

## *Part Nine*

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# MONEY AND MATERIAL THINGS

52

### THE CHRISTIAN AND MONEY MATTERS

In the administration of his money the Christian finds for the character of his profession *both a test of sincerity and a means of culture*. Here is an unmistakable revelation of the sentiment of his soul. 'Money talks.' Its use speaks a message, the meaning of which verbiage can not conceal. Hereby he tells truly what he would hesitate to express with his tongue. *This reveals the range of his vision and the goal of his desire*. It proclaims the character of his emotions, his attitude to society, and the object of his devotion. It testifies to the world concerning the virility of his faith and the vitality of his hope.<sup>1</sup>

A great portion of our time, energies, and attention is given over to money matters. Christian motives certainly can not dominate our lives without entering into our economic affairs.

A Christian's real character—the state of his love for God and his love for man—is shown in (1) the way he gets money, (2) the way he feels about what he has and what others have, and (3) the way he uses his money. A Christian in money matters seeks to follow these principles:

#### *He Recognizes God as the Owner of All Things*

Just as Moses warned Israel in Deuteronomy 8, we need to beware lest we forget God, the giver of every good and perfect gift. Especially as we get enough wealth that we do not feel our dependence upon prayer and providence, we are likely to forget the real source and owner, and consider it all our own. The Christian gives thanks for all he receives, and respects God's ownership in the uses that he makes of it.

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<sup>1</sup> E. Lynwood Crystal, *The Christian and His Money*.

*He Serves God and not Mammon*

We must not lose sight of the things that are far more valuable than much gold or silver. Certainly, 'money isn't everything.' There are precious things that money can not buy, which are too important to have their value estimated in money. The book of Proverbs repeatedly declares that wisdom and understanding are more precious than gold, silver, or rubies (Prov. 3:13-15; 8:11, 19; 16:16). It also says that a good name is rather to be chosen than great riches, and loving favor rather than silver or gold (Prov. 22:1). The instructions and commandments of God are more to be desired than much fine gold (Ps. 19:10). Steadfast faith in Christ is more precious than gold (I Pet. 1:7; II Pet. 1:1). Jesus taught that the kingdom of heaven and the righteous life are a great treasure to be sought above the daily food and clothing of the body (Matt. 13:44; 6:33). What does it profit a man to gain the whole world and lose his own soul or life? (Matt. 16:26).

What is often called 'good business' or 'strictly business policy' may not be the will of God. The Christian will have to choose between the kind of dealing that makes the most money and the kind that serves God to His glory. There should be no uncertainty or hesitation in his choice. Money is not an end in itself, but a means to an end. For the Christian it is an instrument to be used or sacrificed freely to serve the purpose of God. Alas, that there are men who will use and sacrifice the things of God to serve money interests!

We must take heed not to serve mammon rather than God. "No servant can serve two masters . . . Ye cannot serve God and mammon" (Luke 16:13). It is not necessarily wrong for a man to have wealth. Indeed it is right if he is using it for the Lord. But it is wrong and tragic for the wealth to have the man. Whenever we get enough property that we can not easily let go of it, we are in great danger, however little or much that is. Consider the case of the rich young ruler in Matthew 19:16-24. We must guard against the tendency to consider wealth as an end or good in itself, to seek after it for its own sake and lose the desire to use it according to God's will. The service of riches is deceitful. We think we are going to serve God, but actually withhold doing His will to get more wealth. We plan what we would do if we had enough, but refuse to do right with what we have.

The riches of this world are temporal, even fleeting, and are not worth the sacrifice that many people make for them (Prov. 23:4, 5).

People place too high a value upon the getting of money; then, strangely enough they commonly squander it for nothing of value.

When we use or give up the temporal wealth of this world to gain the kingdom of God and the inheritance of Christ, it is no sacrifice.

Getting and holding property is not as necessary as we seem to think; but what we do with what we have is very important. "Not what you would do, if riches should e'er be your lot, but what you are doing today with the dollar and a quarter you've got."

Putting money first in haste to get rich is foolish and hurtful even in regard to this life alone (Prov. 11:24-28). Men spend their health getting wealth, then have to spend their wealth trying to get their health again. They lose precious things of personal culture, family life, Christian service, and freedom from care, who sell themselves to the task of getting rich. Moreover, the more they gain the more they want, and they are never satisfied. And the more they increase possessions the more they increase cares and expenditures (Eccl. 5:10, 11).

*He Depends on God as True Security, not on Wealth*

The riches of this world are unreliable; it is folly to trust in them. "He that trusteth in his riches shall fall" (Prov. 11:28).

"How hard it is for them that trust in riches to enter into the kingdom of God!" (Mark 10:24). A Christian cherishes the promise of God above gold. He loves God, the approval of God's word and of a good conscience, more than he loves money. He knows that if he seeks "first the kingdom of God and his righteousness, all these things shall be added" unto Him (Matt. 6:33). "Ill fares the land (or family), to hastening ills a prey, where wealth accumulates and men decay!"

We must set our affections on things that are above (Col. 3:1-5). We must fill our minds and direct our desires with the precious and exceeding great promises, that through these we may become partakers of the divine nature, having escaped from the corruption that is in the world through wrong desire (II Pet. 1:4). Thus let us be diligent in the greater 'business' of making our calling and election sure, in securing to ourselves the spiritual treasures of godliness (II Pet. 1:5-11; I Tim. 4:7, 8); and let us not be so much engrossed in obtaining the riches of this world, even those that are fairly earned by honest labor (see Luke 12:15). We must learn to live the life of trust, and by trust be free from overanxiety about material needs (Matt. 6:25). Riches do not remove anxiety, but increase it. Cast

your care on Him who cares for you (I Pet. 4:7; Phil. 4:19). Trust Him for the supplies for today and the necessities of tomorrow (Matt. 6:34). It is better to serve God and have His loving care, than to serve mammon and have even a great store of goods.

