

The Financial Seminary

IN COOPERATION WITH WILLOW CREEK'S GOOD \$ENSE MOVEMENT

SPIRITUALITY & ECONOMICS FOR AMERICA'S CHURCHES, MINISTRIES, COLLEGES & SEMINARIES

CLASS FIVE
FORWARDING IS ENCOURAGED



Consumerism And Responsible Stewardism

“Another way to solve the traffic problems of this country is to pass a law that only paid-for cars be allowed to use the highways.”

Will Rogers

I confess to being one of the worst--or best if you're a man or dealer--car men ever. I even bought a car recently with a sticker price nearly a hundred thousand dollars. (Don't stop reading. I didn't pay that!!) While I struggled with the money I spent, I didn't wrestle with God at all. I've learned that may be the most important stewardship concept I share with Christians who've graduated from financial elementary school through university and want to mature to the financial seminary. Here's why.

I became a teenager during the muscle car days of the mid-sixties. My first real car--that is one I didn't have to share with my dad--was a slightly used 1968 Camaro SS 350. It had bucket seats, four on the floor, red stripe tires and Crager chrome reverse wheels. It was just the toy to bring a shy young country boy out of his shell. I bought it from a guy who'd re-upped in Vietnam and made me one very special deal. That is, I was a vulture capitalist!

Yet my struggle over cars had started earlier in life; so it wasn't pure joy for me despite the rubber it would burn. That feeling began a few years earlier when my dad literally walked away from a slightly used Cadillac by telling the salesman: "If I drove a Cadillac, they wouldn't let us in the parking lot of our Baptist church." And that wasn't a negotiating tactic. We went to a tiny country church and there was only one neighbor we knew who drove a Cadillac. He was the only millionaire in our county and was no Christian. I've always wondered if he even wanted to be as he might not get to enjoy his Cadillac. (Let me quickly state that many fine Baptists now drive Cadillacs!) Anyway, dad then bought a slightly used (yeah, there's a definite pattern there) Buick Electra 225 Limited for more than the Cadillac would have cost. I've always thought he really wanted the Cadillac. But at least he could go to church, which was far more important to him. I admired that but still thought it a shame.

The first stewardship lesson my parents taught me was that you can't eat your seed corn and plant it too. It's also the longest lesson as mom's now eighty and still reminds me of that reality each time we get together. (God help Wendy's if they mess with the dollar menu!) And they planted so much there were times we didn't always have all we might want to "eat" when I was a kid. That is, while they married penniless, they invested in a farm, John Deere dealership, gas station, trucking company and goodness knows what else. But first, they always tithed at least ten percent. I'll never stop hearing mom say, "God can do more with 90% than you can do with 100%." If two Christians ever deserved to drive a used Cadillac if they wanted to after planting rather than eating their first twenty years together, it was mom and dad.

When I got out of college before reporting to the Army, I worked for a few months doing economic research for the Federal Home Loan Bank Board in the shadow of the capitol building in Washington. I roomed with a soldier who worked in the Pentagon. Quickly learning my weakness for cars, he came home one night telling me I should buy his commanding officer's old car. He had just made general and was going to buy a sporty new Mercedes. That meant he needed to sell his twenty year old Mercedes sport coup. Yes, a 1959 190SL; the two-seat convertible. It was white with red leather and four on the floor. So I sold the Camaro; bought the Mercedes for \$1,800; drove it four years with no mechanical issues; and sold it to a friend for \$10,000. That seemed like cheap transportation.

When I married my VW bug-driving fiancé, we moved to Florida with no money. We literally could not afford insurance for two years on the old compact cars we had. But we started giving and planting. And by the mid-eighties, we could afford a very nice car as God had planted me on Wall Street at the beginning of a bull market. I noticed the dollar was unusually strong from the high interest rates of Paul Volker. That meant ours would buy a lot more overseas than it would here. So I imported a slightly used Mercedes 280 SL directly from Germany. I paid cash for it. It was red with saddle interior; so my young son and I even got to drive the queen of the Strawberry festival in the parade each year! I put 160,000 miles on it and sold it for what I had paid for it. Again, that seemed like cheap, but fun, transportation.

It was about that time that I drove into the wall of Wall Street, having it “all” and realizing it was meaningless without God. I thought of going to seminary. When I didn’t and began studying stewardship instead, I thought I had to get rid of the Mercedes. It seemed like every Christian financial author I read made clear connections between righteousness and the make and age of the car I drove. But during all my soul-searching, my global perspective kept reminding me that hundreds of millions of my fellow Christians did not even own a bicycle. So when I wrote my first book, I included a throw away line about knowing ethical Christians who drove expensive cars and ethically-challenged Christians who drove old cars, so I concluded God probably wasn’t all that concerned with what we drove. When Larry Burkett reviewed the book for *Moody* magazine, he emphasized that quip. After I got to know Larry, I learned his primary hobby was restoring cars and he was irritated by the car thing too.

