

# **What You Should Know About Managing God's World**

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## CHAPTER ONE:

### A CLEAR TITLE

"Mommy, where did I come from?"

"Daddy, how did the world get here?"

"Grandpa, who made the stars?"

These are the kind of questions little children ask. They are ultimate questions, and little children are not afraid to ask ultimate questions. Why? Because little children are not afraid of ultimate answers. Little children are honest. That is why Jesus said that if we are going to enter the kingdom of God, we must become as little children.

But little children grow up. And somewhere along the way most of them decide to create their own world, with themselves as the center of it. When this happens, they usually stop asking ultimate questions. They are busy running their own world. Also, they become afraid of ultimate answers.

Even when they are earning their degrees and are studiously weighing the merits of the various theories of the origins of the universe, they usually neglect the truly ultimate questions.

But little children are still asking them. Even with our advanced knowledge, when we face the vast mysteries of the universe, perhaps we are all still in kindergarten. If so, we should not be afraid to go back to "square one" and start asking ultimate questions again. And we should not be afraid of ultimate answers. If we are afraid of ultimate questions and ultimate answers, we should honestly ask ourselves why.

We were not present at creation. We did not observe the event. We cannot reproduce it under controlled "laboratory conditions."

That puts the ultimate answer to the question of origins outside empirical science. That leaves us with only one alternative--revelation. If we are to know anything for certain about the origin of things, the information must come to us from the One who was present when it happened. And if God is intelligent enough to create the cosmos, He certainly is intelligent enough to know the importance of giving us an accurate and adequate record of it. This He has done.

Divine revelation informs us that if God had not spoken, there would be nothing. "And God said..." We read this several times in Genesis, Chapter One. Also, in 2 Peter 3:5 the apostle states, "By the word of God the heavens were of old, and the earth standing out of water and in the water." Also, in Hebrews 11:3 we read "By faith we understand that the worlds were framed by the word of God, so that the things which are seen were not made of things which are visible."

That is precisely the faith that is in harmony with the facts and demanded by reason.

At the completion of His work of creation, God looked at everything and pronounced it very good.

From all of this it should be clear to us that there is only one logical answer to the question, "Who owns it all?"

Moses knew the answer. He told the Pharaoh of Egypt that the plague of the hail would go just as it had come, so that Pharaoh would know that the earth is the Lord's (Exodus 9:29). Later, Moses reminded Israel that the heaven and the heaven of heavens belong to God, the earth also and all that is in it (Deuteronomy 10:14).

Here are God's own statements on the matter:

"All the earth is Mine" (Exodus 19:5).

"The land is Mine; for you are strangers and sojourners with Me" (Leviticus 25:23).

"The silver is Mine, and the gold is Mine" (Haggai 2:8).

"Every beast of the forest is Mine, and the cattle on a thousand hills" (Psalm 50:10).

When the congregation of Israel had willingly and joyfully brought in the costly materials for the construction, furnishings, and service of the temple, David responded with a beautiful prayer of thanksgiving. It is recorded in 1 Chronicles 29:10-16. Here are some pertinent excerpts:

"All that is in heaven and in earth is Yours."

"Both riches and honor come from You, and You reign over all."

"But who am I, and who are my people, that we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You."

"As for this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you" (NIV).

Psalm 24:1 reads, "The earth is the LORD'S, and all its fullness; the world and those who dwell therein." This is reaffirmed in 1 Corinthians 10:26.

Also, in Psalm 89:11 the psalmist confesses: "The heavens are Yours, the earth also is Yours; the world and all its fullness, You have founded them."

So the fact is established. The matter is settled. Everything belongs to God--all

natural resources, all finished products, all personal and corporate assets, even our bodies and souls. They all belong to God on two grounds: by right of creation and by right of conservation. That is, He alone created it and He alone sustains it.

This is our Father's world.



## **CHAPTER TWO: THE DIVINE MANDATE**

"The earth does not belong to us. We belong to the earth." The grade school boy was parroting what he had been taught by someone else. What he and whoever put that notion in his head do not realize is that both statements are wrong. The earth does not belong to us, nor do we belong to the earth. The truth is that both we and the earth belong to the Creator.

At one time or another most believers have stood on some view point and looked out over a grand panorama of mountains, valleys, ocean, or sky, and have felt their souls stirred to exclaim, "It all belongs to my Heavenly Father!" And so it does.

Then we get into our car and drive back to our home, our farm, or our place of business or employment. When it comes into view, the feelings we experience are different from those we felt when we were standing on the edge of grandeur. It becomes our home, our farm, our business. We should remind ourselves that it, too, all belongs to our Heavenly Father. For so it does.

Whether it be personal possessions or corporate holdings, the ultimate Owner is God. The logs in the sawmill, the metal coming from the steel mill, the inventory at the store, the land, the factory, the office buildings--the ultimate title to all of these does not rest with the proprietor, the stockholders, the government, or even the people. It is with the Creator. He is the ultimate Proprietor of it all.

But what does God want it for? What is He going to do with it? He does not need anything to sustain Him. He is sufficient in Himself. Why does He hold the title to it?

Good questions. The answers are to be found in God's marvelous wisdom and purposes, revealed to us only in part. But from what He has revealed, we derive some basic understandings.

Did you ever make something for someone else to use, something you continued to own but made for others to use and enjoy because you love them? It made you happy just to make them happy.

Revelation 4:11 says, "You are worthy, O Lord, to receive glory and honor and power; for You created all things, and by your will they exist and were created." They exist by His will and for the purposes of His will. Those purposes spring from His love for us. God's love directs His power according to His wisdom to accomplish the greatest good. And we are the object of that love.

As we explore the Scriptures, we learn that God created this world for the use, good and enjoyment of the human race. We are created in His image as the masterpiece of His creation, and He made this earth to be a bountiful place for us to live in during this life. So we read in Psalm 115:16, "The heaven, even the heaven of heavens, are the

LORD'S; but the earth He has given to the children of men." He has given it to us to manage according to His will for our good and His glory.

The mandate is recorded in the very first chapter of the Bible:

"Then God said, 'Let us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.' And God created man in His own image, in the image of God He created him; male and female He created them. And God blessed them; and God said to them, 'Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky, and over every living thing that moves on the earth.'" (Genesis 1:26-28 NASB).

Later, the mandate was reaffirmed to Noah. It is recorded in Genesis 9:1-3:

"Be fruitful and multiply, and fill the earth. And the fear of you and the terror of you shall be on every beast of the earth and on every bird of the sky; with everything that creeps on the ground, and all the fish of the sea, into your hand they are given. Every moving thing that is alive shall be food for you; I give all to you, as I gave the green plant." (NASB).

The mandate is echoed in Psalm Eight. Speaking of man, verse six says, "You made him to have dominion over the works of Your hands; You have put all things under his feet."

Man has effectively exercised that management role. "For every kind of beasts and bird, of reptile and creature of the sea, is tamed and has been tamed by man" (James 3:7).

Some have misconstrued and misused this God-given mandate as a justification for the careless exploitation of our environment. That is an obvious perversion of the Scriptures. God's mandate to us is to manage our natural environment and resources, and management demands responsible policies and procedures. Management means protection and conservation, not waste and destruction.

On the other hand, some have adopted the dangerous philosophy expressed in the words of the grade school boy mentioned earlier. If we see ourselves only as products of the planet, we will be driven to an extreme form of environmentalism, an idolatry that makes Earth a new age "goddess," and that leads in its practical application to valuing matter over mankind.

As someone has aptly said, "Save the earth, but do not worship the planet."

All of creation, including us, must worship the Creator.

God has appointed us as stewards (managers) over this planet. Our divine appointment as managers of God's earth covers everything. It also carries with it an



accountability to the Owner, and the fact that God holds us responsible should cause us to do some sober thinking.

A steward is someone who is entrusted with the authority and responsibility to manage someone else's property and affairs as though they were his or her own. It is not his or her own, of course, and for that reason it is to be managed in strict accordance with the will of the owner. The steward is accountable for the way it is managed and for the results.

So it is with us. So then, the first thing we need to know is God's purpose in creating and sustaining our natural environment, including its resources, so we can manage it properly for that purpose.

Everything exists for God's glory and His and our good. This should always be our ultimate aim in everything, including our stewardship of His earth. It was for the highest good--His and ours--that He created us. And it is for that highest good that He has given us this beautiful and bountiful world to be our home in this life. It follows, then, that God put these natural resources here for all of us. Ecclesiastes 5:9 says, "The profit of the land is for all; the king himself is served from the field."

Our responsibility, therefore, is to manage the resources of this planet in such a way that everyone will share in them as fully as possible as God intended. This involves sharing as fully as possible in both their diligent production and their wise and unselfish consumption.

This requires us to establish proper priorities and to live by them. Whatever resources God allows to come into our possession or under our control are really His. He has committed them to our management and we are morally obligated to develop and use them wisely for the greatest good. This should motivate us to productivity, not passivity.

Free enterprise is intended to create and spread the wealth; socialism tends to inhibit creative productivity, and therefore it tends to spread the poverty.

The Bible plainly teaches that stewardship requires faithfulness. "Moreover it is required in stewards that one be found faithful" (1 Corinthians 4:2).

"He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man's, who will give you what is your own?" (Luke 16:10-12).

In the above passage Jesus teaches us that faithfulness and honesty in material things is a necessary requirement before God will give us true spiritual riches. God gives us a chance to demonstrate that we can handle financial responsibilities before He gives us spiritual responsibilities. How we handle money is a test of how we will handle the truth.

Before we consider the characteristics and the results of the faithful conduct of this stewardship, let us review what the general human record has been. Again, we look at the testimony of the Scriptures. The picture it paints is exactly what we see in human conduct and experience.

## **CHAPTER THREE: THE ROOT OF ALL EVIL**

If we were to ask a thousand people from all walks of life, representing all socio-economic levels, "How much money would it take to make you happy?" a common answer (though expressed in different ways) would be "A little bit more."

Even with our present and growing world population, if everyone loved God and one another, the resources of the earth would provide enough for all if properly utilized. The problem is that most people do not love God with all their heart and their neighbors as themselves. So then, the great problems of greed, waste, pollution, and poverty are not essentially economic or political problems. They are essentially spiritual and moral problems.

Idealistic attempts have been made and are continuing to be made to solve these gigantic problems and inequities by imposing on the culture some kind of economic system that will enforce equality. This is usually done in the name of "democracy." The result is a government-enforced uniformity that lessens freedom and limits opportunity. It is based on the erroneous premise that human beings are merely highly evolved animals to be domesticated and controlled by government.

Others have attempted to achieve equality through "voluntary" co-operative arrangements, such as utopian communities. But unless the hearts of the participants are ruled by the love of God, these also tend to become authoritarian. What does not come from the heart usually becomes imposed by authority.

So the problem is human selfishness. Too many people are living for themselves. As long as they do, no amount of external control will completely solve the resulting social problems--economic and otherwise. Economic injustices do not create selfishness and greed. Selfishness and greed create economic injustices. If people change the system without changing their hearts, selfishness will still find a way to get what it wants. Sinners will still be sinners. As long as they remain sinners, they will continue to behave like sinners.

That fact notwithstanding, some social and economic systems do provide more opportunity for selfishness to exercise and express itself. On the other hand, they also provide more opportunity for love (good will) to exercise itself. So the question is, how do we choke down the one without smothering the other? At what point does the malignancy of selfishness (sin) necessitate the restriction of some kinds and degrees of freedom? These are questions social philosophers, social scientists, and (yes) social "engineers" have been wrestling with for centuries.

Money attracts greed as honey attracts bees. As we all know, money is a medium of exchange. It buys what people need and/or desire. Money represents the thing. By possessing money (or its equivalent) we possess potentially the thing it will buy. Therefore money becomes a very handy tool of selfishness. So we should not be

surprised to find the love of money wherever selfishness is at work.

"But godliness with contentment is great gain. For we brought nothing into this world, and it is certain that we can carry nothing out. And having food and clothing, with these we shall be content. But those who will be rich fall into temptation and a snare, and into many foolish and harmful lusts, which drown men in destruction and perdition. For the love of money is the root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" (1 Timothy 6:6 - 10).

We notice that the Bible does not say that money is the root of all evil. It is the *love* of money that is the root of all kinds of evil. In human society money is a necessity. Rightly used, it is a powerful servant. But fall in love with it, and it will destroy you--and yours.

Money talks. Affluent societies seem to rest on the assumption that the meaning of life is to be found in what money can do and what it can buy. Happiness is equated with material possessions. When people see their happiness in things, those things become the controlling element in their lives--their god.

Certainly God intends for us to enjoy our possessions and to derive good from them. He desires that we use them, but not that we abuse them. When we become dependent on them for our happiness and well-being, we abuse them. They become our masters. The irony is that when they become our masters, we can no longer truly enjoy them. Slaves do not truly enjoy being under a master. We truly enjoy our possessions only when they are our servants.

When we become dependent on things for our happiness, we become insecure. Will we get enough things to make us happy? Material possessions have a way of eluding us. They take wings and fly away. Someone has said, "Money talks; it says 'goodbye'."

Frustration is a sibling of insecurity. The advertising industry knows this very well. Our contentment is their worst enemy, and they are out to destroy it. Their purpose is to convince us that our happiness depends on owning and using their products. If they can convince us of that, we will be discontented until we buy them. This does not apply to products that alleviate pain and promote genuine well-being, but products that appeal mainly to personal passion ("the cravings of sinful man, the lust of his eyes and his pride in possessions"--1 John 2:16 NIV).

Buy and use, and your social and personal goals will be achieved! What really matters (they tell you) is not whether or not your husband prefers that brand of coffee but the anticipated compliment that you will receive. Buy and drive that car and your friends will really notice you! Use this after-shave and you are guaranteed to attract the ladies. If you are not using this deodorant, can you really be sure? In other words, security, happiness and fulfillment are to be found in the possession and use of things. This is the basic assumption.

But it is a false assumption. Jesus exposed this erroneous prevailing philosophy and corrected our values when He told us, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses" (Luke 12:15). Things are to be used, but life is not to be found in their abundance.

This does not discredit free enterprise or disprove the principle behind economic freedom. Free enterprise provides the best opportunity for the wise and productive management of our resources for the greatest good to the greatest number. The selfish exploitation of free enterprise has produced the evils and scandals of corporate greed. But greed does not reside in the system; it resides in the hearts of sinners. Greed and other forms of selfishness can and do flourish equally in any economic system. Each economic philosophy and resulting system provides its own unique conditions and opportunities for selfish exploitation and the economic and social inequities it produces. For this reason Marxist-Leninist revolutionary movements are naively simplistic in their notions of economic determinism and their assumption that socialism would create equality and a "workers' paradise."

The answer is the gospel of Jesus Christ. Genuine repentance and saving faith in Jesus Christ totally changes the motives of the heart and therefore the entire life. That is the most radical and positive revolution imaginable. It works in economics wherever godly business owners and employers are found.

How happy the world would be without the devastation caused by covetousness and greed. If human society universally loved God with all their heart and their neighbors as themselves, and managed the resources of God's earth for the greatest good of all, it would be like breathing the atmosphere of Heaven. No wonder Jesus taught us to pray "Thy kingdom come."

But that kingdom has not yet come in its fullness. This is our Father's world, but most of it is still enemy-occupied territory. The selfish uprising against the God of love and His rightful rule of love is still in full swing. Satan is furious and sinners are generally having things their own way. Today, any "intrusion" of Biblical principles by those who uphold them is met with fierce resistance, usually in the name of some kind of "freedom." In one form or another the rebellion has been going on throughout human history and it will dominate the human drama until Jesus returns.