*He is Strictly Honest and Trustworthy*

The New Testament goes so far beyond mere honesty in enjoining goodness, generosity and godliness that it does not have to speak directly of honesty in the common sense. It condemns hypocrisy, lying, and stealing, which are involved in any financial unfairness. It commands us to "render to all their dues," to meet our obligations, and "owe no man anything save to love one another" (Rom. 13:7, 8). There is certainly no excuse for a Christian to be in any degree a 'sharp dealer.' In all things he should be 'fair and square.'

It is stealing to make capital of the misfortunes of others, to charge a high profit not for service rendered, but merely because of the other man's necessity to buy, to obtain money under false pretenses, to take advantage of the ignorance of others, to borrow without definite intention to repay, to leave debts unpaid needlessly long (see Rom. 13:8). It is a similar evil to injure or depreciate the value of another's property, either by deliberate act or by culpable negligence. Many people who will not steal directly from an individual, especially an acquaintance, will boldly appropriate public property. Just because it belongs to the public and to no one individual does not make the taking of it any less stealing. Accepting in silence a mistake in price-marking, bookkeeping, or changemaking is deliberately taking the property of another while he isn't looking, just as if he were shoplifting. Gambling is robbery by mutual consent, and is no less a crime. Every desire and every attempt to get the possessions of others for nothing, or without full value in exchange, is a symptom of the same soul disease, the same idolatry, covetousness (Col. 3:5).

The virtue of real honesty is by no means as common as some suppose. "All men are sure to steal in one way or another, who are not possessed by the spirit of honesty, who do not make it the law of their life to be ever doing to others as they would that others should do unto them." It behooves us to examine ourselves. Are there none to whom we should make restitution? We must fortify ourselves against this universal temptation. We must put away covetousness from our hearts; we must realize that the very desire to possess the property of others is *wrong*.

*He is Neither Wasteful nor Miserly*

The Christian realizes that he is a steward, a keeper and administrator of the property of another. He does not throw away what does not belong to him. Because it is not his own he does not hoard it, or refuse to use it according to the will of God. It is a sin to be as stingy as most of us are toward the Lord's work in the church and world-wide evangelism, and toward helping the needy. At the same time it is a shame the amount that we waste and squander for no good purpose.

*He is Generous*

The New Testament is full of injunctions and examples of cheerful liberality. The Christian is to do good to all men, especially the household of the faith (Gal. 6:10). Those who have are to share with those who have not (Luke 3:11; Matt. 5:42; Luke 6:38; Acts 11:28, 29; I John 3:17; Rom. 12:8, 13). We are to give generously even to enemies (Rom. 12:20). We are commanded, not only to use what we have but also to work that we may have wherewith to give (Eph. 4:28).

The Christian way of giving is by principle, not just by impulse; it springs from the love and liberality in his heart and not just from the special demands of the occasion. "As a matter of bounty, and not of extortion . . . Let each man do according as he hath purposed in his heart: not grudgingly, or of necessity: for the Lord loveth a cheerful giver" (II Cor. 9:5-7).

It is to be in fair proportion to what we have, and with regularity, faithfully (I Cor. 16:2; Luke 16:10-13). The New Testament does not say directly that we must give at least a tithe, because it gives so much higher and more spiritual standards and appeals (II Cor. 8:9), and because any real believer should realize that we owe the Lord much more than the Jew did. Any one who seeks a law of necessity commanding the tithe is not seeking how much he can give, but how little he must give, and that attitude is contrary to the spirit of the new covenant in Christ. We must realize that we are not our own, but bought with a price (I Cor. 6:19, 20), and first give ourselves (II Cor. 8:5), then work to have as much as possible to give (Eph. 4:28).

The complete safeguard against robbing our neighbors is this: such a love for them that our hearts desire to see them prosper, until we seek to give to them rather than to take anything from them. We must be regenerated, transformed through the renewing of our

minds in Christ Jesus (Rom. 12:2; Phil. 2:5), and made free from self-seeking and become *givers* rather than *getters* (Acts 20:35).

*He Wisely Invests in the Eternal Securities*

We must make our treasures the non-depreciating ones laid up above. Any man is a fool who lays up treasures on earth and is not rich toward God (Luke 12:15-21). Hence, a believing disciple does not measure life and success by the amount of money laid up on earth. But he has a use for money so worthy, so excellent, so rewarding that he seeks to put to use all that he can get.

He uses it (1) to fulfill his obligation to God to provide for his own (I Tim. 5), (2) to serve Christ and save the world through the church and its agencies of evangelism, and (3) to help the needy in the name of Christ—or, as Jesus stated it, to “make to yourselves friends by means of the mammon of unrighteousness; that, when it shall fail, they may receive you into the eternal tabernacles” (Luke 16:9; see 16:1-13). Jesus commended the wisdom of any one who would seize the opportunity of using our present control over God’s property to lay hold on grace, to make good our faith, and to make our calling and election sure; thus obtaining eternal life and a great inheritance by the way we choose to use God’s goods in this world.

It is the Father’s desire to give us the kingdom, but we must make it our all-pervading desire to gain it, lest we should depart from it by losing our hearts to worldly things. We must guard against trusting in riches (Mark 10:24) and put away the desire to be rich (I Tim. 6:9, 10), and spend the treasures of this world to gain the treasures in heaven, for where our treasure is our heart will be (Luke 12:33, 34).