I later worked with a fellow who had a picture of Jesus above his desk. He drove a VW bug but was still, let’s say, less than reflective of that fellow who rode that donkey into Jerusalem two millennia ago. Despite his thrift with cars, he still owes me enough for me to buy a very nice car.

It wasn’t much later that I was invited to speak at an economic conference that Chuck Colson put on. Jack and Joanne Kemp were there too. As I had served on Jack’s board of advisors, he knew what I taught. So Joanne came to my session. When we all got together afterward, Joanne exclaimed, “He says we can drive a nice car!” I realized two of the most wonderful Christians I knew were struggling with the car issue too. Ironically, after Jack lost his bid with Bob Dole to be vice-president, we asked him when he knew it was over. He replied he didn’t until the morning after the election when he got into the back seat of his limo and realized there was no driver. Cars can tell us a lot!

About the same time, I was serving on Robert Schuller’s board at The Crystal Cathedral. It’s no secret that one of Bob’s very affluent friends gave him a limousine so Bob could read, write and chat while being driven around that parking lot called Los Angeles. Of course, I was expected to do a little fundraising for Bob. But virtually all my affluent Christian friends were friends or disciples of my mentor Sir John Templeton. And John famously insisted on driving old cars. A hotel I was staying at in Nassau once insisted I take its limousine to see John. I sweated all the way down the island and told him I’d rather a fearsome God see me in all my wretchedness than for a Calvinist like him to see me in a limousine! Late in his life when he was worth hundreds of millions, I strongly encouraged John to buy a new car. He had driven to meet Sherry and me while holding the driver’s door shut with his left hand. He couldn’t even close the door once he got to his club, where we were to eat lunch. Not too much later, John splurged on a new Kia, as I remember. Humor aside, it seemed that each time I asked John or his friends for some funding for Bob, the subject of cars popped up.

Sir John also has a cousin who lives in my town. He is a devout Southern Baptist and a very successful Toyota dealer. So he has established a Christian foundation. But my guess is that he won’t be funding too many financial ministries that teach good Christians always drive old cars. He understands the “paradox of thrift”: that one man’s thrift can cost another man’s job. Perhaps you have noticed that we’re not all that happy about joblessness now that credit and consumerism are lower.

And so it goes, seemingly in the lives of all American Christians, whether over cars, as in my case, or houses or something else. We might quote the Bible as saying man looks on the outside but God looks at the inside; but we don’t really seem to believe it. But I guess that’s why I still need to tell you that I only paid about a third of sticker for my Mercedes, even though it only had twenty thousand miles on it. I honestly intend for it to be my last car. (The sounds you hear are my wife and son laughing!) And my rationale is that with all the deficits Washington is running these days, it’s a fairly good hedge against the dollar. Yet deep in my soul, I know that’s not why I bought it. Truth is I’ve always figured I can live in my car but I can’t drive my house. (Sorry honey.) And I truly admire the human genius and creativity behind the automobile, foreign or domestic. It’s at least as impressive as all those tractors dad supplied to me when I was tending the farm after he became an entrepreneur. Yeah, I know I’ll little resemble Jesus to most of my Christian friends when I drive it to church. Guess we’ll always look on the outside. But I know where God is looking; and I’m all right with that these days. And I can always buy a John Deere cap to wear while driving.

There is a legitimate financial message in all this. I believe that what is really changing in America is that credit and consumerism may be dying. We may become more European in that we may no longer be what we buy, as I thought I was when I bought that muscular and quick Camaro when in college. That could be very good for the budget and therefore spiritual life, of my son, even though he spends enough on cars to remind us that nut hasn’t fallen too far from the tree. But I still hope that he, and you, will always appreciate and enjoy the beautiful things of this world, the creativity of the human spirit, and that we are truly created in the image of an awesome God.

My awesome dad joined that God long ago. Dad died from cancer a few months short of retiring at age fifty-five. The only Cadillac he ever rode in was his hearse. And when I recently bought my awesome mother a slightly used Lexus, I found she’s

afraid she's now too old to enjoy it by actually taking it out of the garage. Let's pray that "stewardism," or the spiritually-infused capitalism I hope is coming, re-prioritizes spiritual riches over material riches in the decades to come. But let's remember the incarnation of Christ insists they are eternally and intimately connected.

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