The Bible records God's full and descriptive indictment of human covetousness and greed. Job described the situation in the ancient world, the world of his day:

"Men move boundary stones; they pasture flocks they have stolen.

"They drive away the orphan's donkey and take the widow's ox in pledge.

"They thrust the needy from the path and force all the poor of the land into hiding.

"Like wild donkeys in the desert, the poor go about their labor of foraging food; the wasteland provides food for their children.

"They gather fodder in the fields and glean in the vineyards of the wicked.

"Lacking clothes, they spend the night naked; they have nothing to cover themselves in the cold.

"They are drenched by mountain rains, and hug the rock for lack of shelter.

"The fatherless child is snatched from the breast; the infant of the poor is seized for a debt.

"Lacking clothes, they go about naked; they carry the sheaves, but still go hungry.

"They crush olives among the terraces; they tread the winepresses, yet suffer thirst" (Job 24:2-11 NIV).

Their oppressors drove the poor and their families into the desert to scrounge around early and diligently for something to eat, some desert plants and animals. The victims were wet and cold, and tried to find shelter by huddling close to some rock.

Sounds like Ebenezer Scrooge on steroids!

It reminds us of the way the prodigal son was treated in the "far country" when he ran out of money (Luke 15:16).

We open the Bible to the Book Of Exodus and discover an entire nation being held in slavery, serving the desires of their cruel masters. Exodus 1:13, 14 testifies: "And the Egyptians made the children of Israel to serve with rigor, and made their lives bitter with hard bondage, in mortar, and in brick, and in all manner of service in the field; all their service, wherein they made them serve, was with rigor" (KJV).

Slavery is one of the outrageous stalks that sprout from the root of all evil. Bribery and injustice are more of its malignant foliage. According to 1 Samuel 8:3 the sons of Samuel "did not walk in his ways; they turned aside after dishonest gain, took bribes, and perverted justice."

Violence is another result of the love of money. God denounces it in the severest terms. Listen to the judgment of The Almighty on greed and its resulting injustices.

"Woe to men mighty at drinking wine, Woe to men valiant for mixing intoxicating drink, who justify the wicked for a bribe, and take away justice from the righteous man!" (Isaiah 5:22, 23).

"As a cage is full of birds, so their houses are full of deceit. Therefore they have become great and grown rich. They have grown fat, they are sleek; Yes, they surpass the deeds of the wicked; they do not plead the cause, the cause of the fatherless; yet they prosper, and the right of the needy they do not defend. 'Shall I not punish them for

these things?' says the LORD? 'Shall I not avenge Myself on such a nation as this?'" (Jeremiah 5:27-29).

Jeremiah directed the following prophecy against Shallum (Jehoahaz), son of king Josiah: "Woe to him who builds his palace by unrighteousness, his upper room by injustice, making his countrymen work for nothing, not paying them for their labor" (Jeremiah 22:13 NIV). "But your eyes and your heart are set only on dishonest gain, on shedding innocent blood and on oppression and extortion" (Verse 17 NIV).

Through the prophet Malachi God warns: "'So I will come near you for judgment. I will be quick to testify against sorcerers, adulterers and perjurers, against those who defraud laborers of their wages, who oppress the widows and the fatherless, and deprive aliens of justice, but do not fear me', says the LORD Almighty" (Malachi 3:5 NIV).

The story is told of a single young man who moved to a small community in one of the southern states to get started in life as a landscaper. His dream was to build a business of his own, marry, and settle down as a family man and a member of the community. He was able to invest in some equipment. He also bought a Chevrolet Corvette. For a while things went well.

One day he bid successfully on a landscaping job for the estate of a very well-to-do widow in the city. It was a \$12,000 contract. He bought the materials and did a good job.

But the guardian of the estate was also the heir. He happened also to be a close friend of the local judge. After paying the young man as stipulated in the contract, he turned around and sued him.

When the young landscaper came before the judge, the judge looked down at him and said, "Now, boy, I like you. You seem like a fine young man to me. But I notice you drivin' that fancy car around town, and I think that's just too much car for a young fella like you. The money to buy that car came from the hard-workin' people of this community, and I don't think it's right for you to be takin' that much money from our citizens. Now, if you had been a member of one of our fine established families, it might be different. But you came in here from California, and you've been makin' a profit from our local folks here. So I think you'd just better give that twelve thousand dollars back to Miss \_\_\_\_\_'s estate."

It devastated the young man, broke him financially, tore the zest for life out of him and poisoned his spirit with bitterness.

"Indeed the wages of laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth" (James 5:4).

Covetousness was Achan's downfall, costing not only his own life but also the lives of others. The record is found in The Bible in The Book Of Joshua, chapter seven.

Let us listen to the word of the Lord through the prophet Amos: "For three sins of Israel, even for four, I will not turn back my wrath. They sell the righteous for silver, and the needy for a pair of sandals. They trample on the heads of the poor as upon the dust of the ground and deny justice to the oppressed" (Amos 2:6, 7 NIV). "You trample on the poor and force him to give you grain... You oppress the righteous and take bribes and you deprive the poor of justice in the courts" (Amos 5:11, 12 NIV).

Later, the prophet Micah delivered these scathing charges from the Lord. "They covet fields and take them by violence, and houses, and take them away; so they oppress a man and his house, even a man and his heritage" (Micah 2:2 NIV). "The heads thereof judge for reward, and the priests thereof teach for hire, and the prophets thereof divine for money; yet they lean upon the LORD, and say, Is not the LORD among us? none evil can come upon us" (Micah 3:11 KJV).

Yes, there are those who are willing to perpetrate a religious fraud in their greed. Simon the sorcerer was so cynical that he assumed that the gift of God could be purchased with money. He had witnessed the miracles that Philip the evangelist performed and heard the clear message of the gospel of Christ. He saw believers baptized in the Holy Spirit as Peter and John laid hands on them. He saw the transformation that took place in the community. Still, he would not shake off the notion that it was all a commercial enterprise (see Acts 8:18).

Paul warned Titus against certain deceivers "who subvert whole households, teaching things which they ought not, for the sake of dishonest gain" (Titus 1:11).

Likewise, Peter warned believers about false teachers. "By covetousness they will exploit you with deceptive words" (2 Peter 1:3). "They have a heart trained in covetous practices" (Verse 14). A religious crook is the worst crook of all.

The psalmist prayed to be delivered from the fate of sinners "whose right hand is full of bribes" (Psalm 26:9, 10).

For the sake of money some of the soldiers at the tomb of Jesus were willing to deny His resurrection (Matthew 28:11-15). That is what bribery will do to a person's soul.

When Felix, the Roman governor, heard Paul's words concerning "righteousness, temperance, and judgment to come," he trembled. But he did not repent. Later, he tried to persuade Paul to bribe him for his freedom. He turned from the priceless treasures of truth, and instead sank into the slime-pit of bribery. How detestable! We read the sordid account in Acts 24:24-26.

The prophet Ezekiel continued the Lord's indictment against ancient Israel. "In you they take bribes to shed blood; you take usury and increase; you have made profit from your neighbors by extortion, and have forgotten Me" (Ezekiel 22:12). "With their mouth they show much love, but their hearts pursue their own gain" (Ezekiel 33:31).

Earlier, the prophet Hosea compared the northern kingdom to a person who loved to oppress, holding "deceitful scales" in his hands (Hosea 12:7).



Jeremiah reported concerning Judah, "From the least of them even to the greatest of them, everyone is given to covetousness; and from the prophet even to the priest, everyone deals falsely." (Jeremiah 6:13 and 8:10).

This condition did not come about all at once. Many years before Jeremiah's time, by the word of the Lord the prophet Isaiah charged the rulers of Jerusalem with being "companions of thieves; everyone loves bribes, and follows after rewards. They do not defend the fatherless, nor does the cause of the widow come before them" (Isaiah 1:23).

The prophet Hosea reminded ancient Israel that the very resources they used in Baal worship had come from God. Speaking of the nation in the feminine, he said "For she did not know that I gave her grain, new wine, and oil, and multiplied her silver and gold, which they prepared for Baal" (Hosea 2:8).

The poor have always been the victims of the human mismanagement of this world and its resources. When we look at human history as a whole, the picture that emerges is the rich getting richer and the poor getting poorer.

Only the gospel of Jesus Christ and the application of Biblical principles can change that, and in many situations they who follow those Biblical principles have changed it.

"The wicked in his pride persecutes the poor" (Psalm 10:2).

"He who mocks the poor reproaches his Maker (Proverbs 17:5 NASB).

"There is a generation whose teeth are like swords, and whose fangs are like knives, to devour the poor from off the earth, and the needy from among men" (Proverbs 30:14).

"The LORD enters into judgment with the elders and princes of His people, 'It is you who have devoured the vineyard; the plunder of the poor is in your houses. What do you mean by crushing My people, and grinding the face of the poor?' declares the Lord GOD of hosts" (Isaiah 3:14, 15 NASB).

The foolish person schemes "to keep the hungry person unsatisfied and to withhold drink from the thirsty" (Isaiah 32:6 NASB).

In a scathing prophecy against Jerusalem, Ezekiel likened the city to Sodom, and even worse. "Behold, this was the guilt of your sister Sodom: she and her daughters had arrogance, abundant food, and careless ease, but she did not help the poor and needy" (Ezekiel 16:49 NASB).

Even after Judah had suffered the severe chastisement known as the seventy year Babylonian captivity, the returning Jews reverted back to the same repressive practices that had been much of the reason that God's judgment had fallen upon their fathers. When the people complained to Nehemiah, he responded with his usual vigor. He

called the nobles and rulers together and urged them: "Please, let us leave off this usury. Please, give back to them this very day their fields, their vineyards, their olive groves, and their houses, also the hundredth part of the money and of the grain, the new wine, and the oil that you are exacting from them" (Nehemiah 5:10, 11 NASB).

Jesus showed us that He was well aware of the economic facts of life when He said that we have the poor always with us (Matthew 26:11).

The Book of Proverbs opens with an appeal for wisdom. The plea includes the following vivid warning. "My son, if sinners entice you, do not consent. If they say, 'Come with us, let us lie in wait for blood, let us ambush the innocent without cause; let us swallow them alive like Sheol, even whole, as those who go down to the pit; we shall find all kinds of precious wealth, we shall fill our houses with spoil; throw in your lot with us, we shall all have one purse,' my son, do not walk in the way with them. Keep your feet from their... path, for their feet run to evil, and they hasten to shed blood. Indeed, it is useless to spread the net in the eyes of any bird; but they lie in wait for their own blood; they ambush their own lives. So are the ways of everyone who gains by violence; it takes away the lives of its possessors" (Proverbs 1:10-19 NASB).

What was true then is still true today. Covetousness and greed still characterize a world in rebellion against God and the moral law that He administers. Covetousness is included in the stern indictment against the Gentile world, recorded in the first chapter of Romans. We are now living in the last days, and 2 Timothy 3:2 tells us that in the last days "men shall be... covetous."

How do you feel when you see and hear reports of mass starvation caused by deliberate and unbridled selfishness? Does it make you angry when scenes of human suffering in parts of the third world are followed by scenes of greedy gluttons lavishing their riches on their own indulgences? Do you feel bitter when someone is trampled on by those who control the system?

Now, the person who believes that the only judgment and hell is the one we create for ourselves here in this life must have a difficult time living with reality. If that person is truly thoughtful about the matter, his or her frustration must be intense. If the only retribution for injustices is what comes in this life, things are way out of balance. And from a merely human standpoint there is no chance of a real change. No wonder many activists are driven to violence and nihilism by their frustrations and anger.

People do suffer in this life many of the consequences of their sins. We reap what we sow (Galatians 6:7). This fact is taught in the Bible and demonstrated in human experience. Nevertheless, if the only penalty for sin is what happens in this life, a lot of people are getting off practically scot-free.

The psalmist had a big problem with this, as we read in Psalm 73. We could summarize his frame of mind in a paraphrase. "Hey, I don't get it. Look at the way those guys live. They're getting away with everything. They curse and swear and live like the devil. But nothing bad seems to happen to them. They're making money hand over fist. They're in good health, even when they're old. Me? I live for God and pay my

tithes, and what good has it done me? My truck is always breaking down. I've had crop failures three years in a row. My kids are always sick. The bills are piling up. How come?"

Then the psalmist went to the sanctuary. There he began to see beyond the end of his nose. He took a good look at things from God's perspective. He took a good, long look at where everything is heading. He saw where he was going and where the wicked are going, and (again paraphrasing) he began to feel differently about things. "Sorry, Lord. Guess I was acting a little dumb. You're my life and my treasure. You're my strength, and You're going to take care of me. You know what's happening and You're going to make it all come out right. So I'm going to trust You."

Sin has its consequences, both natural and governmental. That is, some of the consequences of sin are to be found in the natural retribution it brings upon the sinner. If we do wrong, we set in motion a series of cause and effect circumstances that often come right back on us. This is the law of sowing and reaping (Galatians 6:7, 8).

But that is not all. As was said earlier, if natural consequences were the only punishment for sin, the penalty would be so low as to be almost trivial in view of the real guilt of sin. It would amount practically to no penalty at all. For that reason many people shrug it off with the attitude, "Yeah, I know what it could do to me, but I'll get by." And if sin's natural consequences were its only penalty, they would in fact be practically getting by.

But there is also a governmental penalty for sin. This refers to the moral rule of God. God has made it clear that He is the Judge of the whole earth. He is a just Judge. He will execute the just penalty upon sin, including the love of money and all of its resulting evils.

"Though he heaps up silver like dust and clothes like piles of clay, what he lays up the righteous will wear, and the innocent will divide his silver. The house he builds is like a moth's cocoon, like a hut made by a watchman. He lies down wealthy, but will do so no more; when he opens his eyes, all is gone. Terrors overtake him like a flood; a tempest snatches him away in the night" (Job 27:16-20 NIV).

"Surely every man walks about like a shadow; surely they busy themselves in vain; he heaps up riches, and does not know who will gather them" (Psalm 39:6).

The Book of Proverbs is a treasure-chest of divine wisdom. To ignore or disregard its instructions and warnings is sheer folly. Here are some of those warnings, quoted from the King James Version.

"Treasures of wickedness profit nothing, but righteousness delivers from death" (10:2).

"He who is greedy for gain troubles his own house, but he who hates bribes will live" (15:27).

"Getting treasure by a lying tongue is the fleeting fantasy of those who seek death. The violence of the wicked will destroy them, because they refused to do justice. Whoever shuts his ears to the cry of the poor will also cry himself and not be heard" (21:6, 7, 13).

"He who oppresses the poor to increase his riches, and he who gives to the rich, will surely come to poverty" (22:16).

"One who increases his possessions by usury and extortion gathers it for him who will pity the poor. A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished" (28:8, 20).

A person who is in a hurry to get rich will not go unpunished because a money-hungry person will do something dishonest before long and get caught.

We read now the words of the Preacher, found in the Book of Ecclesiastes, chapter 5, verses 8 - 14.

"If you see the oppression of the poor, and the violent perversion of justice and righteousness in a province, do not marvel at the matter; for high official watches over high official, and higher officials are over them. Moreover the profit of the land is for all; the king himself is served from the field. He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity. When goods increase, they increase who eat them; so what profit have the owners except to see them with their eyes? The sleep of a laboring man is sweet, whether he eats little or much; but the abundance of the rich will not permit him to sleep. There is a severe evil which I have seen under the sun: riches kept for their owner to his hurt. But those riches perish through misfortune."

This passage emphasizes the vanity of riches. More exactly, it teaches us that riches will disappoint all who try to find real satisfaction and fulfillment in them.