It is not the money in itself that is evil, but the wrong use of it or improper trust in it. The Lord gives us the right to possess property—His property, as a stewardship for Him. There is a place of service for Christian money-makers, if only they are strong enough in faith and spiritual purpose to withstand the temptations and to keep money in subjection to the will of God. Just as the preacher should use his opportunities to exalt Christ and serve the people unselfishly, so the Christian money-maker should not make money for his own luxury but for the glory of Christ and the service of men, especially the household of faith (Rom. 12:1-8; Gal. 6:6-10).

Money is a powerful instrument for good; through it we can extend our influence and assist in many, many forms of godly service. Let us study the following passages on the right use of money: (1) to care for one’s dependents (I Tim. 5:8); (2) to pay taxes (Mark 12:17; Rom.

## THE CHRISTIAN AND MONEY MATTERS

13:6, 7); (3) to support faithful teachers of Christian doctrine (Gal. 6:6-8; I Cor. 9:11-14); (4) to give to the poor (Mark 10:17-22; Acts 11:27-30; II Cor. 8, 9); (5) to make restitution of wrong (Luke 19:8); (6) to provide hospitality (Heb. 13:2; Rom. 12:13); (7) to do good to all men (Gal. 6:10; Eph. 4:28; Heb. 13:16); (8) to show forth the goodness of God (Matt. 5:16, 43-48); (9) to cultivate the fellowship of perfect Christian love (Phil. 2:4, 5; Gal. 5:13-15; I John 3:16-18).

"Honor the Lord with thy substance, and with the first-fruits of all thine increase" (Prov. 3:9); because it is not our money that we give to God but God's money that we keep for ourselves.

The necessities of life are not the things which keep body and soul together. The real necessities of life are the things which keep the soul and God together.

### For Further Study:

- Banker, John C. *Personal Finance for Ministers*. Philadelphia: Westminster Press, 1973. Practical advice on money management.
- Bowman, George M. *Here's How To Succeed with Your Money*. Chicago: Moody Press, 1960. Practical advice on how to live within your budget, provide for the future and honor the Lord with your income.
- Ford, George L. *All The Money You Need*. Waco, Tx: Word Books, 1976. Biblical principles on the use of money.
- Lockyer, Herbert. *Everything Jesus Taught*, Vol. III. New York: Harper and Row, 1976. Pp. 44-64. What Jesus taught about money (poverty and riches).
- Macartney, Clarence. *What Jesus Really Taught*. New York: Abingdon Press, 1958. Pp. 81-88. Exposition and application of Jesus' teaching about money.
- Speer, Michael L. *A Complete Guide to the Christian's Budget*. Nashville: Broadman Press, 1975.

## THE PERILS OF COVETOUSNESS

This is a study for the heart; let us take it to heart. The tenth commandment forbids the evil and selfish thoughts and desires, just as the seventh, eighth, and ninth forbid the outward acts that express selfishness and lack of regard for others. The tenth commandment reveals (1) that God judges the motives behind our acts; (2) that many an act that appeared good to men has been rotten by reasons of the lust from which it sprang; (3) that God may condemn a man who is blameless in the sight of men; (4) that sinfulness is not determined only by outward effect of an act in harm to society, but by the state of a man's heart in relation to God and to His will. If only dishonest getting of money were sin, then covetousness would be only a dangerous state that might lead to sin; but coveting itself is sin—a state of distrust, dishonor and rebellion toward God—idolatry.

The law against covetousness is clearly and repeatedly stated in both the Old and New Testaments.

A very great part of the Jewish law—such as its regulations regarding duties toward the poor, toward servants, concerning gleanings, usury, pledges, gold and silver taken during war—was introduced and intended to counteract the spirit of covetousness.<sup>1</sup>

This sin was frequently rebuked by the prophets; e.g., Isaiah 57:17; Jeremiah 8:10; Micah 3:11; Malachi 3:8-10. God's great displeasure at this sin, its evil effects and severe punishments are shown in such examples as: Achan, in hiding the treasure from Jericho (Josh. 7:1-21); Eli's sons (I Sam. 2:13-17); Saul, saving booty from the Amalekites (I Sam. 15:9-19); David, coveting Bathsheba (II Sam. 11:2-5); Ahab, desiring Naboth's vineyard (I Kings 21:2-16); Gehazi, taking a gift from Naaman (II Kings 5:20-27).

*Keep Yourselves from all Covetousness*

John the Baptist preached that repentance should be expressed in sharing what we have with those in need, being content with our wages, no profiteering, and no extortion (Luke 3:10-14). Jesus taught

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<sup>1</sup> William Evans, "Covetousness" *International Standard Bible Encyclopedia*, Vol. II, edited by James Orr (Grand Rapids: Wm. B. Eerdmans, 1939). P. 733.

that the man whose chief concern is with material possessions is a fool (Luke 12:15-21); that the service of money as a master makes it impossible for one to serve God (Matt. 6:24); that "the cares of this world, deceitfulness of riches, and the lust of other things" choke the life out of the faith of many who otherwise would bear much fruit for God (Mark 4:19); that to have possessions and to refuse to share with the needy merits eternal torment in flame (Matt. 25:31-46; Luke 16:19-25); that the indispensable essence of Christian discipleship is self-denial (Matt. 16:24; Luke 14:33). The urgent command of Christ is that we love one another (John 13:34, 35; 15:12, 13; Matt. 5:43-48; 7:12). Christian love is just the opposite of covetousness (Rom. 13:8-10; 12:9-15).

