



# GOD - or MONEY?

## key points

Most doctors earn high incomes, but do we use our money significantly differently from our non-Christian colleagues? The author challenges us as Christ's disciples to a radical re-appraisal of our attitudes.

Reflecting on the deaths of two Christian doctor friends who had both taken care throughout their lives to use their money wisely, thereby enriching many people in many places, he urges 'the only time to decide to use your money well is now'.

Resisting materialism and making right lifestyle choices is refreshingly freeing. The freedom from working just to earn, which many people seem trapped by, allows opportunities like service in developing countries for the final part of our professional lives.

*No-one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.<sup>1</sup>*

Most of us are familiar with Jesus' well known words. But how seriously do we really take them? Most doctors earn high incomes, but do we use our money significantly differently from our non-Christian colleagues? This article challenges us as Christ's disciples to a radical re-appraisal of our attitudes to money and how we use it. If we really took Jesus' words seriously, our lives might look very different.

### Have the right attitude

It all begins with attitudes. How do you view your income – is it something you are entitled to because you've trained long and hard, and you work long hours at a demanding job with a lot of responsibility? Or is it a privilege to have so much you don't really need, so you can make choices about giving and supporting worthy causes? Is it something from which you give your 'tithes' and regard the rest as rightfully yours? Or is it something that just seems to disappear no matter how much comes in, so you are always chasing to earn more?

I suggest there is really no reason why (after paying off student loans) all established doctors should not hold the second attitude to money. Depending on your stage of career and seniority, you probably do not need more than a decreasing fraction of your income to live on as the years go by, provided you make lifestyle choices that allow you to

live without the financial constraints most members of our profession put upon themselves. We need to use our money for eternal, not temporal, reward. Jesus said 'I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings'.<sup>2</sup>

### Don't put it off

In the last year I've had two good friends, both Christian doctors, die in their sixties. One was just about to retire and the other had enjoyed a few years of active retirement in Christian service in many parts of the world. They had both taken care throughout their lives to use their money wisely, living relatively simple lifestyles well within their means, and using their wealth to help and create opportunities for others in ways that enriched many people in many places.

They both could reasonably have expected many more years, but it was not to be. Thankfully their good choices about money were made early, so they could depart this life with no regrets about not deciding sooner to use their money for Kingdom purposes. None of us knows when our time will come, so the only time to decide to use your money well is now. The elusive 'when things are easier' may never come, and you don't know how long your time on earth will be. Is your security really in God, or in your job and income? Jesus said 'So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.'<sup>3</sup>

## Consciously resist materialism

Having worked a lot in developing countries in the last ten years, I'm struck anew by the rampant materialism of our society every time I return to these shores. The supermarkets with their super-abundance of choice seem almost obscene when compared to poor 'two-thirds world' villages. We simply don't need all this 'stuff' and must make deliberate efforts to resist the pernicious influence of materialism. It deadens us spiritually, filling our lives with things that take our time and energy away from God, other people, and simple enjoyment of the beauty and richness of creation.

Consumerism is a lie successfully sold to developed countries by the advertising and marketing industries. It distracts us from enjoying the truly good things in life like relationships, serving others, and appreciating our many blessings. Don't be deceived by it. Jesus said 'Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.'<sup>4</sup>

## Make right lifestyle choices

Here's the good news. You do not need a large house in its own grounds with a massive mortgage that will take the rest of your career to pay off. You do not need to run one or two nearly new cars and replace them every two or three years. You do not need to have your children privately educated (although of course there may be good reasons to do so). You do not need expensive holidays every year. You do not need to buy expensive brand-named food and consumables. You do not need the latest electronic gadgetry. You do not need to eat in expensive restaurants ... and so on. You have a real choice. Although middle class professionals might think you strange if you don't behave like them, are you prepared to be different because you are a Christian?

## Use your money wisely

Make a prayerful decision before God about how much you really need to live on, at the level you believe is right for you and your family. (This may include some saving to safeguard against unexpected expenditure.) Just do the figures based on a year's expenses for necessities and other reasonable costs. When you have calculated how much that is, the remainder of your income is, literally, 'disposable'. The key question is: how?

Two possibilities for investing in Kingdom development are:

- Give to worthwhile charitable causes you believe in, to help the coming on earth of God's Kingdom in all its many and varied forms (there is no shortage of these!)
- Put money aside so you cease to need to earn prior to normal retirement age, to be free to serve God in ways precluded by having to work regularly.

If you are a senior doctor, you probably earn enough to do both, as I did for many years. Wise decisions about property ownership and investments may be needed, but you can create sufficient income to live humbly but comfortably for several years before age 60 if you make the right choices. This gives you the freedom to serve voluntarily in ways that may open up opportunities denied by having to turn up every day to paid work in the NHS; not that you cannot serve the Lord there too, of course!

Another possibility for doctors working part time or in non-medical roles, and who earn less money, is to give your time. If you don't have spare money, you may have spare time for Kingdom purposes.

## Enjoy the freedom

It is refreshingly freeing to live with little. There is less clutter, less maintenance, and less distraction from the things that really matter. Most importantly, there is freedom from working just to earn, which so many people, even earning good salaries, seem trapped by. Many non-Christian colleagues were very surprised when I told them I was leaving the NHS when aged 50. 'I wish I could do that. How can you afford it?' was a common question. The answer was simple – my wife and I had planned it for ten years and used our income accordingly, because we believed God wanted us to be free to work in developing countries for the final part of our professional lives, without depending on others to support us. We regarded that as bad stewardship, given the high income I had earned as GP and educator.

## Who do you serve?

It all comes back to Jesus' statement. Are we truly serving God practising medicine in a well paid professional post, or are we doing it because we want the high income? Of course we all need a certain amount to live on and provide for our children responsibly, but generally doing that will leave a lot left over from a senior doctor's salary. Don't get trapped in the mortgage/school fees/holidays/gadgets/expensive cars rat race like your colleagues. Dare to be radical, and live simply, using your 'disposable' income to extend God's Kingdom. You could live in a smaller house, drive an older car, and stop buying unnecessary luxuries. How different our lifestyles might then seem, and perhaps how much it might help demonstrate what the Kingdom looks like to those who haven't yet seen it. You cannot serve God and Money. Who do you really serve?

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Photo: PA Photos

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## references

1. Matthew 6:24
2. Luke 16:9
3. Matthew 6:31-33
4. Matthew 6:19-21