



**We are to live by faith, not fear.**

# Where is your **HEART?**

By Don Clymer

When I proposed a plan for investing the hypothetical \$1 million he would receive, Antonio (name in the story changed for anonymity) said without hesitation, "Oh, no, I couldn't do that." ►

## *For where your treasure is, there will your heart be also.*—Matthew 6:21

I was surprised he brought up the subject because money was seldom a topic of conversation for us. Especially one about winning the lottery or being the recipient of someone's generosity.

"If I didn't give the entire million away first day I received it," he continued, "it would completely change the relationship I had with my church and with my neighbors. I would be too tempted to use the money on myself and become less dependent on God."

Antonio, a close personal friend from a small, struggling Mennonite congregation in northern Mexico City, and I were having a discussion about his dream of receiving \$1 million for one day. He was telling me about the financial struggles of many of the members of his congregation and neighborhood. He was hoping to start a recreational outreach program in his community to give desperate youth an alternative to drugs, gangs and other illicit behavior. With \$1 million, he could help different agencies working with youth, establish his own agency, double the amount of medical caravans he could be involved in each year, and help the many needy people with whom he had contact.

I had what I thought was a superior plan for that \$1 million and decided to challenge his plan with what I thought would make him a better steward. "In my country," I said, "my financial advisors would tell me give half the money away, as you propose, but then invest the rest so that the other half could keep on giving for many years." It was after I identified this U.S. perspective on financial accountability that he responded as he did.

**"I would be too tempted** to use the money on myself and become less dependent on God," he said with conviction. Not only would he become less dependent on God, but he sensed, probably correctly, that having that extra money at his disposal would change his relationship with his neighbors.

Antonio lived his life for service to others in the name of Jesus and not for accumulating for himself "treasures on earth, where moth and rust consume and where thieves break in and steal" (Matthew 6:19). He divided his normal days (although it could be argued there were no normal days in his life) between his family business and

his dental practice. His family business consisted of making specialty soaps in the garage of his house. He spent time during the morning overseeing this business, providing jobs for unemployed neighbors and family members. In the afternoons, he saw patients at his dental practice, which was housed several blocks away in the home of his mother. One would think a dentist earned enough money that no supplemental income would be needed. But Antonio is not your typical dentist. He sees many patients who cannot afford dental work. He does their care for a minimal fee or for free. His dentist's office is lined with before-and-after pictures of numerous children with extreme orthodontic issues, fixed by his handiwork. Many of these children were picked on in school and on the street because of their teeth. Few could afford the price of normal dental services, let alone the usually exorbitant costs of these special needs. Antonio's skill and compassion for the poor changed all that.

**In spite of my many years of living in Latin America, I was still strongly influenced by my U.S. culture—a culture that too often places more value on money than on relationships with either other people or God.**

He used the money from his home business to pay for the supplies he needed to fix the various dental problems that came to his office. In addition, he went on medical mission caravans every other month to some of the most rural parts of Mexico, giving free dental care to the people in the regions he visited. His home business helped finance these trips. He was not interested in accumulating personal wealth; he didn't live in poverty, but he didn't live in luxury either. He followed Jesus' mandate to "store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal" (Matthew 6:20).



### **This different perspective on economics**

with which Antonio challenged me really brought me up short. I had prided myself on having a different perspective on money because of many years spent in Latin America learning from my brothers and sisters there. I thought I had integrated more of their reliance on God's providence. In spite of those formative years, I was still strongly influenced by my U.S. culture—a culture that too often places more value on money than on relationships with other people or God. Jesus tells us in Matthew 6:21, “For where your treasure is, there will your heart be also.” Other people and God; Antonio knows where his heart is.

## **Our bank statements, our retirement accounts and how the stock markets are doing hold far more weight on how we feel about the future than our trust in God.**

Our national currency blatantly announces, “In God We Trust.” Nearly everyone else in the world recognizes that most Americans trust their greenbacks more than God. We are too often blind to that irony. Our bank statements, our retirement accounts and how the stock markets are doing hold far more weight on how we feel about the future than our trust in God. My own solution to Antonio's dream was half-baked. I wanted to trust God and give away half, but I also wanted to trust that the greenbacks would keep giving for many more years when there is no guarantee that they would—something that the financial meltdown of 2008 proved beyond a doubt. Other people with some hesitation, God with some reservation. Where is my heart?

**Our lack of trust in God** shows its demonic head in other ways as well. We accumulate “treasures on earth, where moth and rust consume and where thieves break in and steal” and go to great length to protect these treasures. “Though we often imagine that the accumulation of worldly goods makes us more secure,” writes Scott Bader-Saye in his book *Following Jesus in a Culture of Fear*, “. . . such accumulation tends to make us more afraid, since the more we have the more we have to lose.” The more we have to lose, the more we spend to protect what we have. From elaborate security systems in our homes to spending more on our military budget than all other countries on earth combined (<http://www.sipri.org/research/armaments/milex>), we have misplaced our trust. Fear instead of trust

in God; trust in what money can do to secure our possessions. Where is our heart?

Not only do we keep accumulating, but we think we deserve, or have earned what we have. “The attitude of entitlement saps us of our ability to give thanks, to receive the goods of life as gifts,” writes Bader-Saye. This sense of entitlement blinds us to the true provider of our wealth, and instead of being grateful for these good gifts, we use all means to hoard them and to protect them. We think we are “owners of our property rather than as stewards of God's property.” It is no wonder that Jesus warned in Matthew 6:24: “You cannot serve both God and money.” Our trust is misplaced. “For where your treasure is, there will your heart be also.”

Antonio, and many other people who live in the developing South, truly show trust in God's providence. They live the slogan “In God We Trust.” “Everything that comes their way is a gift from God; they are not burdened by a sense of entitlement,” writes Bader-Saye about a group of people he met in Uganda. “[E]ven in the midst of devastating circumstances, they find reason to give God thanks.” My own experience in rural villages and working-class neighborhoods of Latin America confirms this trust in God and sense of gratitude. Antonio is an exception because he could have easily chosen to get rich, accumulate possessions and become more “secure” with his dental practice. Instead, he has chosen a life of service to others and trust in God. As such he provides a model for us. We do not have to get caught up in the vicious cycle of accumulation, fear and paranoid protection of our possessions. We can learn from him to trust in God and our relationships with other people for our security.

In the end, neither Antonio nor I had to decide what to do with a million dollars and it's unlikely we ever will. Neither he nor I buy lottery tickets or have relatives that could leave us a sizable inheritance. But through our discussion we learned to understand each other better across a cultural divide; something more valuable than the money we were discussing. We became more sure of where our heart is. Where is *your* heart?

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