Covetousness is classed with the most gross and glaring sins (Eph. 5:3-5), and, like them, is a shameful thing to talk about except as in the Scripture it is "named" in order to teach and warn against its sinfulness. It is called idolatry (Col. 3:5). It excludes men from heaven, and because of it "cometh the wrath of God upon the sons of disobedience" (I Cor. 6:10; Eph. 5:5, 6; Col. 3:5, 6). It is "a root of all kinds of evil" (I Tim. 6:10), causing some to be led astray from the faith, causing many foolish and hurtful lusts (I Tim. 6:9), causing some to teach false doctrines (Titus 1:11; II Pet. 2:1, 3).

The New Testament requires the church to recognize the symptoms of covetousness in its members and to take account of it with great seriousness. An elder must be "no lover of money" (I Tim. 3:3). Elders or deacons must be "not greedy of filthy lucre" (Titus 1:7; I Tim. 3:8). It is one of the sins specified for which a man must be separated from the church if he can not be brought to repentance (I Cor. 5:11). The paragraph in II Thessalonians 3:6-15 discusses how the church should deal firmly with idlers, "spongers" or parasites, even when they have a pious pretext for their "disorderly" conduct.

#### *Just What is Covetousness?*

Since it is so far-reaching in its effects, so important to our eternal welfare, we need to know as definitely as possible *what covetousness is*, what to resist and what to avoid to keep from covetousness. But it is especially dangerous at this point, because it is a subtle thing, deceptive and insidious. It transforms itself into an angel of light, and calls itself "prudence" and other deceptive names. "It is said that St. Francis de Sales received at the confessional a greater number of persons than were ever known to visit one confessor besides, but

that he did not remember a single instance in which covetousness had been confessed. No wonder that church censure for covetousness is exceedingly rare," wrote E. S. Prout. Yet who will say that the sin itself is exceedingly rare? Croskery wrote on this subject: "It is a solemn thought that the most common of all sins is the most serious in God's sight."

New Testament words for covetousness mean literally: "Desire to have more," "set the heart on," "desire strongly," "love money," and "reach after." Covetousness is a wider concept than "love of money" alone, but that "root of all kinds of evil" is the most common and glaring form of it. Covetousness is selfish desire in general.

But some things are rightly desired, sought after, and longed for by the Christian (Be sure to read I Cor. 12:31; I Pet. 2:2; I Tim. 3:1; Matt. 5:6; Col. 3:1, 2; Phil. 3:12-14). Covetousness is desire for the wrong things: (1) Desire for the possessions of a neighbor. So far from wishing gain at another's expense, we are to seek and to rejoice at the gain of a neighbor as really as if it were our own (Rom. 12:15; 15:2; I Cor. 10:24, 33; II Cor. 12:15). (2) Desire for worldly possessions for their own sake, to the neglect of higher things, or with the result that we will not use them to serve spiritual ends. It is eager anxiety for wealth without regard to God's glory or our own spiritual good. In Matthew 6:19-34, Jesus was not talking about any form of stealing or seeking gain at a neighbor's expense, but he was rebuking the man who is concerned chiefly or only with making a living, however honestly. The sin of the rich fool in Luke 12 was not in what he did as much as in what he did not do! Thus covetousness is "desire for proper things carried to an improper degree." It is also desire to gain anything in an improper manner. Christians are commanded to work for their food (II Thess. 3:10), to provide for their own households (I Tim. 5:8), and to work to have wherewith to do good (Eph. 4:28). But in seeking these good and proper material things, we must still put the service of God and spiritual interests first; we must keep our hearts from loving the possessions themselves; we must live in trust, knowing that God Himself has promised to supply our needs (Matt. 6:33; Phil 4:19; especially Heb. 13:5, 6). Covetousness is a perverted sense of values.

Covetousness is misplaced trust, as it is misplaced desire. A covetous man is an idolater simply because he loves, trusts, and serves money more than he does God; he transfers to riches the love, desire, joy, trust, and labor that he ought to have toward God, and makes money his god. The sin is all the worse because he knows it is no god. We

## THE PERILS OF COVETOUSNESS

are getting into this terrible sin (1) whenever we think more about how to get money than how to please and glorify God; (2) when we rejoice more in increase of possessions than in righteousness or progress in the kingdom of grace; (3) when our contentment and comfort depend upon worldly success (Phil. 4:11-13; I Tim. 6:6-9); (4) when we will take time off from Christian work or worship to make money, but will not take time off from making money to serve Christ or help ourselves grow spiritually; (5) when we seek the treasures and luxuries of this world, and do not treasure the promises of God concerning the inheritance of the saints; (6) in short, when we seek our own and not the things of Christ.

One of the most shameful forms of covetousness is withholding (hoarding) wealth (little or much) and refusing to use it for good works. This dishonors God who gave the wealth; it distrusts His promises to replenish; it defies His command to put it to use in His name (Luke 12:33; 16:9-13; Mark 16:15; I Cor. 9:14; II Cor. 9:6-11; Gal. 6:6; Rom. 12:13; I Tim. 6:17-19). It is a terrible thing, for which we all need to repent, that the average church member is stingy, selfish, inhospitable, and without conscience in the matter.

### *How Shall We Flee These Things?*

Pray that you enter not into temptation. Pray that God may help you to remove covetousness from your heart, to cure it of the obsession to receive, and to learn the real truth of Christ's saying: "In all things I gave you an example, that so laboring ye ought to help the weak, and to remember the words of the Lord Jesus, that he himself said, It is more blessed to give than to receive" (Acts 20:35).