God's judgment on greed and its associated evils is strongly expressed in Isaiah 10:1, 2. "Woe to those who make unjust laws, to those who issue oppressive decrees, to deprive the poor of their rights and withhold justice from the oppressed of my people, making widows their prey and robbing the fatherless" (NIV).

Also, we find this graphic picture in Jeremiah 17:11. "Like a partridge that hatches eggs it did not lay is the man who gains riches by unjust means. When his life is half gone, they will desert him, and in the end he will prove to be a fool" (NIV).

Jesus warned His disciples to beware of the scribes and Pharisees. One reason was that those religious leaders had corrupted their spiritual positions for unjust gain. He said, "They devour widows' houses and for a show make lengthy prayers. Such men will be punished most severely" (Mark 12:40 NIV).

Of course, it is not only possible but also true in fact that people can and some do become rich through honest means. However, most wealth is gained by selfish people

through selfish means for selfish purposes. For that reason riches and righteousness are very seldom associated together in the Scriptures. That riches usually involve selfish motives and means is implied in our Lord's pronouncement of woe upon the rich.

"Woe to you who are rich, for you are receiving your comfort in full. Woe to you who are well-fed now, for you shall be hungry" (Luke 6:24, 25 NASB).

Jesus illustrated the folly and spiritual bankruptcy of materialism in some very graphic parables. One is found in Luke 12:16-21.

"The ground of a certain rich man yielded plentifully. And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.'" But God said to him, 'You fool! This night your soul will be required of you; then whose will those things be which you have provided?' So is he who lays up treasure for himself, and is not rich toward God."

Although the man in the parable gained his wealth legitimately (so far as we know), his motive was all wrong. He was totally selfish. He considered it all to be his, showing no gratitude toward God or regard for others. He was a secular man who tried to feed his soul on goods. His aim was to use it all for self-gratification. He disregarded God and spiritual values, and assumed himself to be the master of his own future. No wonder God addressed him: "fool."

Another pertinent parable is found in Luke 16:19-25. It is the account of the rich man and Lazarus. In this parable the problem with the rich man was not that he was rich, but that he displayed the selfishness so common to the rich. He lavished everything on himself, totally disregarding the poor man lying at his gate. That is why he went to hell, and that is why others like him will follow him there.

This brings us to an important point: the love of money does not necessarily depend on how much money one has. It is the commitment of the heart. A multi-millionaire can be a wise and benevolent steward of the resources under his or her control. On the other hand, a person without two dimes to rub together can be a slave to the love of money. In general, however, wealth presents temptations that carry the heart away.

In his first Corinthian letter Paul instructs believers on how we are to relate to professed Christians who by their conduct betray an evil state of heart.

"But now I have written to you not to keep company with anyone named a brother who is a fornicator, or covetous, or an idolater, or a reviler, or a drunkard, or an extortioner--not even to eat with such a person" (1 Corinthians 5:11).

The reason believers are to have no communion with those who practice such things is that "neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, nor thieves, nor covetous, nor drunkards, nor revilers, shall inherit the kingdom of God" (1 Corinthians 6:9, 10).

It might startle some to find the covetous listed right along with adulterers and thieves, but that is exactly how God categorizes this sin.

When God wanted someone who would say in stern, graphic language what He had to declare about a matter, He sometimes chose James. No wonder, then, that what God wanted said about this sin is found in James 5:1-6.

"Come now, you rich, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth [Hosts]. You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter."

What does the love of money do?

It makes a mockery of justice. "A wicked man receives a bribe from the bosom to pervert the ways of justice" (Proverbs 17:23 NASB).

It turns a man into a cheat. "'Bad, bad,' says the buyer; but when he goes his way, then he boasts" (Proverbs 20:14 NASB).

It overthrows nations. "The king establishes the land by justice, but he who receives bribes overthrows it" (Proverbs 29:4).

It chokes the word of God out of the mind and heart. "Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful" (Matthew 13:22). It does this by blinding the mind with false "values." In Christ's parable of the marriage feast, when the king called the invited guests, "they made light of it, and went their ways, one to his farm, another to his merchandise" (Matthew 22:5 KJV).

The love of money so degrades the human soul that a man or woman will betray the Savior if the price is attractive enough. For one man, thirty pieces of silver was all it took (Matthew 26:15,16).

It so calluses a man that he can coldly gamble over the Savior's garment, while overhead His precious blood is dripping away for the sins of the world (John 19:23, 24). Thus gambling numbs the human spirit.

It incites people to oppose the gospel and those who preach it. Such was the case when, at the command of Paul in the name of Jesus, the demon-possessed girl at Philip was liberated from her spiritual bondage. "When her masters saw that their hope of profit was gone, they seized Paul and Silas, and dragged them into the marketplace to the authorities (Acts 16:19).

It damns the soul forever. The sad story of Ananias and Sapphira will stand forever as a tragic testimony to this fact. Because of the love of money they lied to The Holy Spirit and died in church as a consequence (Acts 5:1-11).

An extensive review of the Biblical record of sinners' misconduct and the mishandling of their stewardship of God's earth is a wearisome task, especially while those same evil practices continue all around us. The love of money still rules. We read about it in the Bible; then we look up and see it going on in full vigor. Nevertheless, if we are to explore the whole subject of managing God's world, we must give proper attention to the evils that result when selfishness gets its way.

Whatever selfishness touches it corrupts. We are becoming increasingly aware of what is happening to God's earth with its resources during this time when it is largely in the hands of managers who have little or no real regard for the rights and will of the Owner.

People who are outraged by the results of greed have two basic alternatives. The one does not recognize a Moral Governor who is able and determined to rectify the inequities and bring about His kingdom and order in His own way and time. Consequently, they who take that alternative feel that they have to take matters into their own hands, through either reform or revolution. However, true reform is possible only when it accompanies and is the product of a genuine spiritual awakening. Without that spiritual and moral rebirth, reform is only external and limited. And revolution through the class struggle, with all of its bitterness, violence, and repression, only replaces one evil with another.

The other alternative rests on the premise that there is a God in heaven who upholds moral order, who overcomes evil with good, and who will bring about peace and justice in His way and time. Consequently, believers should not be frustrated. We know that God's way is reconciliation, not revolution. We believe that through the death and resurrection of His Son, Jesus Christ our Lord, God has provided the single means to redeem and change sinners and bring about reconciliation among people. We see the evidence of the effectiveness of the gospel in human experience. We see that reconciliation with God leads directly to reconciliation among the reconciled. God's way is the only way to true peace and justice, and we follow it.

We also know that even though others reject His way, God knows how to protect and to provide for those who put their trust in Him. He assures us of that in His word.

"He raises the poor from the dust and lifts the beggar from the ash heap, to set them among princes and make them inherit the throne of glory" (1 Samuel 2:8).

"LORD, who is like Thee, who delivers the afflicted from him who is too strong for him, and the afflicted and needy from him who robs him?" (Psalm 35:10 NASB).

"You, O God, provided from Your goodness for the poor" (Psalm 68:10).

Concerning Zion, God promised, "I will abundantly bless her provision; I will satisfy

her poor with bread" (Psalm 132:15).

"I know that the LORD will maintain the cause of the afflicted, and justice for the poor" (Psalm 140:12).

"Sing to the LORD! Praise the LORD! for He has delivered the life of the poor from the hand of evildoers" (Jeremiah 20:13).

Our firm confidence in the ultimate triumph of God and His kingdom keeps us from cynicism and despair, and also from fanaticism. God will establish righteousness on the earth. So we earnestly pray, "Thy kingdom come. Thy will be done in earth, as it is in heaven" (Matthew 6:10 KJV). Amen!

In this gospel age God is pursuing His ends by moral means. In the gospel He is offering pardon and reconciliation to all who submit to Him and believe on His Son, Jesus Christ. God is changing society by changing people, and He is doing it by love and truth.

Philemon was a Christian slaveholder, probably a kind and gentle one. One of his slaves, Onesimus, ran away. Somehow Onesimus came in contact with the apostle Paul, who led him to Christ. When Paul sent Onesimus back to his master, he urged Philemon to receive him, "no longer as a slave but more than a slave, as a brother beloved" (Philemon, verse 16). "A brother beloved." *Slavery cannot survive that!*

Paul did not tell Onesimus to go back and organize a slave uprising, kill Philemon and the other slave owners, and establish a "just" social order by revolution. Neither did he order Philemon to release his slaves. He simply reminded Philemon that Onesimus is now his brother, and that he is to treat him as such both in the flesh and in the Lord. That is God's way of bringing about social justice.

This does not mean that Christians should not work for reform. Because believers have the highest motive for desiring social change--love--we should be the most active in working for the greatest good. But the character of our actions will be consistent with the character of our motive. We will not illogically attempt to achieve good ends by evil means. This would be as absurd as yelling "quiet!" in a hospital ward.

The real remedy is the change that is brought about in people's hearts by the gospel--rooting out selfishness by the triumphal entry of Christ into the heart and the establishment there of God's liberating rule of love and truth.

Accordingly, we recognize that all other efforts at reform are only measures to curb and inhibit selfishness by placing external restraints on it, by reducing its opportunities for its development and expression, and by gradually changing public attitudes through education and social pressure. These are necessary as long as sinners remain in orderly society. People who will not be governed by God and His love must be ruled by law.

Though reforms are made and social progress is to be achieved, evil will not be



eliminated from society during this present age. This is man's probationary time. God is working with human free will by means of truth and moral suasion. The human response is voluntary. When people choose to disobey, God does not prevent it or its consequence, though He does everything wisely possible to inhibit those consequences providentially.

So the innocent suffer. But the righteous are patient, knowing that the Judge of all the earth will do right (Genesis 18:25). His kingdom will come. His will shall be done in earth as it is in Heaven.

"Even so, Come, Lord Jesus!"



## **CHAPTER FOUR: FIRST THINGS FIRST**

The sermon was drawing to a close and the minister was extending the invitation. Among those who came to the front was a young man in his teens. After standing a few moments with his head bowed, suddenly he looked up and prayed earnestly, "Lord, I'll serve yuh if yuh'll only help me get a git-tar!"

Our prayers often reveal our values. If we agree to serve the Lord "only if," we deceive ourselves. The "if" is more important to us than the Lord. That is serving the "if," not the Lord. We truly serve the Lord when it is for His sake first of all.

True Christians have made up their minds that Jesus Christ is worth more than anything and everything. This is implied in saving faith. Nothing less is believing with all the heart. People who are trying to live the Christian life only for its benefits to themselves are selfish at heart. They are living for themselves, not the Lord. They are hypocrites.

Satan is the "accuser of the brethren," and this is exactly what he accused Job of doing. "Does Job fear God for nothing?" he asked cynically (Job 1:9). God had blessed and prospered Job. So Satan leveled the same accusation against Job that is often made against Christians: "Yeah, he goes to church only for what he can get out of it." This is true of hypocrites, but it is not true of genuine Christians.

Nevertheless, God has promised to bless and prosper those who love and obey Him.

And how do we respond to these blessings? How do we handle the resources God has allowed to come into our possession and/or under our control? What are the responsibilities of our stewardship? How should we conduct ourselves in this trust? And what should be our attitudes?

For answers and guidance we turn again to the Scriptures. There we find the principles and precepts clearly and authoritatively laid out by the Holy Spirit.

First of all, good stewardship begins with a correct set of values. A good steward has his or her priorities in proper order.

The tendency of prosperity is to distort one's values and make a shambles of one's priorities. If those values and priorities are not firmly established, prosperity will ruin the soul. Moses warned Israel: "When the LORD your God brings you into the land which He swore to your fathers, Abraham, Isaac, and Jacob, to give you great and splendid cities which you did not build, and houses full of good things which you did not fill, and hewn cisterns which you did not dig, vineyards and olive trees which you did not plant, and you shall eat and be satisfied, then watch yourself, lest you forget the LORD" (Deuteronomy 6:10-12 NASB).

"Beware lest you forget the LORD your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today; lest, when you have eaten and are satisfied, and have built good houses and lived in them, and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies, then your heart becomes proud, and you forget the LORD your God who brought you out from the land of Egypt, out of the house of slavery.

"He led you through the great and terrible wilderness, with its fiery serpents and scorpions and thirsty ground where there was no water; He brought water for you out of the rock of flint. In the wilderness He fed you with manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end.

"Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day" (Deuteronomy 8:11-18 NASB).

Prosperity has caused many to forget God. Jesus warned us of "the deceitfulness of riches" (Mark 4:19). Riches deceive by eroding one's perception of eternal values, gradually replacing spiritual priorities with material ones. The fall comes when the heart yields to the false gods of materialism.

"If riches increase, do not set your heart on them" (Psalm 62:10). In other words, keep first things first.

Jesus said, "But seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33). We should keep our heart so firmly set on eternal values that God could safely make a multi-millionaire out of us if He chose to do so.

When our Lord commanded, "Do not labor for the food which perishes" (John 6:27), He was not instructing us to quit our jobs and be lazy. Not at all. A person who truly seeks first the kingdom of God should be one of the most highly motivated people on earth. We have the greatest possible reason to be as productive as we can be. "Lazy Christian" is a contradiction of terms. What Jesus taught is that we are not to make things our chief goal, not even our daily food, as important as that is. Spiritual values are far more important than even the most necessary of material values. There is where the true "taxonomy of needs" begins.

Jesus put it another way when He said, "What will it profit a man if he gains the whole world, and loses his own soul?" (Mark 8:36). Colossians 3:2 puts it this way: "Set your mind on things above, not on things on the earth."

When we are told that "those who buy" should be "as though they did not possess" (1 Corinthians 7:30), the intent is not that we are to be careless about our possessions. That would be contrary to the basic principle of stewardship. It means simply that we should not become anxious over them. We are not to allow concern for our

possessions to weigh us down.

Moses was certainly an outstanding example of someone who had a proper sense of eternal values. In Egypt he was surrounded by all kinds of worldly attractions. What Satan offers to most people is only "peanuts" compared to what he offered Moses. Had he chosen to live for his own self-gratification, Moses could have done so in grand style. But he esteemed "the reproach of Christ greater riches than the treasures in Egypt; for he looked to the reward" (Hebrews 11:26). No, it was not an ultimately selfish choice. Rather, it was a proper sense of eternal values--values in themselves as well as to him.

Yes, Egypt had treasures. Many years ago my wife and I had the opportunity to view the treasures of King Tut's tomb when they were on display in New Orleans. I remember the thoughts that went through my head as we moved from one gold-laden showcase to another. "So this is the stuff that some people go crazy over," I mused. I reflected on the fact that Moses could have had as much gold as this, and perhaps more, if he had only chosen to remain in Egyptian royalty. But Moses saw something far more valuable!

Moses had his priorities straight. His values were correct and solid. The will of God had so won his heart that the pleasures of sin were no competition at all.

So it was with the apostle Paul. He declared, "But indeed I also count all things loss for the excellence of the knowledge of Christ Jesus my Lord; for whom I have suffered the loss of all things, and count them as rubbish [sewage], that I may gain Christ" (Philippians 3:8).

No wonder God could trust Moses and Paul with great spiritual and eternal riches! Their hearts were free from the love of things.

Only when people's hearts are free from the love of things can God trust them with things. This is a principle of God's economy. No wonder the meek shall inherit the earth (Matthew 5:5). The meek are not living for the earth. Their hearts and minds are set on higher values. For that reason God can trust them with the earth, and in His time He will give it to them.



## **CHAPTER FIVE:**

### **THE ATTITUDE OF GRATITUDE**

It must be frustrating to be an atheist, to look at the abundant blessings surrounding us and experience a sense of gratitude but have no one to thank.

