts kept Cratchit stuck in the role of a victim and trapped in poverty. His family contributed to Bob's problem by reinforcing the idea that Scrooge was the problem, not Bob. The bottom line for people like Cratchit is that it's easier to be a victim than to change one's behavior.

The Cratchit's of this world choose to be underachievers, can not live within their means, fail to prepare for the future, drown in credit card debt, file bankruptcy, find it impossible to save, face retirement with insufficient funds, spend their discretionary income on luxuries rather than on necessities, continually fight over money with their significant others, and are too fearful to make investments for the long haul.

Jesus devoted his life to teaching us how to "live fully, love wastefully, and be all that we can be."

An old country and western song says, "I've got a great future in my past." The song holds a lot of truth, but only if we learn from our past. That certainly became the truth for Ebenezer Scrooge. After being visited by his deceased business partner in a dream, Scrooge was visited by three Spirits. The first was the Ghost of Christmas Past. On the National Archives Building in Washington, D.C. are etched the words: "The heritage of the past is the seed that brings forth the harvest of the future." (Read again.) The best way for us to change the future is often to explore our past. To heal, you must feel. If we can identify the source of our money scripts, we can begin to see the world differently...to see things as they really are.

Stewardship is about your relationship to all your resources—your money, your time, your abilities, your influence, water, air, food, and your opportunities. Going into the past requires courage, faith, persistence, and support. But, the payoff can be rewarding. The past no longer rules, allowing us to travel into the present.

Next week, "The Ghost of Christmas Present" will teach us more about healthy living and solid stewardship. Next week's Ghost will pull us away from the fantasy of "When I make more money, I will begin to save, invest, tithe, and help others." Until next week, let us use the memories of our past to begin helping us learn about the positive and negative money scripts that are controlling our lives.

Prayer (from Psalm 8)

O Lord, our God, how majestic is your name in all the earth! You have set your glory above the heavens. When we look at your heavens, the work of your

hands, the moon and the stars that you have established, what are human beings that you are mindful of us—mortals that you care for us? Yet you have made us a little lower than the angels and crowned us with glory and honor. You have given us dominion over the works of your hands. Teach us to appreciate and handle our resources wisely, and how to “live fully, love wastefully, and be all that we can be.” Through Christ, our Lord, we pray. AMEN.

Job 23:1-9, 16-17

Then Job answered: "Today also my complaint is bitter; his hand is heavy despite my groaning. Oh, that I knew where I might find him, that I might come even to his dwelling! I would lay my case before him, and fill my mouth with arguments. I would learn what he would answer me, and understand what he would say to me. Would he contend with me in the greatness of his power? No; but he would give heed to me. There an upright person could reason with him, and I should be acquitted forever by my judge.

"If I go forward, he is not there; or backward, I cannot perceive him; on the left he hides, and I cannot behold him; I turn to the right, but I cannot see him.

God has made my heart faint; the Almighty has terrified me; If only I could vanish in darkness, and thick darkness would cover my face!