The right use of the money we have is one of the very best ways to teach ourselves to be unselfish about the possessions others have. Seek ways of self-denial (in little things, without boasting or praise) and of fruitful giving. Give—give until it hurts—give until it stops hurting—give until it feels good and leaves one calmly assured that the needs of the future will be met, whatever they may be. Sell what you have and give alms, lay up treasure in heaven. Become ashamed to wish for wealth—don't talk about it.

"Dug from the mountain side, washed in the glen,  
Servant am I, or master of men;  
Earn me, I bless you; steal me, I curse you;  
Grasp me and hold me—a fiend shall possess you.  
Lie for me; die for me; covet me; take me;

MONEY AND MATERIAL THINGS

Angel or devil, I am what you make me."

—Author unknown

For Further Study:

See books listed on page 279.

## TRUE VALUES AND MATERIAL THINGS

Our sense of values is of very great importance because it gives direction to all our life's abilities and efforts. It determines how we will spend our money and our lives.

Just what things do we esteem highest and best? What do we love most? Let us test ourselves a little right now, using this opportunity to see whether we are most like the average American citizen, the foolish farmer of Luke 12, the rich young ruler, the penitent publican, or the apostle Paul. What do we seek after? wish for? dream about? glory in?

What is it that we value so highly that we actually and gladly give it our time and attention and energies? We hear so many excuses for not attending church and for not taking part in the stewardship of life and time—excuses which show that commercial interests, guests, hobbies, lodges, secular society, and personal pleasures are constantly exalted above Christian service by nominally Christian people. Alas, we put temporal ease above eternal life. We find time to do a thousand needless things, not knowing or not regarding the infinitely greater value of the Christian works from which we excuse ourselves. Our homes put more value on present happiness (so-called) than on moral faithfulness and devotion to duty; not knowing that happiness comes by self-denial and by serving others. As a nation we can mobilize millions of men and spend many billions of dollars for war to destroy nations that threaten our temporal interests, but can not send even a few thousand messengers of Christ and ministers of mercy to give life and to build the foundations of peace.

A perverted sense of values is one of the most obvious and disgusting phenomena to be observed in our land today. A nation of spoiled children and adults without ability to choose good rather than evil puts movies and TV above church; liquor above education; the things of shame, degradation, debauchery and corruption above those things that serve the eternal welfare of the individual and the race. Are we civilized when we will not restrain present desires in order to direct our lives to the attainment of the higher values to which we pay lip service?

*Test of Character*

A surprising portion of God's word is given to instructions and

commandments regulating our economic affairs. The temptations to sin in the matter of possessions are so universal, so frequent, and take so many forms that the wisdom of the loving Father speaks frequently and variously on this subject.

The right attitudes and principles regarding getting and using wealth are of greatest importance: (1) Because these matters occupy a large portion of the time, attention, and energies of our daily lives; (2) because they involve so many temptations and dangers; and (3) because being right in these things involves faith and faithfulness toward God, who will reward us with the true and eternal riches.

Charles Brooks shows how our use of money represents how we view our lives:

Making money is a process by which we exchange our life's energy, our skill, our brains, our heart, our reserve force for what should be their equivalent. We are 'coining our life' when we work. That is what makes the matter of spending money so important. *We are spending our life.* If we waste our money, we are wasting our life. If we fritter it away, we are frittering away our life. If we invest it wisely, we are making a wise investment of life. 'You are not your own,' so you have no right to squander your life. Spending money is one of the highest tests of character.

In earning and spending we *test* and *express* and *develop* our characters. In these things we also have a very great effect upon the realtions of men in society. No wonder the scripture is filled with much admonition on the subject in both Old and New Testaments. Can we say that we are dominated by Christian motives if our dealings with money are not according to the teachings of Christ and the Bible? At least, we who believe in the goodness of God and who know we shall be judged by Him, should be ever seeking to know His will. We should welcome the instruction of His wisdom in these matters in which so much of our lives are concerned.

As part of the life of responsibility and righteousness which we are to live as creatures made in the image of God and set over the lower creation, we have given to us the *right* to hold possessions and the *duty* to use them as an expression of righteousness in the heart. Our constant activity in getting, preserving, managing, and especially spending money gives us a continual exercise of the morality or immorality in our hearts, and a great occasion for influence upon others through this expression of our own character. The use of property puts us to the test. It also gives us the power of extending

ourselves and our influence.

The necessity of obtaining supplies for our physical lives puts all of us in relation to property and ownership, and practically forces every human being to get and to use property in some manner. Hence the regulation of these matters to a greater or less extent is found everywhere in customs or laws against stealing, etc. The great sinfulness and lawlessness of men is shown in the ways in which such laws are constantly being openly violated and secretly evaded. It is not at all surprising that God should give us laws and regulations pointing out the wrong to be avoided and the right attitudes and actions which please God and bless all concerned.

#### *God and Our Wealth*

In business affairs we take into account such things as wars, depressions, inflation, bank failures, famines, federal laws, etc. Surely then God should be taken into account, He is a far more important factor in our business than all the others. He is the owner of all the wealth. He is the providential controller of all the other factors. He is able to impoverish or to enrich. To Him we shall finally give account of all our stewardship. *God is the most significant fact to face in business.*

Wealth does not protect us against God's claim upon our lives. Any amount of wealth does not make us independent of His over-seeing care. The more wealth we have the more responsibility we have to use it according to His will for the welfare of His people and the glory of His name. The possession of riches actually creates responsibility to serve through them; but too commonly it is made the occasion for sinful indulgence of self, for disregard of God, and even for oppression of others through the power of wealth.