Part of the Biblical indictment against the Gentile world is that "although they knew God, they did not glorify Him as God, nor were thankful" (Romans 1:21).

In the last chapter we read Moses's warning to Israel not to forget the Lord in their prosperity (Deuteronomy 8:11-18). That warning was prefaced by this admonition: "When you have eaten and are full, then you shall bless the LORD your God for the good land which He has given you" (verse 10). The correlation is significant. If we cultivate a thankful heart, keeping our spiritual priorities clear will be much easier. So let us "cultivate our hearts" while we "cultivate the soil."

God created a beautiful, bountiful earth, arranged it for us to live in, then gave it to us to manage and enjoy. Our stewardship of God's earth is a gracious privilege. God blessed us by granting it to us and He continues to bless us day by day by what the earth yields for our benefit.

God gives us pure air, majestic snow-capped mountains, green hills and fertile valleys, placid lakes, rippling brooks, mighty rivers and surging oceans. He thought enough of us to decorate our earthly home with flowers, wildlife and fish. He established four seasons. He built refreshing variety into the earth's natural features and resources. He stocked the ground with useful elements and resources. In all of nature, to the tiniest details, we see expressions of God's loving care for us, His generosity, His affection toward us.

But the world as we know it is not what it was originally when Adam and Eve strolled through Eden's verdant pathways. It now groans under the curse that came upon it because of man's sin. Yet even in its entropy its beauty is magnificent.

How dead must be the soul that can stand before even one feature of earth's grandeur--whether the product of the original creation, or the result of subsequent catastrophic action that God used to sculpture new breathtaking spectacles--and not sense the stirrings of awe and gratitude before the Lord God Jehovah, the Creator of it all!

How irreverent, how crass must they be who have no respect for the planet as the property of Almighty God, they who disregard their solemn responsibilities as stewards over His earth, they who rape its delicate beauties, plunder and waste its resources and pollute its systems.

Christians should take the lead in the protection and conservation of our natural environment. We should not wait for the materialists or the nature-worshippers to set the

agenda. We should set it and lead it. We should be examples of respect for our Heavenly Father's world.

Many people have been heavily influenced by eastern religions in their attitude toward nature. To them nature itself has taken on a divine quality. The earth itself has become a "goddess." This theology is sometimes labeled "deep ecology." In some cases this view regards all life as sacred. One expression of this attitude is found in the notion of reincarnation.

Concurrent with this is the evolutionary premise that man is merely the product of nature and therefore only a part of nature. All of this is reinforced by a "back-to-nature" revolt against the depersonalizing effects of a highly technological and industrialized economy. Add some strong pragmatic concerns for self-preservation and survival. Blended all together they produce our contemporary concern for the protection and preservation of our environment.

It is a shame that Christians waited for these forces to shape a quasi-cultic ethic concerning nature instead of boldly advancing a truly Biblical one.

We do not worship "mother nature," but Father God! Although we respect life in its various forms, only human life is sacred. We are not merely the product of nature. Both we and nature are the product of God's creative word. Our bodies are made of the elements of earth, but our spirits and souls--our essential personhood--transcends matter. We worship the Creator, not the creation. We respect the planet out of reverence for God, Who created it and Whose it is. We do this not out of insecurity, misdirected "spiritual" sentiment, or a denial of our human dignity that would have us bow to nature as though it were our "Mother."

As Christians--ministers, teachers, parents--we should include the clear Biblical perspective of nature as part of our total instruction and training.

This should help cultivate the "attitude of gratitude." If we love God and appreciate the precious planet He has given us to manage and enjoy, our natural response will be gratitude and thankfulness.

Thankfulness is much more than merely saying "thanks" in passing. Thankfulness is an attitude, a continuous state of heart-gratitude that bubbles up frequently in spontaneous expressions of appreciation and praise.

And let us not be ashamed to thank God publicly for His benefits. Before Jesus fed the five thousand (Matthew 14:19) and the four thousand (Matthew 15:36), He publicly prayed and gave thanks to the Father. Also, in the presence of hundreds of soldiers, sailors, and fellow-prisoners, Paul "took bread and gave thanks to God" (Acts 27:35).

We should never be embarrassed to bow our heads and give thanks for our food, whether we are at home or in public. We do not have to make a show of it. But neither should we try to hide our prayer by giving the impression that we are just rubbing our forehead. If we are alone, a silent prayer will do. If we are in a group with family and/or



friends, the prayer should be audible just within the group.

Returning thanks at meals is more than a tradition. Its practice is rooted in Biblical principles and practice. In 1 Timothy 4:3-5 we read that God has created all food "to be received with thanksgiving by those who believe and know the truth. For every creature of God is good, and nothing is to be refused if it is received with thanksgiving; for it is sanctified by the word of God and prayer."

Because of religious convictions, some people abstain from certain foods, particularly meat. We should always be courteous enough to respect their convictions and charitable enough not to judge their weak conscience.

"He who eats, eats to the Lord, for he gives God thanks; and he who does not eat, to the Lord he does not eat, and gives God thanks" (Romans 14:6).

To all the gifts and blessings that God has bestowed upon us, may there be added a thankful heart.

"Oh, that men would give thanks to the LORD for His goodness, and for His wonderful works to the children of men" (Psalm 107:8).

"What shall I render to the LORD for all His benefits toward me? I will take up the cup of salvation, and call upon the name of the LORD" (Psalm 116:12, 13).

We can never merit God's blessings. But we can take the cup of salvation that is offered to us so freely, and call upon His name.



## CHAPTER SIX: FAR BETTER THAN GOLD

Whenever times are uncertain, a sense of uneasiness invades the public mind. People in general feel insecure. Many see themselves as personally vulnerable before the forces that appear to threaten them. Some panic. The price of gold and other precious metals rises as people grasp for something they believe they can trust.

But what can we trust with absolute certainty? Is any material possession so secure that we cannot possibly lose it? Is the government our guaranteed provider? Does it have unlimited resources?

And if we look for security within ourselves, can any of us say for sure that our personal inner resources are sufficient and never-failing? If they are not, then where shall we find real and ultimate security? Where can we put our trust with absolute certainty and security?

Again, we reflect on the position of the steward. Remember, a steward is someone who is entrusted with the goods of another. The steward is responsible to manage those goods properly and productively. He should be very concerned about that. But he does not worry about where they are coming from. As long as the owner is wealthy, the steward is secure and confident.

Suppose that you go to work for a multi-billion dollar corporation. The corporation puts some expensive equipment under your control and trains you to operate it with the guarantee of good wages and a liberal bonus. As long as that corporation is in business and you are working for it, you would not worry about an income.

That is exactly where the believer in Christ stands in his or her stewardship of God's world. Our Heavenly Father owns it all. He has committed a part of it to each of us to use and to manage for His glory and the greatest good, with the promise that He shall supply all our need according to His riches in glory by Christ Jesus (Philippians 4:19).

Now, God's resources are immeasurably greater than those of any human built corporation. He will always be in business, and so long as we remain faithful to Him in our stewardship we have no worry over whether or not our needs will be supplied.

God is our ultimate Source of supply. As His stewards, let us place our total trust in Him. He is the solid Rock of our confidence.

We must be careful that we do not transfer our trust from the Supplier to the supply. As it has been often said, we do not look to the "supply at hand" but to the "Hand of supply."

On this very point the apostle Paul instructed young Timothy: "Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the

living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share; storing up for themselves a good foundation against the time to come, that they may lay hold on eternal life" (1 Timothy 6:17-19. Some manuscripts read "life indeed").

Placing our trust in material possessions rather than in God is a sin. Long ago Job stated: "If I have made gold my hope, or said to the fine gold, 'You are my confidence'; if I have rejoiced because my wealth is great, and because my hand had gained much; ... this also would be an iniquity worthy of judgment, for I would have denied God who is above" (Job 31:24, 25, 28).

The first part of Psalm 52 is addressed to the "mighty man" who boasts himself in evil. Verses 6 and 7 declare: "The righteous also shall see and fear, and shall laugh at him, saying, 'Here is the man who did not make God his strength, but trusted in the abundance of his riches, and strengthened himself in his wickedness.'"

Here are two passages in Proverbs that speak directly to this issue: "He who trusts in his riches shall fall, but the righteous will flourish like the green leaf" (Proverbs 11:28 NASB). "A rich man's wealth is his strong city, and like a high wall in his own imagination" (Proverbs 18:11 NASB).

After His disappointing encounter with the rich young ruler, Jesus said to His disciples: "How hard it is for those who have riches to enter the kingdom of God! ... Children, how hard it is for those who trust in riches to enter the kingdom of God! It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God" (Mark 10:23-25).

The reason for the difficulty is that the rich are prone to trust in their riches. Left to their own devices, that is exactly what they will do. The tendency is too strong to be overcome except by the work of the Holy Spirit in conviction and regeneration.

We tend to cling to whatever we put our trust in. If we cling selfishly to riches, we are not loving God with all our heart and our neighbor as ourselves. And without love, we are not in the kingdom of God.

Placing our trust in riches is wrong because doing so puts material things in the place in our hearts where God alone should be.

As we know, material things are insufficient and temporary. This is a strong reason why we should never put our trust in them.

"Riches do not profit in the day of wrath, but righteousness delivers from death" (Proverbs 11:4).

"Neither their silver nor their gold shall be able to deliver them in the day of the LORD's wrath" (Zephaniah 1:18).

"Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a

glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle" (Proverbs 23:4, 5 NIV).

"Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever" (Proverbs 27:23, 24).

"There is an evil which I have seen under the sun, and it is common among men: a man to whom God has given riches and wealth and honor, so that he lacks nothing for himself of all he desires; yet God does not give him power to eat of it, but a foreigner consumes it. This is vanity and it is an evil affliction" (Ecclesiastes 6:1, 2).

Christ admonished the lukewarm Laodicean church: "Because you say, 'I am rich, have become wealthy, and have need of nothing'--and do not know that you are wretched, miserable, poor, blind and naked--I counsel you to buy from Me gold refined in the fire, that you may be rich" (Revelation 3:17, 18).

The collapse of the world-system symbolized by Babylon is described in Revelation 18. Included in the lamentation made over the city are these words: "For in one hour such great riches came to nothing" (verse 17).

Why put our trust in the things of earth, when God is faithful to provide all of our needs? Our Heavenly Father is limitless in every way. His resources are vast. He is our all-sufficient Provider. He assures us over and over that He cares for us. He reminds us that we daily witness His care for each of His creatures, including the birds of the air. This is how the Father is. Jesus said so. Following is part of what our Lord taught us in the Sermon On The Mount.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also... No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon. Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not the life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you by worrying can add one cubit to his stature? So why worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now, if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things do the Gentiles seek. For your heavenly Father knows that you need all of these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not worry about tomorrow, for tomorrow will worry about its

own things. Sufficient for the day is its own trouble" (Matthew 6:19-21, 24-34).

The Bible records that God prospered Abraham (Genesis 24:35), and also Isaac (Genesis 26:12). He promised Israel that if they would obey Him, He would bless and prosper them in every way.

"So you shall serve the LORD your God, and He will bless your bread and your water. And I will take sickness away from the midst of you" (Exodus 23:25).

"If you walk in My statutes and keep My commandments, and perform them, then I will give you rain in its season, the land shall yield its produce, and the trees of the field shall yield their fruit. Your threshing shall last till the time of vintage, and the vintage shall last till the time of sowing; you shall eat your bread to the full, and dwell in your land safely" (Leviticus 26:3-5).

"Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD your God will set you on high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God: blessed shall you be in the city, and blessed shall you be in the country. Blessed shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks. Blessed shall be your basket and your kneading bowl. Blessed shall you be when you come in, and blessed shall you be when you go out. The LORD will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways. The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the LORD your God is giving you... And the LORD will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground, in the land of which the LORD swore to your fathers to give you. The LORD will open to you His good treasure, the heavens, to give the rain to your land in its seasons, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow" (Deuteronomy 28:1-8, 11, 12).

"The LORD your God will make you abound in all the work of your hand, in the fruit of your body, in the increase of your livestock, and in the produce of your land for good" (Deuteronomy 30:9).

Earlier, Moses reminded the nation of God's faithfulness during the forty years they had wandered through the wilderness. "For the LORD your God has blessed you in all the work of your hand. He knows your trudging through this great wilderness. These forty years the LORD your God has been with you; you have lacked nothing" (Deuteronomy 2:7).

No supermarkets. No fast-food drive-ins. No shopping malls. Just barren desert, dry wadis, and flimsy tents. Yet they lacked nothing! God saw to it that the essentials

were there, even if it took miracle after miracle to provide them. Such is the faithfulness of our God toward all who will trust Him!

Because Solomon asked for wisdom instead of riches, God honored him by granting him riches also (1 Kings 3:13).

God used ravens to feed Elijah (1 Kings 17:6). He kept the cruse of oil and the barrel of meal producing (verse 16). Out in the wilderness, fleeing from Jezebel, the prophet fell asleep under a broom tree. When he awoke, "there by his head was a cake baked on coals, and a jar of water" (19:6).

God sent an angel with instructions to be Elijah's personal chef. The prophet dined on "angel's food cake."

When the widow obeyed the word of the prophet Elisha and gathered all the containers she could find, God miraculously filled them all out of one pot of oil (2 Kings 4:1-7).

Psalm 1:3 promises that the blessed man "shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper." *It is God's guarantee.*

In the beautiful Shepherd's Psalm, David testified that the Lord prepares a table before him in the presence of his enemies; He anoints his head with oil; his cup runs over (Psalm 23:5). David's Shepherd is our Shepherd, too.

Again, the Psalmist testified: "You visit the earth and water it, You greatly enrich it; the river of God is full of water; You provide their grain, for so You have prepared it. You water its ridges abundantly, You settle its furrows; You make it soft with showers, You bless its growth" (Psalm 65:9, 10). "You, O God, sent a plentiful rain, whereby you confirmed Your inheritance, when it was weary. Your congregation dwelt in it; You, O God, provided from Your goodness for the poor" (Psalm 68:9, 10).

We find more of God's promises to His people in Isaiah 30:23-25; 65:21, 22; Ezekiel 36:29, 30; and Zechariah 8:12.

Jesus reminded us that our Father in Heaven "makes His sun rise on the evil and on the good, and sends rain on the just and on the unjust" (Matthew 5:45).

On two separate occasions the Master miraculously fed the hungry multitudes (Matthew 14:20; 15:27). In doing so, He was doing what He saw The Father doing, and was merely acting according to The Father's generous character.

The word of God assures us that all of God's gracious promises now belong to the believer in Christ. We are the objects of His care, the beneficiaries of His grace. All things are ours.

"And God is able to make all grace abound toward you; that ye, always having all

sufficiency in all things, may abound to every good work" (2 Corinthians 9:8 KJV).

"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you'" (Hebrews 13:5 NIV).

"My God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19).

Because 3 John 2 is a salutation, some practically dismiss its content. Others have taken what it says to extremes. Notwithstanding, it still remains the desire of the Holy Spirit, placed in the Scriptures through the mind and by the hand of the apostle John: "Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers."



## **CHAPTER SEVEN:**

### **GIVING GOD WHAT IS HIS**

The story is told about a pastor who was lamenting to one of his parishioners over the fact that so few people in the congregation were tithing. As the story goes, the man asked the pastor to give him permission to write a letter to all the members, reminding them of their stewardship responsibilities. The pastor granted him permission. A few days later the pastor received this written response from one of the members: "Thank you for your letter reminding me to be sure my tithe is current. Sorry that I let things get behind. Enclosed is my tithe check. By the way, there is only one 't' in 'dirty' and no 'c' in skunk."