#### *The Curse of Unbelief*

Overconcern with physical and temporal affairs to the neglect of righteousness and eternal life is a natural effect of unbelief in Christ, the gospel challenge, judgment to come, and eternal life. Worst of all is the fact that many put the matters of diet above morals, and housing above religion while claiming to be the official spokesman for Christianity and to be "building the kingdom of God." The "social gospel" is urged as all important with only contempt for the gospel of eternal life. This is done in spite of the repeated teachings of Christ and the apostles which urge the exact opposite. (Read Matt. 6:25-33; Luke 12:22-34; John 6:27; Phil. 4:11-14; Col. 3:1-3;

I Tim. 6:5-10, 17-19; II Tim. 2:3, 13). In no other respect do we show ourselves so unbelieving and unwilling to follow the instructions of Jesus as in this matter of the relative value of earthly wealth versus being rich toward God. He indicated that we all have proved ourselves unrighteous stewards of the things God has given us, and we are about to have the stewardship taken away from us—hence, the only shrewd thing to do is to make use of the things in our possession (though they are not ours) to win friends who will gladly welcome us into eternal dwelling places. This is our one great opportunity for investment of what the world calls wealth. (Study Luke 16. Even then men scoffed at Him, seeking to justify themselves in their love of money.)

Parents who are nominally Christian seek for their children a life of commercialized material prosperity steeped in paganism, rather than a life of real devotion and self-spending service to the Lord. They think their foolish choice is the expression of love for their children when it is only the evil fruit of blindness and unbelief, choosing evil rather than good. Hear what Jesus said to Mary and Martha: "one thing is needful; Mary hath chosen the good part, and it shall not be taken away from her" (See Luke 10:38-42).

#### *Who is Rich?*

The farmer in Jesus' parable thought he had wealth and security, but God called him a fool (Luke 12:19, 20). The prosperous men think they are blessed, but Jesus said, "Woe unto you that are rich" (Luke 6:24; cf. James 5:1-6; Rev. 3:17; I Tim. 6:9, 10). "What shall it profit a man if he gain the whole world and forfeit his life? Or what shall a man give in exchange for his life?" (Matt. 16:26). All things have value in proportion as they contribute to life. We simply have wrong ideas of what things are necessary to life. It is not food for the body, clothing, and shelter, but righteousness before God that is essential to life. That can be had only from Jesus Christ, who is our redemption and our righteousness (Rom. 3:21-26; I Cor. 1:30). He came that we may have abundant, eternal life.

"A man's life consisteth not in the abundance of things which he possesseth" (Luke 12:15). The true riches are not temporal but eternal, not outward but inward—"righteousness, joy, and peace in the Holy Spirit." The only real and permanent possession that we have is what we are. We can't call anything else our own or take anything else with us from this world. "Godliness . . . is great gain" (I Tim. 6:6; I Tim. 4:8). Jesus said, "sell what you have and give

## TRUE VALUES AND MATERIAL THINGS

alms; make for yourselves purses which wax not old, a treasure in the heavens that faileth not, where no thief draweth near, neither moth destroyeth. For where your treasure is there will your heart be also" (Luke 12:33, 34). The exceeding great riches of heaven are not to be scoffed at merely because they are future. They are an inheritance undefiled that fadeth not away, reserved in heaven for you, who are to be joint-heirs with Him who is appointed heir of all things. Enemies of our faith do scoff at the promises but we are called in hope (Rom. 8:17-25) and the word of the Lord is faithful and sure. Be patient; we shall reap in due season. Indeed the riches of grace are not all far off in the future but "now and in this time" a hundred fold return is promised us for all that we give up for Christ (Mark 10:29, 30). Who would trade the humblest Christian life for the greatest worldly treasure?

The story is told of a certain rich man who died in ripe, old age. After his death, a group of his acquaintances were discussing his wealth, and one asked of the others, "How much did he leave?" One member of the group, wiser perhaps than the rest, answered, "Everything he had." The same will be said of every one of us.

### For Further Study:

Crossley, Robert. *We Want to Live*. Downers Grove: InterVarsity Press, 1967. Pp. 7-22, 78-95.

See books listed on page 279.

## SCRIPTURES CONCERNING MONEY

"It is written, Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God" (Matt. 4:4; Cp. Luke 4:4).

"And if any man would go to law with thee, and take away thy coat, let him have thy cloak also." "Give to him that asketh thee, and from him that would borrow of thee turn not thou away" (Matt. 5:40, 42).

"Lay not up for yourselves treasures upon the earth, where moth and rust consume, and where thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth consume, and where thieves do not break through nor steal: for where thy treasure is, there will thy heart be also" (Matt. 6:19-21).

"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to one, and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Be not anxious for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than the food, and the body more than the raiment? Behold the birds of the heaven, that they sow not, neither do they reap, nor gather into barns; and your heavenly Father feedeth them. Are not ye of much more value than they: And which of you by being anxious can add one cubit unto the measure of his life? And why are ye anxious concerning raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin; yet I say unto you, that even Solomon in all his glory was not arrayed like one of these. But if God doth so clothe the grass of the field, which today is, and tomorrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Be not therefore anxious, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? For after all these things do the Gentiles seek; for your heavenly Father knoweth that ye have need of all these things. But seek ye first his kingdom, and his righteousness; and all these things shall be added unto you. Be not therefore anxious for the morrow: for the morrow will be anxious for itself. Sufficient unto the day is the evil thereof" (Matt. 6:24-34; Cp. Luke 12:22-32).

"Heal the sick, raise the dead, cleanse the lepers, cast out demons:

SCRIPTURES CONCERNING MONEY

freely [without pay] ye received, freely give" (Matt. 10:8).

"And he that was sown among the thorns, this is he that heareth the word; and the care of the world, and the deceitfulness of riches, choke the word, and he becometh unfruitful" (Matt. 13:22; Mark adds "lusts of other things" 4:19; Luke adds "pleasures of this life" 8:14).

"And he answered and said unto them, Why do ye also transgress the commandment of God because of your tradition? For God said, Honor thy father and thy mother: and, He that speaketh evil of father or mother, let him die the death. But ye say, Whosoever shall say to his father or his mother, That wherewith thou mightest have been profited by me is given to God; he shall not honor his father" (Matt. 15:3-6; Cp. Mark 7:8-13).

"For what shall a man be profited, if he shall gain the whole world, and forfeit his life?" (Matt. 16:26; Cp. Mark 8:36; Luke 9:25).

"Jesus said unto him, If thou wouldest be perfect, go, sell that which thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, follow me. But when the young man heard the saying, he went away sorrowful; for he was one that had great possessions. And Jesus said unto his disciples, Verily I say unto you, it is hard for a rich man to enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God" (Matt. 19:21; Cp. Mark 10:21, 22; Luke 18:18-25).

"Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not? But Jesus perceived their wickedness, and said, Why make ye trial of me, ye hypocrites? Show me the tribute money. And they brought unto him a denarius. And he saith unto them, Whose is this image and superscription? They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things that are Caesar's and unto God the things that are God's" (Matt. 22:17-21; Cp. Mark 12:15-17; Luke 20:22-25).

"For from within, out of the heart of men, evil thoughts proceed, fornications, thefts, murders, adulteries, covetings, wickednesses, deceit, lasciviousness, and evil eye, railing, pride, foolishness; all these evil things proceed from within, and defile the man" (Mark 7:21-23; Cp. Matt. 15:18-20).

"And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God! And the disciples were amazed at his words. But Jesus answereth again, and saith unto them, Children, how hard it is for them

that trust in riches to enter into the kingdom of God! It is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God" (Mark 10:23-25).

"Peter began to say unto him, Lo, we have left all, and have followed thee. Jesus said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or mother, or father, or children, or lands, for my sake, and for the gospel's sake, but he shall receive a hundredfold now in this time, houses and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life" (Mark 10:28-30; Cp. Matt. 19:29; Luke 18:28-30).

"And he sat down over against the treasury, and beheld how the multitude cast money into the treasury; and many that were rich cast in much. And there came a poor widow, and she cast in two mites, which make a farthing. And he called unto him his disciples, and said unto them, Verily I say unto you, This poor widow cast in more than all they that are casting into the treasury; for they all did cast in of their superfluity; but she of her want did cast in all that she had, even all her living" (Mark 12:41-44; Cp. Luke 21:1-4).

"And he [John the Baptist] answered and said unto them, He that hath two coats, let him impart to him that hath none; and he that hath food, let him do likewise. And there came also publicans to be baptized, and they said unto him, Teacher, what must we do? And he said unto them, Extort no more than that which is appointed you. And soldiers also asked him, saying, And we, what must we do? And he said unto them, Extort from no man by violence, neither accuse any one wrongfully; and be content with your wages" (Luke 3:11-14).

"And he lifted up his eyes on his disciples, and said, Blessed are ye poor: for yours is the kingdom of God. Blessed are ye that hunger now: for ye shall be filled. Blessed are ye that weep now: for ye shall laugh. Blessed are ye, when men shall hate you, and when they shall separate you from their company, and reproach you, and cast out your name as evil, for the Son of man's sake. Rejoice in that day, and leap for joy: for behold, your reward is great in heaven; for in the same manner did their fathers unto the prophets. But woe unto you that are rich! For ye have received consolation. Woe unto you, ye that are full now! For ye shall hunger. Woe unto you, ye that laugh now! For ye shall mourn and weep" (Luke 6:20-25).

"But I say unto you that hear, Love your enemies, do good to them that hate you, bless them that curse you, pray for them that

despitefully use you. To him that smiteth thee on the one cheek offer also the other; and from him that taketh away thy cloak withhold not thy coat also. Give to every one that asketh thee; and of him that taketh away thy goods ask them not again. And as ye would that men should do to you, do ye also to them likewise. And if ye love them that love you, what thank have ye? For even sinners love those that love them. And if ye do good to them that do good to you, what thank have ye? For even sinners do the same. And if ye lend to them of whom ye hope to receive, what thank have ye? Even sinners lend to sinners, to receive again as much. But love your enemies, and do them good, and lend, never despairing; and your reward shall be great, and ye shall be sons of the Most High: for he is kind toward the unthankful and evil. Be merciful, even as your Father is merciful" (Luke 6:27-36; Cp. Matt. 5:43-48).

"Give, and it shall be given unto you; good measure, pressed down, shaken together, running over, shall they give into your bosom. For with what measure ye mete it shall be measured to you again" (Luke 6:38).

"And Jesus said unto him, The foxes have holes, and the birds of the heaven have nests; but the Son of man hath not where to lay his head" (Luke 9:58).

"And he said unto them, Take heed, and keep yourselves from all coveteousness: for a man's life consisteth not in the abundance of the things which he possesseth. And he spake a parable unto them, saying, The ground of a certain man brought forth plentifully: and he reasoned within himself, saying, What shall I do, because I have not where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my grain and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, be merry. But God said unto him, Thou foolish one, this night is thy soul required of thee; and the things which thou hast prepared, whose shall they be? So is he that layeth up treasure for himself, and is not rich toward God" (Luke 12:15-21).

"Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. Sell that which ye have, and give alms; make for yourselves purses which wax not old, a treasure in the heavens that faileth not, where no thief draweth near, neither moth destroyeth. For where your treasure is, there will your heart be also" (Luke 12:32-34).

"And he said to him also that had bidden him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, nor

thy kinsmen, nor rich neighbors; lest haply they also bid thee again, and a recompense be made thee. But when thou makest a feast bid the poor, the maimed, the lame, the blind: and thou shalt be blessed: because they have not wherewith to recompense thee; for thou shalt be recompensed in the resurrection of the just" (Luke 14:12-14).

"So therefore whosoever he be of you that renounceth not all that he hath, he cannot be my disciple" (Luke 14:33).

"And he said also unto the disciples, There was a certain rich man, who had a steward; and the same was accused unto him that he was wasting his goods. And he called him, and said unto him, What is this that I hear of thee? Render the account of thy stewardship; for thou canst be no longer steward. And the steward said within himself, What shall I do, seeing that my Lord taketh away the stewardship from me? I have not strength to dig; to beg I am ashamed. I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. And calling to him each one of his lord's debtors, he said, A hundred measures of oil. And he said unto him, Take thy bond, and sit down quickly and write fifty. Then said he to another, And how much owest thou? And he said, A hundred measures of wheat. He saith unto him, Take thy bond, and write fourscore. And his lord commended the unrighteous steward because he had done wisely: for the sons of this world are for their own generation wiser than the sons of light. And I say unto you, Make to yourselves friends by means of the mammon of righteousness; that, when it shall fail, they may receive you into the eternal tabernacles. He that is faithful in a very little is faithful also in much: and he that is unrighteous in a very little is unrighteous also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to one; and despise the other. Ye cannot serve God and mammon" (Luke 16:1-13).

"Now there was a certain rich man, and he was clothed in purple and fine linen, faring sumptuously every day: and a certain beggar named Lazarus was laid at his gate, full of sores, and desiring to be fed with the crumbs that fell from the rich man's table; yea, even the dogs came and licked his sores. And it came to pass, that the beggar died, and that he was carried away by the angels into

SCRIPTURES CONCERNING MONEY

Abraham's bosom: and the rich man also died, and was buried. And in Hades he lifted up his eyes, being in torments, and seeth Abraham afar off, and Lazarus in his bosom. And he cried and said, Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water, and cool my tongue, for I am in anguish in this flame. But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and Lazarus in like manner evil things: but now here he is comforted, and thou art in anguish" (Luke 16:19-25).

"And he entered and was passing through Jericho. And behold, a man called by name Zacchaeus; and he was a chief publican, and he was rich. And he sought to see Jesus who he was; and could not for the crowd, because he was little of stature. And he ran on before, and climbed up into a sycamore tree to see him: for he was to pass that way. And when Jesus came to the place, he looked up, and said unto him, Zacchaeus, make haste, and come down; for today I must abide at thy house. And he made haste, and came down, and received him joyfully. And when they saw it, they all murmured, saying, He is gone in to lodge with a man that is a sinner. And Zacchaeus stood, and said unto the Lord, Behold, Lord, the half of my goods I give to the poor; and if I have wrongfully exacted ought of any man, I restore fourfold. And Jesus said unto him, Today is salvation come to this house, forasmuch as he also is a son of Abraham. For the Son of man came to seek and to save that which was lost" (Luke 19:1-10).

"And when they were filled, he saith unto his disciples, Gather up the broken pieces which remain over, that nothing be lost" (John 6:12).

"Work not for the food which perisheth, but for the food which abideth unto eternal life, which the Son of man shall give unto you: for him the Father, even God hath sealed" (John 6:27).

"Mary therefore took a pound of ointment of pure nard, very precious, and anointed the feet of Jesus, and wiped his feet with her hair: and the house was filled with the odor of the ointment. But Judas Iscariot, one of his disciples, that should betray him, saith, Why was not this ointment sold for three hundred shillings, and given to the poor? Now this he said, not because he cared for the poor; but because he was a thief, and having the bag took away what was put therein. Jesus therefore said, Suffer her to keep it against the day of my burying. For the poor ye have always with you; but me ye have not always" (John 12:3-8).

## MONEY AND MATERIAL THINGS

OTHER SCRIPTURES: Acts 2:42-47; 4:34-37; 5:1-10; 8:18-23; 11:27-30; 20:33-35; Rom. 8:32; 12:8, 9, 11, 13, 20, 21; 13:1, 6, 7, 8; 14:21; I Cor. 4:2; 9:4, 5; 5:10, 11; 6:10; 10:31, 32; 16:1, 2; II Cor. 8:1-24; 9:1-15; Gal. 6:6-10; 2:10; Eph. 4:28; 5:3; 6:5-8; Phil. 2:4; 4:6, 11-13, 19; Col. 3:5, 22-25; I Thess. 2:7-9; 4:11, 12; II Thess. 3:6-15; I Tim. 3:3; 5:3, 4, 8, 16; 6:5-10, 17-19; II Tim. 3:2; 4:10; Titus 1:10, 11; Heb. 13:1-3, 5, 6; James 2:1-7; 4:2, 3, 13-17; 5:1-6; I Pet. 1:7, 18, 19; 3:3, 4; II Pet. 2:15; 3:10-13; I John 3:17, 18; III John 2, 5-8; Jude 11; Revelation 3:17, 18; 18:11-19.