Some people have reported seeing a bumper sticker that reads: "Tithe if you love Jesus; anybody can honk."

The tithe is ten percent of the actual increase from our labors and investments. It is based on God's ownership of His creation and is an integral part of our stewardship of that creation. It is a moral principle and obligation built into God's economy for this present world.

When we tithe we are not giving anything to God; we are merely taking our hands off what is His. We are honoring Him and putting Him first in our attitude and actions toward His property.

Tithing has always been God's appointed way of supporting His spiritual work on earth. It existed before the Law of Moses. Abraham paid tithes to Melchizedek, the priest of God (Genesis 14:18-20 and Hebrews 7:4-9).

As part of his commitment to follow God in response to His blessings, Jacob vowed, "If God will be with me and keep me in this way that I am going, and give me bread to eat, and clothing to put on, so that I come back to my father's house in peace, then the LORD shall be my God ... and of all that You give me I will surely give a tenth to You" (Genesis 28:20-22).

The already established principle of tithing was later incorporated into the Law of Moses. "And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S. It is holy to the LORD" (Leviticus 27:30. Also Numbers 18:21; Deuteronomy 12:6, 11; 14:22, 23).

One of the visible features of the national revival in Judah under King Hezekiah was the gathering of the tithe from all over the land (2 Chronicles 31:5-10).

Almost 300 years later, during the days of Ezra and Nehemiah, the descendants of those who had returned from the Babylonian captivity vowed together to renew their obedience to God. Part of that commitment was to bring in the tithe to the house of God (Nehemiah 10:37, 38; 12:44).

The New Testament emphasizes the fact that we are "bought with a price" (1 Corinthians 6:20). A person who lives according to this principle should have no problem tithing. Love for the Lord takes the "stew" out of stewardship!

Jesus endorsed tithing. He said to the Scribes and Pharisees, "You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former" (Matthew 23:23 NIV).

Because tithing is based on God's ownership of His creation and is an integral part of our stewardship of that creation, tithing is still a moral principle and obligation that is built into His economy for this present world. It is part of man's obedience to God in every age.

Tithing existed *before* the Law of Moses; it was later built *into* the Law of Moses; and it continues today *apart from* the Law of Moses. Tithes and offerings are still God's established means of supporting ministers and ministry. "The Lord has commanded that those who preach the gospel should live from the gospel" (1 Corinthians 9:14 and context).

It is of great importance, though, to make a distinction between the established and permanent principle of tithing *itself* and the dispensationally limited Old Testament regulations that governed tithing in Israel under the Law of Moses. Christians can bring themselves under bondage to a lot of Mosaic rules and regulations concerning the what and how of tithing that applied to Israel under the Law but that do not apply to believers under grace.

At the same time, the blessings God promised to those who tithe are still true and valid today, even though they were given during the time of the Old Testament. They are promises given to those who obey the principle of tithing, however that principle is applied in a particular age.

"Honor the LORD with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine" (Proverbs 3:9, 10).

"Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed Thee?' In tithes and contributions. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven, and pour out for you a blessing until there is no more need. Then I will rebuke the devourer for you, so that it may not destroy the fruits of the ground; nor will your vine in the field cast its grapes," says the LORD of hosts. And all the nations will call you blessed, for you shall be a delightful land," says the LORD of hosts" (Malachi 3:8-12 NASB).

As in everything else, the motive of genuine Christians in obeying God in tithing is love, not what we can "get out of the deal." We are not "bribing" God, bargaining with God, or putting God in debt to us. Remember, we are merely taking our hands off what is already His, and He will honor us for so honoring Him.

Tithing is not a "church rule" to be enforced. Rather, it is a principle to be taught to believers and expected from believers. For believers, tithes and offerings are an act of love, obedience, and worship under grace. It is an act between the person and God.

Part of the principle of tithing is that the tithe is to be brought to the storehouse, not scattered all over the country. We feed those who feed us. No one gets fed at one restaurant and then pays the bill at another one across town.

Also, we tithe on what we earn, not on what someone else earns. The believer who has a spouse who is not a believer should not try to tithe on the income of the unbelieving spouse or any other family member. If the income is jointly earned, the believer should reasonably expect the right to tithe on his or her portion of the income. However, the believer would be unwise to try to force the issue and by so doing to bring about a crisis in the relationship.

On the same principle, a minor who is a believer should reasonably expect the right to tithe on his or her own income. However, if he or she has parents who are unbelievers and they forbid their son or daughter to tithe, in this case obedience to parents is a greater obligation before God than tithing. A Christ-like attitude is what God expects.

Once in a while we hear of people who are not Christians who tithe anyway for strictly utilitarian reasons. They know it is a principle that produces good results. The unsaved husband who does not want his Christian wife to tithe is working against himself. He is losing money! If for no other reason than his own self-interest and the financial good of the family, he ought to encourage her to tithe. In fact, he really ought to get right with God and start tithing himself!

In view of the promises that God has made to people who tithe, anyone who is not tithing is losing money. The issue is not, "can we afford to tithe?" but, "because of God's promises and faithfulness, we can't afford *not* to tithe."

Now, tithing and making financial contributions to the church will not save anyone. God will not be "bought off" by people who refuse to love and obey Him. He made that clear to the selfish and disobedient people of northern Israel through the prophet Amos. "'Come to Bethel and transgress, at Gilgal multiply transgression; bring your sacrifices every morning, your tithes every three days. Offer a sacrifice of thanksgiving with leaven, proclaim and announce the freewill offerings; for this you love, you children of Israel!' says the Lord God" (Amos 4:4, 5).

Jesus gave us a parable about a Pharisee who boasted, "I give tithes of all that I possess" (Luke 18:12 KJV), but who was not right with God because of his selfish pride.

No works of our own--including any amount of money we might give--can save us. "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast" (Ephesians 2:8, 9).

Tithing out of love for God puts us into partnership with God. We have outstanding examples of people who partnered with God in their tithes and offerings. We are told that James Kraft when he was on the verge of bankruptcy was reminded by someone that he had not taken God into partnership. Kraft started to tithe, and today millions eat his cheese and other products.

We are also told about H. P. Crowell (Quaker Oats); Heinz (57 varieties); Stanley S. Kresge (K-Mart), who dedicated his business "in the name and for the sake of Jesus Christ"; Welch (grape juice, etc.); Proctor of Proctor And Gamble; A. A. Hyde (Mentholatum); Wallace Johnson (Holiday Inns); William Colgate, who started tithing when he was still a boy; J. C. Penney; R. G. LeTourneau.

These and many other people took God into partnership by tithing (and in some cases later on double and triple tithing, and more). They did it out of love for God and His kingdom, and God honored them as He promised.

Many years ago I had an aunt by marriage who said to me one day late in her life, "When I was younger, I refused to tithe because I thought we could not afford it. We became so poor I envied the chickens when I saw them eating worms because they had meat to eat. I realized why we were getting so far down financially and decided to tithe. When we began to tithe, we began to prosper."

I can still remember the fire in her eyes as she drove home her point to this young preacher: "*Tell the people to tithe!*"

Oh, yes, and some unexpected blessings might just happen to come to those who tithe. The story is told of two shipwrecked men stranded on a tiny island in the Pacific Ocean. One man leaned back against the lone palm tree, smiled to himself, and remarked, "I make three million dollars a year."

The other man retorted, "How is that going to help you now? Your three million dollars a year won't get you a piece of bread or a drink of water out here in the middle of nowhere!"

The first man replied contentedly, "I make three million dollars a year. And I tithe. *And my pastor will find me!*"

## CHAPTER EIGHT:

### AND ALSO CAESAR

As an institution in itself, human government is an extension and application on earth of God's universal moral rule.

This certainly does not imply that all rulers have governed or are governing wisely or benevolently. On the contrary, the history of human government is a millennia-long narrative of oppressive and often brutal autocrats conquering and ruling the people for their own selfish pleasure. Relatively few have governed for God's purpose in human government--the good of the people.

Nevertheless and in spite of all the abuses of human government, the institution itself serves a vital function in human society. Anarchy is not an option. Even the most cruel and despotic regimes carry out at least the very basic functions of government. They control traffic and transportation, keep some utilities running, enforce essential laws (that they themselves often do not obey), provide national security, police the streets, engage in diplomacy and conduct foreign policy, and regulate international trade. These are among the essential duties of government--any government--and they are usually carried out by governments both good and bad.

The apostle Peter plainly says, "Honor the king" (1 Peter 2:17). It does not say to honor only good kings. Remember, the king that was ruling at that time was the Roman Caesar! The king is to be honored because of his position, not necessarily his person.

On this same principle, the apostle Paul apologized for his retort to Ananias the high priest, quoting from Exodus 22:28. "You shall not speak evil of the ruler of your people" (Acts 23:5). And that was just after the wicked high priest had commanded that Paul be struck on the mouth!

Some rulers in history have grossly abused this principle, asserting "the divine right of kings" as the basis for their absolute rule. But like any other good and sound principle that is abused, the abuse does not discredit the principle.

In His providential moral governance over this world, God usually allows a people to have whatever form of government they are intellectually and morally qualified for. It can range from dictatorship to democracy, or be anywhere in between. The higher the enlightenment and morality of the people, the more freedom God allows them to enjoy.

The opposite is also true. When the moral light and condition of the people declines, God allows them to come under more government control. The degree of control will usually correspond to the moral state of the people.

In any society the controls are both internal and external. The more internal control (self-control), the less external control (government). That is why it is said that if people will not be governed by God, they will be ruled by tyrants. The former is the internal rule

of reason, truth, and love; the latter is the rule that replaces it.

Either way, human government in some form is a necessity. Even in the most enlightened and virtuous societies, not all the members will agree on everything. So government must be in place to express and carry out the will of the majority while at the same time protecting the rights of all.

Government derives its legitimacy from the *necessity* for government. Any amount of government that exceeds the necessity for it is not valid. How much government is needed is a subject of on-going debate. Many believe that government should exist only to perform those duties that only government itself can perform. Others want to depend on government to do everything for them except wash the dishes! In any case, the *necessity* for government both creates and limits its legitimacy.

Even in a perfect situation where all are virtuous and so enlightened that they agree completely on everything and voluntarily take care of one another, government is still needed to carry out on behalf of all the people what they cannot accomplish individually or even in groups (national defense, diplomacy, etc.).

Therefore, because government is a necessity, it deserves to be supported, and supported by the people it serves.

The basic way government is supported is called taxes. There are other sources of revenue, such as tariffs; however, the main source of government revenue is taxes. This is true especially in democratic societies. In other societies government might also support itself by exploiting the resources of conquered and colonized regions, or by owning and/or controlling the natural resources within its own borders.

Some people, including some Christians, have adopted an anti-tax attitude and in some cases have formed anti-tax movements. It is one thing to object to excessive and unfair taxation and to work for reform. It is quite another to oppose taxation itself, and some who have done so have put themselves into serious trouble with the law.

To support their anti-tax position, some refer to what Jesus said to Peter in response to Peter's reply to the question he was asked, "Does your teacher not pay the two-drachma tax?" When Peter affirmed that Jesus pays the tax, Jesus said to him, "What do you think, Simon? From whom do the kings of the earth collect customs or poll-tax, from their sons or from strangers?" The answer, of course, is from strangers. Jesus went on to say to Peter, "Consequently the sons are exempt" (from Matthew 17:24-27 NASB).

Some anti-tax Christians misunderstand this to mean that Jesus was exempt from paying taxes and therefore so are believers.

But the tribute referred to in this episode was not the regular tax levied by the Romans to support civil government and Roman rule. It was the temple-tax. Although people were expected to pay it, the temple-tax was voluntary. Jesus had been away, and this tax was several months overdue. In His dialogue with Peter, Jesus was merely

reminding His disciple that He is greater than the temple (Matthew 12:5). Nevertheless, He directed that the tax be paid.

Practically everyone is familiar with the Lord's dictum: "Render therefore to Caesar the things that are Caesar's; and to God the things that are God's" (Matthew 22:21).

In the 13th chapter of his inspired letter to the church at Rome, verses 1-7, the apostle Paul gives us the classic passage on the subject of human government and our responsibility to it. In verse 6 it states: "This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing" (NIV).

And Paul was speaking about the Romans!

That should settle the matter for anyone who accepts the authority of the Scriptures. No Christian should be charged with tax evasion. If one does not agree with a tax, appeal it and/or work to repeal it. If it is due and payable, pay it. That is the citizen's duty; it is the Christian's obligation.





## CHAPTER NINE: PEOPLE AND PROPERTY

Implicit in the eighth command, "You shall not steal," and the tenth command, "You shall not covet" (Exodus 20:15, 17), is the right to own property. This right is inherent in the very principle of stewardship. If we are given the privilege and responsibility of stewardship over something, others have no right to take it from us so long as we do not misuse it to harm others.

We are not the supreme owners of ourselves or of our property. God is. Our property is an extension of our stewardship of ourselves and our possessions to God as the ultimate Owner.

"Let him who stole steal no longer" (Ephesians 4:28). "But let none of you suffer ... as a thief" (1 Peter 4:15).

These commands are basic to believers simply because they are basic to universal moral law. "But fornication and all uncleanness or covetousness, let it not even be named among you, as is fitting for saints" (Ephesians 5:3).

Of course, the right to the private ownership of property can be and often is greatly abused. The prophet Isaiah warned, "Woe to you who add house to house and join field to field till there is no space left and you live alone in the land" (Isaiah 5:8 NIV).

We see this abuse demonstrated in the corporate greed of *laissez-faire* capitalism. Greed takes a good thing (private enterprise) and perverts it to its own detriment. Thus the private enterprise of some unjustly deprives others.

In economics as well as in anything else, love is the only acceptable motive. This is not idealism; it is a universal moral obligation. But because only those who are motivated by the love of God truly conform to moral law, the best the unconverted majority of society can do is to work to achieve and maintain an equilibrium of mutual self-interest.

Love recognizes that the genuine interests of others are as intrinsically valuable as one's own. Therefore love seeks one's own interests only as a part of the general good and that part for which one is personally responsible.

"For the commandments, 'You shall not commit adultery,' 'You shall not kill,' 'You shall not steal,' 'You shall not bear false witness,' 'Thou shalt not covet,' and if there is any other commandment, are all summed up in this saying, namely, 'You shall love your neighbor as yourself'" (Romans 13:9).

Love does not covet. Love is not greedy. Love will not knowingly deprive others of what is theirs for the sake of self-gratification.

Colossians 3:5 says that covetousness is idolatry. It is the worship of things.

Leaders, especially spiritual leaders, are required to be free from covetousness. Moses's father-in-law advised him to choose leaders who hated covetousness (Exodus 18:21). Ministers and deacons must not be greedy for dishonest gain (1 Timothy 3:3, 8; Titus 1:7; 1 Peter 5:2). Nobody respects a materialistic, money-chasing preacher!

It is one thing to prosper through personal initiative, intelligent management, hard work, and God's blessings, with a right motive. It is quite another to prosper through these means with a selfish motive. Usually the world admires the latter, calls it success, and strives to achieve it. But God does not.

The wicked man blesses the greedy (Psalm 10:3).

The psalmist followed a different value system. He prayed, "Incline my heart to Your testimonies, and not to covetousness" (Psalm 119:36).

A right motive promotes a healthy lifestyle. Proverbs 28:16 assures us, "He who hates unjust gain will prolong his days" (NASB).

### Gambling.

Gambling violates every principle of love. It seeks to take from others without giving something of equal value in return. It often becomes an enslaving passion that ruins people's lives and souls. It turns human beings into predators who regard other people only as victims to be sucked dry and discarded. The next time you see an advertisement for a gambling casino or see the glitz and glitter of one shown on TV, remember that they did not build that elaborate palace by *giving* money away. They built it by *taking* money away, and they did not care one iota about the sufferings their vile enterprise caused or might have caused. Gambling is designed to make losers out of people, not winners.

Gambling hardens the soul and kills all feelings of human kindness and compassion. Look at those soldiers gambling at the foot of the cross for the garment of our Lord and Savior, totally insensitive to the sufferings going on directly above their heads, and paying no attention to the blood of the Savior dripping around them. That is what gambling can do to a person.

One of the most cynical forms of gambling is state-sponsored gambling. It preys upon the selfishness and weaknesses of the citizens and attempts to support public institutions and the basic functions of government on that foundation of sand. No society can survive where the people "stand around in a circle with their hands in each others' pockets." Such a society is on its way to collapsing.

The lottery is a form of selfishness that is sweeping the country. I call the lottery a tax on covetousness. Others have called it a tax on stupidity. Mistletoe should be placed above every lottery machine so people can kiss their money goodbye.

Lotteries are widely defended on the pretext that they raise revenue for schools and other public purposes. But stripped of all such sophistry, the naked truth is lotteries are only legitimized covetousness. Their driving force is greed.

Lotteries urge us to put our trust in luck, not in God. Christians are not lucky; they are blessed. Our trust is in God, not in chance. We do not trust in "uncertain riches but in the living God, who gives us richly all things to enjoy" (1 Timothy 6:17).

Lotteries feed the something-for-nothing notion. They erode the work ethic. We gain by producing. We prosper by serving.

It is commonly claimed that lotteries are merely an innocent form of entertainment, a harmless pleasure. But love will not choose its pleasures in disregard for what those pleasures do to others. "We who are strong ought to bear with the failings of the weak and not to please ourselves" (Romans 15:1 NIV).

### Restitution.

Shortly before my conversion I went into a store in my home town of Coquille, Oregon, and walked out with a package of fishhooks in my pocket without paying for them. As soon as I gave my heart to Jesus Christ, I knew I had to return them.

I will never forget the moment I faced the store owner, unopened package of fishhooks in my hand. I explained to him what I had done and told him that I was returning them because "I just got saved."

Unless there is a mighty spiritual awakening in a community, store owners do not usually hear such confessions. So he mumbled something, accepted the returned merchandise, and that was that.

Restitution to the fullest extent possible is a moral obligation.

If we have done harm or caused loss, we have a moral obligation to do what we can to make it right even if no legal obligation is imposed on us.

The obligation to make restitution was built into the Law of Moses and certain rules were laid down specifying how it was to be done (Exodus 22:1-15; Leviticus 6:1-5; Proverbs 6:30, 31).

In Ezekiel 33:14 and 15, God reaffirmed that simple restitution (returning what had been taken) is an essential part of genuine repentance. "Again, when I say to the wicked, 'You shall surely die,' if he turns from his sin, and does what is lawful and right, if the wicked restores the pledge, give back what he had stolen, and walk in the statutes of life without committing iniquity; he shall surely live; he shall not die."

Luke 19:1-10 records Jesus' encounter with Zacchaeus and the tax collector's resulting conversion. For Zacchaeus, getting right with God meant making things right with people he had overcharged on their taxes. "Then Zacchaeus stood and said to the

Lord, 'Look, Lord, I give half of my goods to the poor; and if I have taken anything from any man by false accusation, I restore fourfold.' And Jesus said to him, 'Today salvation has come to this house, because he also is a son of Abraham'" (verses 8 and 9).

Being "a son of Abraham," Zacchaeus knew what Exodus 22:1 required him to do.

Although the detailed prescriptions of the Law of Moses do not apply in this age of grace, the basic moral obligation to make restitution is still an essential component of genuine repentance.

### Honesty.

Honesty is being sincerely factual and fair in one's dealings with others. An honest person is completely factual and fair to everyone, at all times, in everything. Truthfulness is part of the very fabric of the character of an honest person. To that person honesty is much more than just "the best policy." It is essential to his or her moral nature, to his or her love for God and for others.

Honesty toward others means no oppression, no mistreatment, no taking advantage, no over-working.

This moral obligation was built into the Law of Moses, given by God on Sinai. "You shall neither mistreat a stranger nor oppress him, for you were strangers in the land of Egypt" (Exodus 22:21).

"You shall not defraud your neighbor, nor rob him. The wages of him who is hired shall not remain with you all night until the morning" (Leviticus 19:13). If the agreement was to pay the worker at the end of the day's work, the worker was to be paid in full at that time. The money could have been for the next day's food for himself and his family.

Israel was required to treat temporary residents the same as their own people. "And if a stranger sojourns with you in your land, you shall not mistreat him. But the stranger who dwells among you shall be as one born among you, and you shall love him as yourself; for you were strangers in the land of Egypt: I am the LORD your God" (Leviticus 19:33, 34).

The Jews who collected taxes for the Romans were notorious for overcharging the people. When they asked John the Baptist what they should do, the forerunner of Jesus instructed them, "Collect no more than what is appointed for you" (Luke 3:13).

Simple. To the point. Honesty is not complicated.

If honesty was required by the Law of Moses, it is certainly required by the law of love under grace.

Honesty also applies to commercial transactions, large and small. Again we go to Leviticus 19, this time to verses 35 and 36. "You shall do no injustice in judgment, in measurement of length, weight, or volume. You shall have just balances, just weights, a

just ephah, and a just hin: I am the LORD your God, who brought you out of the land of Egypt." (Also Deuteronomy 25:13-16).

No "pound of hamburger and a half pound of thumb" on the scales. If water is added to the product to make it weigh more, label it as such. God is not impressed by the lame excuse that no one can be completely honest and survive in today's business world. That excuse is an attack on the character, the promises, and the faithfulness of God Himself. It is an attitude of unbelief. Obey God; trust God. He will not fail those who take Him into senior partnership and conduct their business together according to His principles. Remember the business successes who tithed.

"A false balance is abomination to the LORD, but a just weight is His delight" (Proverbs 11:1).

"A just weight and balance are the LORD'S: all the weights in the bag are His work (Proverbs 16:11).

"Differing weights and differing measures, both of them are abominable to the LORD" (Proverbs 20:10 NASB. Also Ezekiel 45:10).

"Shall I count pure those with the wicked balances, and with a bag of deceitful weights?" (Micah 6:11).

Full measure for full price. That is why we have government standardized weights and measures and government inspected and certified scales and gas pumps. It is all very Biblical.

Honesty rules out bribery and corruption of every kind. A genuine Christian cannot be bought for any price.

Joe: "Bill, would you take a twenty thousand dollar bribe if you knew you would get by with it?"

Bill: "Yes, I would."

Joe: "Would you steal a twenty dollar bill if you knew you would never get caught?"

Bill: "What do you think I am? A thief?"

Joe: "We have already established that. Now we are only quibbling about the amount."

Even the perception of impropriety must be avoided, no matter how innocent the situation itself might be.

This was the requirement under the Law of Moses. "And you shall take no bribe, for a bribe blinds the discerning and perverts the words of the righteous" (Exodus 23:8).

God required the judicial system of Israel to be honest and equitable. "You shall appoint judges and officers in all your gates, which the LORD your God gives you, according to your tribes, and they shall judge the people with just judgment. You shall not pervert justice; you shall not show partiality, nor take a bribe, for a bribe blinds the eyes of the wise and twists the words of the righteous. You shall follow what is altogether just, that you may live and inherit the land which the LORD your God is giving you" (Deuteronomy 16:18-20. Also Isaiah 33:14-16).

If the people are "fed up" with dishonesty and corruption in government, they ought to get over their "christophobia" and elect some qualified individuals who are real "born-again" Christians. All positions of trust are safe in the hands of godly people.

The Bible instructs us both by precept and by example. That includes notable examples of total honesty.

Genesis 39:1-6 records that when Joseph was sold into Egypt and was bought by Potiphar, God was with him and prospered him. Potiphar recognized Joseph's integrity and entrusted everything to him.

In his farewell address to Israel as prophet and judge, Samuel challenged the people to verify and affirm his honesty and integrity. "Here I am; bear witness against me before the LORD and His anointed. Whose ox have I taken, or whose donkey have I taken, or whom have I defrauded? Whom have I oppressed, or from whose hand have I taken a bribe to blind my eyes with it? I will restore it to you." And they said, "You have not defrauded us, or oppressed us, or taken anything from any man's hand" (1 Samuel 12:3, 4 NASB).

In 2 Kings 12 we read that king Jehoash (Joash) of Judah undertook the task of repairing the temple of the Lord. A large sum of money was willingly contributed by the people. This money was handed over to the contractors. Verse 15 records, "Moreover they did not require an account from the men into whose hand they delivered the money to be paid to workmen, for they dealt faithfully.

Later wicked kings of Judah again allowed the temple to fall into disrepair. Then Josiah took the throne and began another repair project. Contractors were appointed and workers were hired. Again, money was collected from the people and entrusted to contractors, who paid the workers. "And the men did work faithfully" (2 Chronicles 34:2).

It is recorded of Daniel, "So the governors and satraps sought to find some charge against Daniel concerning the kingdom; but they could find no charge or fault, because he was faithful; neither was there any error or fault found in him" (Daniel 6:4).

Many years later, when the people had returned from the Babylonian captivity, Nehemiah the governor saw that the Levites and singers were not being supported financially. In the vigorous leadership style that was characteristic of him, Nehemiah took charge of the situation. "I put Shelemiah the priest, Zadok the scribe, and a Levite named Pedaiah in charge of the storerooms and made Hanan son of Zaccur, the son of Mattaniah, their assistant, because these men were considered trustworthy. They were

made responsible for distributing the supplies to their brothers (Nehemiah 13:13 NIV).

The apostle Paul is an outstanding example of honesty in the New Testament. Paul felt deeply the obligation to deliver in person the money collected for the believers in Judea (Romans 15:25 - 28).

In his farewell address to the elders of the church at Ephesus, reminiscent of Samuel's much earlier farewell address to Israel, Paul declared, "I have coveted no man's silver, or gold, or apparel" (Acts 20:33 KJV).

A few months before, Paul had written his second inspired epistle to the Corinthians. In it he appealed to them, "We have wronged no one, we have corrupted no one, we have defrauded no one" (2 Corinthians 7:2). In 8:21 he commands believers to provide "honorable things, not only in the sight of the Lord, but also in the sight of men."

Honesty seems to be the one quality above all others where unbelievers expect total integrity from professed Christians, where they watch our conduct the closest, and where they are the quickest to charge Christians with hypocrisy. Some are looking diligently for even a single instance of dishonesty in some "church goer" to give them the excuse they want to reject Jesus Christ and the Church. If they see what even appears to be an act of dishonesty, they are ready say, "If that's Christianity, I don't want anything to do with it!"

They love to hide behind "hypocrites."

That is why true followers of Christ must "be careful to do what is right in the eyes of everybody" (Romans 12:17 NIV).

If a store clerk gives us back too much change, we return it. If we see someone drop money or any other personal item, we call it to their attention or pick it up and give it to them. If we purchase an item and then damage it, we do not return it for a refund claiming that it was damaged before we bought it. If we sell a box of used items, we do not put the good ones on top and hide the junk at the bottom. If we sell a car, we do not knowingly withhold important information about it.

We do not make "shady" deals. If we say we are going to do something, we will keep our word and do it if at all possible. If for some reason we are not able to follow through, we will be "up front" about it.

Whatever we say or do is said or done in good faith. We are Christians. We are honest.





## CHAPTER TEN:

### CONTENTMENT

Contentment is another quality and component of stewardship. Contentment is a sense of having sufficient. It is freedom from an excessive and restless desire for something more or something other than what one already has.

Contentment is not laziness or lack of ambition and incentive. A person can work hard to get ahead and prosper, and still enjoy a sense of contentment in what one already has.

To have contentment a person must be free from the love of "things." Discontentment is an affliction of a materialistic society. People who will not be satisfied and happy until they get something they do not presently possess live in a poverty of their own making. A discontented person is perpetually poor; a contented person is well-off.

Advertising is an important source of information about products and services. It also tries to disrupt people's contentment. It seeks to stir up a desire for something, an intense desire that will not let a person rest until it is gratified.

Contentment is the soul's protective shield against the agitations of covetousness and materialism that assault the human spirit. It holds the impulses of the human spirit in check. It allows us to be perfectly happy and to enjoy to the full our present possessions while the ungratified desires of some around us constantly rob them of at least a measure of enjoyment.

Contentment is a result of having one's values correct and priorities straight.

"Better a little with the fear of the LORD than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred." (Proverbs 15:16, 17 NIV).

"Better is a little with righteousness, than vast revenues without justice" (Proverbs 16:8).

"Give me neither poverty nor riches; feed me with the food that is my portion, lest I be full and deny Thee and say, 'Who is the LORD?' Or lest I be in want and steal, and profane the name of my God" (Proverbs 30:8, 9 NASB).

The soldiers who came to John the Baptist to be baptized asked him directly, "And what should we do?" John the Baptist replied directly, "Don't extort money and don't accuse people falsely--be content with your pay" (Luke 3:14 NIV).

God wants us to learn the contented lifestyle. The apostle Paul learned it. He testified, "I have learned in whatsoever state I am, to be content; I know both how to be

abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me" (Philippians 4:11-13).

Paul learned how to be content even when he was in real need. He learned how to establish an adequate lifestyle that would hold steady and not fluctuate with his changing financial situations.

The basic key to contentment is to find one's happiness in other than things. Jesus said, "One's life does not consist in the abundance of the things he possesses" (Luke 12:15).

Paul writes to Timothy, "Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content" (1 Timothy 6:6-8 KJV).

I have never seen a hearse pulling a trailer.

Also, this defines the threshold of contentment. Of course we "need," desire, and work for more than just food and clothes. Many other things are important to our well-being beyond food and clothes--warm shelter, transportation, and a list of other things that contribute to our well-being and happiness. Nevertheless, food and clothes are the *threshold* of contentment. With those two necessities being met, we can work diligently to get ahead in life with an inner contentment that is not disrupted by an enslaving passion that drives many people and robs them of the enjoyment of what they already have.

So add contentment to godliness, and you have gained everything. That is the formula for true prosperity.

Think about our true riches: family, friends, health, freedom, honor, and the many other precious treasures that cannot be valued in terms of money. And far above all that are "the unsearchable riches of Christ" (Ephesians 3:8).

Mary chose to sit at the feet of Jesus and hear His word. That is why Jesus said, "Mary has chosen that good part, which will not be taken away from her" (Luke 10:42).

The presence of Christ--there is where we find true contentment.

God is our ultimate Source. He will not fail or go bankrupt. We can rest secure in Him, confident and contented. So, "Let your conduct be without covetousness, and be content with such things as you have. For He Himself has said, 'I will never leave you nor forsake you'" (Hebrews 13:5, from Deuteronomy 31:6, 8).

## CHAPTER ELEVEN: A STEWARDSHIP LIFESTYLE

*(Note: the fact that this is Chapter Eleven is not intended to convey any negative connotation!)*

Once we are liberated from bondage to the desire for things (by seeking first the kingdom of God and His righteousness--Matthew 6:33), we are able to adopt a personal (and family) standard of living that is both adequate and pleasant. We are prepared to establish a stewardship lifestyle and to program our finances accordingly.

### Purge the Urge to Splurge.

"When our out-go exceeds our income, our upkeep will become our downfall."

Discipline does not lessen our happiness; discipline increases our happiness. Like everything else in our discipleship to Christ, a stewardship lifestyle is a disciplined lifestyle. That requires setting guidelines and boundaries.

A budget is a useful tool to assist us in accomplishing this, provided that our budget is a watchful servant and not a dictatorial master. By establishing a realistic budget and following it, we "tell our dollars where to go instead of asking them where they went."

A budget does not necessarily have to be a written document. It can be an understood level of spending that takes into account one's expenditures and keeps them consistently below one's level of income. A budget should allow for consistent savings and investment. It should provide a "cushion" to maintain financial stability during fluctuations in one's income. That is what Paul meant by learning how to ride through his financial "ups and downs" (Philippians 4:11-13).

Many people make the mistake of tying their standard of living to their present income. They incur debt and sign up for monthly payments, spend on frivolous things, and literally live from paycheck to paycheck. A strike, a job loss or cut-back, and they are in immediate trouble. The problem is they set their expenditure level to the full level of their anticipated income.

Other people who are on public assistance or some other form of fixed and limited income make a similar mistake. When the monthly check arrives, they spend carelessly, often on big containers of soda pop and other frivolous items. Then about the last week of the month, they have no money left for basic needs. They run out of money before they run out of month.

Remember, "Shop till you drop" is *not* in the Bible. Neither is "Spend to the end," nor "Buy till you die."

### Economy.

Economy is the avoidance of extravagance and waste. The Bible teaches economy and disapproves of waste.

Economy is demonstrated in the conservation of our resources, personal and general. Someone has said that conservation is "knowing the value of those things that are useful to our material well-being, and using them wisely so that we always have sufficient."

Recycling is a stewardship obligation and therefore a Christian duty. God has placed an abundance of natural resources in this earth for our use and enjoyment. Nevertheless, though abundant, those resources are not unlimited. This is especially true of strategic metals.

Many people throw away cans and other metal products as though the sources of these materials are unlimited. They are not. Carelessly discarding and unnecessarily destroying these resources is contrary to our stewardship obligation to the Creator.

Wars are especially wasteful of natural resources as well as in terms of human lives and bodies. Huge ships of immense tonnage are sent to the bottom of oceans. Bombs, shells, and missiles are exploded. Aircraft disintegrate under fire and are sent plunging to earth and into the waters. Vehicles are left to rust away.

The normal conduct of commerce and consumption dumps multiplied tons of metals and other materials into landfills, never to be recovered.

The law of entropy will continue to operate in the present system of things. The orderly system will always tend toward randomness. Our stewardship responsibility is to conserve our resources so as to keep this process as reasonably slow as possible. It is certainly disregard for the creation and an affront to the Creator to accelerate it.

Biblical stewardship is a personal and literally "down-to-earth" practical matter. "The lazy man does not roast his game, but the diligent man prizes his possessions" (Proverbs 12:27 NIV). "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up" (Proverbs 21:20 KJV).

After the feeding of the five thousand, Jesus said to His disciples, "Gather up the fragments that remain, so that nothing is lost" (John 6:12).

"A man who loves wisdom brings joy to his father, but a companion of prostitutes squanders his wealth" (Proverbs 29:3). The Parable Of The Prodigal Son is a classic example of this (Luke 15:11 - 32).

#### Responsible borrowing and lending.

On the subject of borrowing and lending, the Bible is very practical. Under the Mosaic Law, if anyone borrowed an animal from his neighbor, "and it becomes injured or dies, the owner of it not being with it, he shall surely make it good" (Exodus 22:14).

In Deuteronomy 28:12 God promised Israel that if they would obey him, they would be a lender nation and not a borrower nation.

Christ has set believers free from bondage, and He wants us to live in liberty in all areas of our lives. This certainly includes financial freedom. For that reason, wise debt management is a "must" if we are to avoid getting ourselves into bondage.

"The rich rules over the poor, and the borrower becomes the lender's slave" (Proverbs 22:7 NASB).

If you are in financial trouble with someone, get out of it as soon as you can. It is a top priority. Get out of the creditor's clutches. Jesus said, "Agree with your adversary quickly, while you are on the way with him, lest your adversary deliver you to the judge, the judge hand you over to the officer, and you are thrown into prison. Assuredly, I say to you, you will by no means get out of there till you have paid the last penny" (Matthew 5:25, 26).

Jesus was not endorsing the practice of putting people in prison for their debts. He was merely referring to a common contemporary practice and telling people to be diligent to avoid becoming a victim of it.

Although the debtors' prison that Jesus referred to no longer exists in most enlightened societies, the underlying principle remains as true today as it did when our Lord spoke those words. It applies in many ways and many real-life situations.

I experienced this "up close and personal" many years ago. I had just become the new pastor of a small congregation on Lemon Hill Avenue in Sacramento, California. The church was part way through a building program. The frame of the new church was up; the roof was on; the windows were in; and the outside sheathing was on the walls.

The congregation consisted of 17 people, including myself, my wife, and our two small sons. As soon as we arrived, the church secretary-treasurer presented me with a blue metal suitcase. When I opened it, I discovered stacks of documents relating to the building program and covering about every problem imaginable.

To this day I am not sure that accepting the pastorate of that church was a sign of my faith in God and His confidence in me, or my youthful ignorance and misplaced commitment. Only God knows.

I knew that the church still had several hundred dollars left in their building fund. What I was soon to find out, though, was that they had not paid for much of what had already gone into the building--trusses, windows, and more. They had just gone out and charged all these items on open 30-day charge accounts!

A lien had been placed against the property for the trusses. Suppliers were demanding payment for way past due invoices.

I had to "agree with my adversaries" quickly. And very unhappy "adversaries" they were!

So I took a one hundred dollar check with me to each of four or five main creditors. I introduced myself to each man, handed him a check, and assured him that I would do everything possible to pay him in full as soon as possible.

As it turned out, God had mercy on us. We were able to secure a loan sufficient to pay off all the creditors and to buy the materials needed to finish the building.

"Owe no man."

Romans 13:8 instructs us, "Owe no one anything except to love one another."

Now, in our economy we have three basic kinds of debt: capital, commercial, and consumer.

Capital debt is a necessary component of the free enterprise system; and also of large social structures such as highways, bridges, and hydroelectric projects. Romans 13:8 is not referring to reasonable capital debt.

Commercial debt is also a necessary component of a free market. Contracts are signed for goods and services. The people who are going to fulfill those contracts must secure the funds to carry out the terms of the contracts and deliver the goods and services. Sometimes large amounts of cash have to move quickly and securely to finance these activities. Romans 13:8 is not referring to responsible commercial debt.

That brings us to consumer debt.

Consumer debt is the kind that gets millions of people into trouble. It is like a swamp--easy to get into but hard to get out of. With each step, it pulls a person down deeper.

It starts with a charge account and/or a piece of plastic. Credit card companies make it so very easy to get started. Young adults are a prime target. They want it now! So here come the credit card offers. Just put it on the card! It feels almost like free money--at first.

Then the statements start coming in. The short initial low interest rate period is now a fleeting memory. The true interest rate is through the roof! Reality hits you: "I'm hooked!"

Now Romans 13:8 speaks "loud and clear."

If you have fallen into the "easy credit/high interest" trap; if your credit card balances are running out of control and some of your cards are "maxed out"--STOP NOW. Bring your spending spree to an immediate halt. Get to the cross; crucify the enslaving passions, and let Christ set you free by the indwelling power of His resurrection.

Put the credit cards "on the altar." Do "plastic surgery" on most of them and keep the rest (one or two) consecrated and under obedience to the lordship of Christ.

Take immediate steps to consolidate the balances into one loan at a much lower interest rate. If that is not possible, pay the balances down starting with the ones that have the highest interest rates. As soon as possible clear up the ones with the lowest balances in order to eliminate the monthly payment and thus lessen your cash outflow. Close each account as soon as it is paid off.

Once you are out of the quagmire, use the remaining card or cards wisely. Use them for immediate purchases only and make it a rule to pay off the entire balance monthly before interest charges are added.

In some cases consumer credit is used for more than day-by-day purchases. Automobiles are a "big ticket" item. Here again many people make themselves "slaves to the lender." Often we see the bumper sticker that says, "I owe; I owe; so off to work I go."

Now, if a person has purchased a big ticket item and is repaying the loan as agreed, in a sense the person does not "owe" the lender because the contract is not in default. But if payments are in arrears, the borrower has an immediate obligation to the lender. He or she "owes" something to the lender.

If at all possible, it is best to pay cash even for items such as furniture, appliances, and even automobiles. Young couples do not need to start out with new French Provincial. "Early Marriage Miscellaneous" is usually available at cash prices at yard sales and auctions. And a dependable older car with three-tone paint can be purchased for cash if a person is careful and shops around.

I know a prudent couple who purchased a solid "trailer house" for a thousand dollars cash several months before they were married. They fixed it up, put it in a mobile park and rented it out. After they were married, they lived in it for a little over a year, then sold it for a profit and bought something better.

When people find the right item at the right price and lay down the cash for it, they experience a sense of satisfaction all its own.

Even when a big item is bought on a time contract, it is wise to go into debt only as far as is necessary, on the best terms, and at the best available interest rate.

From the earliest times some kind of security has been required for debts. The Law of Moses laid down strict rules to prevent the abuse of this necessary practice.

"If you ever take your neighbor's cloak as a pledge, you are to return it to him before the sun sets, for that is his only covering; it is his cloak for his body. What else shall he sleep in? And it shall come about that when he cries out to Me, I will hear him, for I am gracious" (Exodus 22:26, 27 NASB. For more details, see Deuteronomy 24:6, 10-13).

Eliphaz falsely accused Job of taking a pledge of his brother for nothing and stripping the naked of their clothes (Job 22:6). In his reply, Job complained that the

wicked seem to prosper, even taking "the widow's ox as a pledge" (Job 24:3).

The prophet Amos pronounced God's judgment on the transgressions of ancient Israel, including: "They lie down by every altar on clothes taken in pledge" (Amos 2:8).

The Bible encourages responsible lending, especially lending to the poor.

"You shall not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs" (Deuteronomy 15:7, 8).

Psalm 37:25, 26 says that the righteous "is ever merciful, and lends; and his descendants are blessed."

"A good man deals graciously and lends; he will guide his affairs with discretion" (Psalm 112:5).

If the poor never repay the debt, it becomes a loan to God, and He will certainly repay you in His own way and time. Proverbs 19:17 assures this. "He who has pity on the poor lends to the LORD, and He will pay back what he has given."

Jesus taught us, "Give to the one who asks you, and do not turn away from the one who wants to borrow from you" (Matthew 5:42 NIV). "Lend expecting and hoping for nothing in return, but considering nothing as lost and despairing of no one" (Luke 6:35 Amplified).

The Bible also reminds us that people who are motivated by the love of God in their attitudes and actions toward others will not charge usury (interest) on loans to the truly poor for the necessities of life.

Exodus 22:25 says, "If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest." The Hebrew word for "usury" (interest) has the root meaning of a sting or bite.

For further Bible study on the subject of usury (interest), see Leviticus 25:35-37; Deuteronomy 23:19, 20; Nehemiah 5:6, 13; Psalm 15:5; Proverbs 28:8; Ezekiel 18:8, 13, 17, 22.

In the Parable of the Talents (Matthew 25:27) and the Parable of the Pounds (Luke 19:13), Jesus did not condemn the receiving of interest from legitimate investments. Here the Greek word for usury (interest) has the root meaning of "offspring." The idea is that money bears money. Money represents value, and when that value is put to work, it is supposed to produce more value. Usually the value represented by money is combined with other values (invention, research, development, management, labor) and they together create the value of the product. Where there is economic equitableness, each contributing value receives that share of the product's value that its contribution created. (See Appendix A: The Power To Make Wealth).



## Avoid co-signing.

The Bible warns us about the dangers of co-signing for others' debts and urges us to avoid the practice.

"My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler" (Proverbs 6:1-5 NIV).

"He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe" (Proverbs 11:15 NIV. Also Proverbs 17:18; 20:16; 22:26, 27; 27:13).

As a rule, co-signing does more harm than good in the long run.



## CHAPTER TWELVE:

### WORK

A fictional story is told about a man who received a million dollars. He decided he did not need to work any longer, so he quit his job. The next day he noticed that there was no morning paper. No grocery store was open. Gas stations were all closed. Not a restaurant was open. In fact, nothing was open. He turned on his radio, but it was silent. He powered up his TV, but it was blank.

Perplexed, he called to someone walking by on the street and asked what was going on. The person replied, "Oh, didn't you know? Everybody got a million dollars."

The story illustrates a point. In our world of mainly unconverted people, the primary motivation for people to work is personal need. Many people are motivated by other considerations, of course, but the fact still remains that most people work because they need the money to buy what they need and want.

There is nothing wrong with that in itself. It is when personal need and desire are the primary motivation that people become selfish in their work or career.

What, then, should be the primary motivation? Well, let's consider our basic moral obligation as moral beings. It is to love God with all our heart and our neighbor as ourselves (Matthew 22:37-40). In other words, God's interests are supremely valuable, and the interests of others are in themselves as valuable as our own. We are to take care of our own needs and the needs of those closest to us, not because these people are more valuable in themselves than other people are, but because we are in the best position to meet those needs and therefore we are obligated to do so.

So if we are Christians, our motivation in all that we do is love.

We all know that this applies to ministers. No one respects a pastor who is in the ministry primarily for the money. Even the unbelievers regard him as a hypocrite. And everyone knows that the favorite charge against ministers (evangelists in particular) is that they are "in it for the money."

But what about everybody else? Does God have a double standard? Is it okay for everybody except preachers to be working "only for the money?" Shouldn't we all be motivated by love in whatever we do?

Suppose that you need life-saving surgery. Would it matter to you if the surgeons and surgical team are doing it just for the money? Wouldn't you feel much better if you knew that their highest motive was your survival and recovery?

So this is not idealism. It is our basic moral obligation.

Biblical economics is the economics of love. Love is what puts joy into work. Two

men go off to work on the same job. One grudgingly goes to work because he has to support himself and "the old lady." The other cheerfully goes to work because he loves God and wants to support His kingdom with his tithes and offerings. He loves his wife and children (as himself) and wants to provide for them and make them happy.

Now, which one is acting in accordance with reality and reason? Which one is the happy man? Which one is properly motivated, works with the right attitude, is likely to be more productive? It doesn't take a rocket scientist to figure out the answer.

The person who is motivated by love will not be paid any less than the selfish person. In fact, all things being considered, he or she will more likely be chosen for a raise or a promotion.

Reason tells us that our motivation in our work should be the greatest good to God and to people (including ourselves). God wants us to use the earth wisely and to enjoy it. Because He loves us, our resulting joy and the benefit to His kingdom pleases Him.

This also means that whatever we do must be beneficial and done as to the Lord. For that reason no one is justified in pursuing an occupation that dishonors God and is detrimental to others.

Love makes all beneficial work a service to the Lord. "Therefore, whether you eat or drink, or whatever you do, do all to the glory of God" (1 Corinthians 10:31).

Because believers are motivated by love to God and others, that same love motivates them in whatever work they do, even if the believers are slaves. They are producing something of value, something that will benefit someone. Whatever they do, they do as to the Lord. This makes them better employees. If they are slaves, this sets them free in their spirit.

So how are believers who are slaves to relate to their masters? Not by rebellion or armed revolution. Not by rude insolence or sullen silence. Not by grudgingly doing as little as possible and as slowly as possible.

"Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever he does, whether he is slave or free. And masters, treat your slaves in the same way. Do not threaten them, since you know that he who is both their Master and yours is in heaven, and there is no favoritism with him" (Ephesians 6:5-9 NIV. Also Colossians 3:22-4:1; 1 Timothy 6:1, 2; Titus 2:9, 10; 1 Peter 2:18-21).

We recall the heart-touching story about Philemon, a Christian slave-owner, and Onesimus, his run-away slave. The apostle Paul meets Onesimus, leads him to Christ, and sends him back to Philemon. Paul urges Philemon to receive Onesimus "no longer as a slave, but better than a slave, as a dear brother. He is very dear to me but even

dearer to you, both as a man and as a brother in the Lord" (Philemon 16 NIV).

Now, that's revolutionary! Slavery cannot continue to exist under those principles. We cannot enslave our brother. Only the love of Christ can create that kind of world.

Keep in mind that slavery in those days was different from some of the examples we are so familiar with in modern times. Slavery was common and many slaves were treated humanely and even were paid money. Some went into business for themselves.

Nevertheless, slavery is wrong in itself. No human being has a moral right to own another human being like so much property. God is our Creator and rightful Owner. Slavery violates His sole proprietorship, no matter how well the slave might be treated.

Also, the Law of Moses required employers to treat their employees with justice. In Deuteronomy 24:14 we read, "You shall not oppress a hired servant who is poor and needy, whether he is one of your countrymen or one of your aliens who is in your land in your towns" (NASB).

Genuine Christians should exhibit God's love in all of their relationships: clerks to customers, customers to clerks; employers to employees, employees to employers; teachers to students, students to teachers; and the list goes on. Love puts joy into everything we do, and that joy radiates like sunshine.

#### Created to be productive.

The Bible informs us that hard labor is a part of the curse. After Adam and Eve sinned, God declared, "In the sweat of your face you shall eat bread till you return to the ground" (Genesis 3:19).

God knew that a sinning human race with lots of time on its hands would be a major problem, both to themselves and to His moral administration. So for their own good, God has to keep people in general working hard to provide the necessities of life. He has to keep them busy to keep them out of mischief. By hard work God restrains their selfishness by restricting their time and opportunities for destructive behavior.

In spite of that sinners still manage to find time to pursue their chosen indulgences. Even those who put in 12-hour days in back-breaking labor have found time at the end of the day to head for their favorite "watering hole" to booze it up and carouse.

It is true that "an idle mind is the devil's workshop." It is also true that the members of an idle body can be his tools (Romans 6:12, 13).

Hard labor is also part of God's "course of instruction" on the emptiness, frustration, and meaninglessness of a life of disobedience and alienation from Him. "Life is hard; and then you die." "He who dies with the most toys--still dies." It is written even on bumper stickers and T-shirts.

In spite of all the wisdom God gave him, king Solomon learned that lesson the hard way. Reflecting on his backslidden days, he describes the disillusionment he experienced within himself and in his observation of others. "What advantage does a man have in all his work which he does under the sun?" (Ecclesiastes 1:3 NASB).

Over three dozen times he pronounces it all as "vanity." The word means meaningless, futile, frustrating, absurd, nonsense. He learned that the road of self-indulgence leads nowhere. All the efforts expended in traveling it are wasted so far as personal satisfaction and fulfillment are concerned. Reading the entire book of Ecclesiastes is an enlightening experience. The conclusion is found in 12:13--"Fear God and keep His commandments, for this is the whole duty of man."

Still, from the beginning productive and pleasant work has been part of God's plan and order for the human race. In Genesis 2:15 we read, "And the LORD God took the man and put him in the garden of Eden to tend and keep it."

God created us to be productive. We are designed to be producers as well as consumers. Productivity is an essential and natural outflow and expression of love. Love is not and cannot be lazy. Laziness is a sin.

The Bible has some straight talk about laziness. God's word condemns it and even ridicules it with descriptive and even biting sarcasm. Let's take a walk through Proverbs, the "get smart" book, and see what it says. We'll use the terminology of the New International Version as our guide.

"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest--and poverty will come on you like a bandit and scarcity like an armed man" (6:6-11).

"As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him" (10:26).

"The way of the sluggard is blocked with thorns, but the path of the upright is a highway" (15:19). Notice that the sluggard is contrasted to the upright, implying that this a moral issue. The same is true in 18:9, "The one who is slack in his work is brother to one who destroys."

"Laziness brings on deep sleep, and the shiftless man goes hungry" (19:15).

Here is a graphic one: "The sluggard buries his hand in the dish; he will not even bring it back to his mouth!" (19:24). Now, that is really being lazy.

"A sluggard does not plow in season; so at harvest time he looks and finds nothing" (20:4). Plan ahead; tomorrow is important!

"Do not love sleep or you will grow poor; stay awake and you will have food to

spare" (20:13).

"The sluggard's craving will be the death of him, because his hands refuse to work" (21:25). He does not have enough motivation to jump-start his hands, so he starves to death.

"The sluggard says, 'There is a lion outside!' or, 'I will be murdered in the streets!'" (22:13). If all other excuses fail, go to the extreme!

We go to the King James Version for this next one. "For the drunkard and the glutton shall come to poverty; and drowsiness shall clothe a man with rags" (23:21).

Back to the NIV. "I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest--and poverty will come on you like a bandit and scarcity like an armed man" (24:30-34). Echoes of 6:10 and 11.

"The sluggard says, 'There is a lion in the road, a fierce lion roaming the streets!' As a door turns on its hinges, so a sluggard turns on his bed. The sluggard buries his hand in the dish; he is too lazy to bring it back to his mouth. The sluggard is wiser in his own eyes than seven men who answer discreetly" (26:13-16). Some lazy loafers fancy themselves to be wise philosophers. They have a weighty opinion on almost everything. Ignore them.

Well, how did you like the walk? Powerful stuff, isn't it? Enlightening, too,--and motivating.

Let's end this walk over in Ecclesiastes 10:18. "If a man is lazy, the rafters sag; if his hands are idle, the house leaks." This fellow needs to turn off the TV, get off his you-know-what, and start working on his wife's "honey-do" list.

"Six days you shall labor and do all your work" (Exodus 20:9). "Six days shall work be done" (Leviticus 23:3). This is not a command to work six days each week; but it does imply that we have work to do, and enough work so that God has given us six days a week to get it done before we take our day of rest.

Welfare and other forms of public assistance should be a last resort. They certainly are not to become a way of life. A person who is able to work has a moral obligation to get off welfare as soon as possible. A properly motivated one will do so without any outside prodding.

Diligence in our work is also an obligation of our stewardship. Again using the NIV as our guide, let us take another thoughtful stroll through Proverbs. This time we will take another route, ending up again in Ecclesiastes.

"Lazy hands make a man poor, but diligent hands bring wealth. He who gathers

crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son" (10:4, 5).

"Diligent hands will rule, but laziness ends in slave labor" (12:24). A soft, self-indulgent nation will fall to a tough, aggressive one.

"The lazy man does not roast his game, but the diligent man prizes his possessions" (12:27).

"The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied" (13:4).

"Dishonest money dwindles away, but he who gathers money little by little makes it grow" (13:11). Wise investment advice!

"All hard work brings a profit, but mere talk leads only to poverty" (14:23).

"The laborer's appetite works for him; his hunger drives him on" (16:26).

"The plans of the diligent lead to profit as surely as haste leads to poverty. A fortune made by a lying tongue is a fleeting vapor and a deadly snare" (21:5, 6).

"He who loves pleasure will become poor; whoever loves wine and oil will never be rich" (21:17).

"Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men" (22:29).

"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations" (27:23, 24). Also verses 25 - 27).

"He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty" (28:19. See also 12:11).

Proverbs 31:10-31 describes the virtuous woman. As one reads the entire passage, we note that she is diligent in taking care of the domestic needs of her family and prudent in her business dealings. She is in the home, in real estate, and in business. What a lady!

Ecclesiastes 5:12 tells us that work is better than sleeping pills. "The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep."

So, "whatever your hand finds to do, do it with all your might" (Ecclesiastes 9:10).

Let's move on now from Proverbs and Ecclesiastes. What does the New Testament have to say on the subject of work? For one thing, we discover that our moral obligation



has not changed.

In his inspired letter to Titus, who was shepherding the saints in Crete, Paul says bluntly, "One of them, a prophet of their own [he is referring to Epimenides], said, 'Cretans are always liars, evil beasts, lazy gluttons.' This testimony is true. Therefore rebuke them sharply, that they may be sound in the faith" (Titus 1:12, 13). These Cretan believers had a cultural matrix that they had to be yanked out of.

Paul had a problem with the Thessalonian believers. For some reason, perhaps a misunderstanding concerning the imminency of the return of Christ, many of them had lost interest in working. So Paul writes, "Aspire to lead a quiet life, to mind your own business, and to work with your own hands, as we commanded you, that you may walk properly toward those who are outside, and that you may have lack of nothing" (1 Thessalonians 4:11, 12).

It was evident that some did not get the message. So in his second epistle to them he says to them more pointedly, "For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread" (2 Thessalonians 3:10-12).

In writing to the Thessalonians about their obligation to work, Paul referred to himself as an example. "For you remember, brethren, our labor and toil; for laboring night and day, that we might not be a burden to any of you, we preached to you the gospel of God" (1 Thessalonians 2:9. Also 2 Thessalonians 3:8, 9 in connection with verses 10 - 13 of that passage). He writes similarly to the Corinthians (1 Corinthians 4:12).

In his first epistle to Timothy, Paul deals with the abuse of welfare on the part of younger widows. He writes: "Besides, they get into the habit of being idle and going about from house to house. And not only do they become idlers, but also gossips and busybodies, saying things they ought not to. So I counsel younger widows to marry, to have children, to manage their homes and to give the enemy no opportunity for slander" (1 Timothy 5:13 NIV).

We notice in some of these passages the direct relationship between idleness and careless talk. This implies that steady work also helps to discipline the tongue.



## CHAPTER THIRTEEN:

### GENEROSITY

"Is not this the fast which I chose, to loosen the bonds of wickedness, to undo the bands of the yoke, and to let the oppressed go free, and break every yoke?"

"Is it not to divide your bread with the hungry, and bring the homeless poor into the house; when you see the naked, to cover him; and not to hide yourself from your own flesh?"

"Then your light will break out like the dawn, and your recovery will speedily spring forth; and your righteousness will go before you; the glory of the LORD will be your rear guard. Then you will call, and the LORD will answer; you will cry, and He will say, 'Here I am.'

"If you remove the yoke from your midst, the pointing of the finger, and speaking wickedness, and if you give yourself to the hungry, and satisfy the desire of the afflicted, then your light will rise in darkness, and your gloom will become like mid-day.

"And the LORD will continually guide you, and satisfy your desire in scorched places, and give strength to your bones; and you will be like a watered garden, and like a spring of water whose waters do not fail.

"And those from among you will rebuild the ancient ruins; You will raise up the age-old foundations; and you will be called the repairer of the breach, the restorer of the streets in which to dwell" (Isaiah 58:6-12 NASB).

God is love; love is generous; God is generous.

People who love God are generous. They are generous toward Him and His work. Their stewardship is a natural act of love, carried out in love. As an act of love, it expresses itself in generosity.

When the people of Israel were called upon to donate the materials to build the tabernacle, "they came, every one whose heart stirred him up, and every one whom his spirit made willing, and they brought the LORD's offering to the work of the tabernacle of the congregation, and for all his service, and for the holy garments" (Exodus 35:21 KJV). Verses 4-29 contain the full account of the people's response. Chapter 36:5-7 reports that the people brought so much "stuff" that Moses had to tell them to stop.

At a much later time, the aging king David asked for voluntary contributions to build the temple. "Who then is willing to consecrate his service this day unto the LORD?" he asked (1 Chronicles 29:5 KJV). Again, the response was generous: "Then the people rejoiced, for that they offered willingly, because with a perfect heart they offered willingly to the LORD; and David the king also rejoiced with great joy" (verse 9).

Again, at a yet much later time, king Josiah set out to repair the now damaged temple. Just as before, the people responded generously, filling the contribution chest over and over. (2 Chronicles 24:8-11 records the whole story).

All of this demonstrates that times of revival are times of generosity, joyful generosity.

When the exiles returned to Jerusalem to rebuild the destroyed temple, they carried with them the contributions that had been given for that purpose. The total would amount to several million in today's U.S. dollars. (Ezra 1:5, 6; 2:68, 69).

When Nehemiah arrived about 90 years later to rebuild the walls of Jerusalem, both the leaders and the people willingly gave large amounts to the work. (Nehemiah 7:70-72).

Just before His crucifixion, Jesus attended a dinner given in His honor. Mary took an alabaster box of expensive spikenard (pure nard), broke it, and poured the contents over Jesus' head and with some anointed His feet. This was an act of pure, generous love and lavish devotion to her Lord. (Matthew 26:6-13; Mark 14:3-9; John 12:2-8).

Generosity is not always measured in large amounts. Some of the greatest acts of generosity involve small amounts in themselves but large amounts in terms of the resources of the giver. The classic example of this is the widow's mite (Luke 21:1-4).

Just as love for God finds its expression in love for others also, so generosity toward God finds its expression in generosity toward others also.

In the Law of Moses, God established a special tithe to provide for the Levite, the stranger, the fatherless, and the widow (Deuteronomy 14:29).

Israel was forbidden to take a widow's garment as a pledge (Deuteronomy 24:17).

In the New Testament, James 1:27 says, "Pure religion and undefiled before God and the Father is this: to visit orphans and widows in their trouble, and to keep oneself unspotted from the world." "Visit" means to take care of.

"The wicked borrow and do not repay, but the righteous give generously" (Psalm 37:21 NIV).

It is time to take another tour of Proverbs, this time on the subject of generosity.

"There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself" (11:24-26).

"He who has mercy on the poor, happy is he" (14:21).

"He who has pity on the poor lends to the LORD, and He will pay back what he has given" (19:17). God will not let Himself be in debt to anyone.

"The righteous gives and does not spare" (21:26).

"He who has a bountiful eye will be blessed, for he gives of his bread to the poor" (22:9).

"He who gives to the poor will not lack, but he who hides his eyes will have many curses (28:27).

How are things going for you financially? (How is your giving to the poor and needy?)

Remember the words of our Lord. "Give to him who keeps on begging from you, and do not turn away from him who would borrow (at interest) from you (Matthew 5:42 Amplified).

"Give, and it will be given to you, pressed down, shaken together, and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38 NIV. Also Luke 11:41 and 12:33, 34).

"Get all you can and can all you get" is not a Christian attitude.

Then there is our Lord's familiar Parable of the Good Samaritan, recorded in Luke 10:30-37.

The apostle Paul exemplified this Christian principle of generosity. In his farewell address to the elders of the church at Ephesus he testified, "I showed you that by this kind of hard work we must help the weak, remembering the words of the Lord Jesus: 'It is more blessed to give than to receive.'" (Acts 20:35 NIV).

In his inspired letter to the churches of Galatia, Paul relates the account of when he and Barnabas left Antioch on their first missionary journey: "And when James, Cephas, and John, who seemed to be pillars, perceived the grace that had been given to me, they gave me and Barnabas the right hand of fellowship, that we should go unto the Gentiles and they to the circumcision. They desired only that we should remember the poor; the very thing which I also was eager to do" (Galatians 2:9, 10).

In Ephesians 4:28 we are commanded, "Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have to give to him who has need."

Paul wrote to Timothy, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Timothy 6:17-19 NIV).

In Hebrews 13:16 it is written: "But do not forget to do good and to share, for with such sacrifices God is well pleased."

We notice that we are to share with the truly needy even when it is a "sacrifice." When we share only out of our abundance, it is not as meaningful as when we share out of our own "grocery money." Then it becomes a "sacrifice."

After providing for ourselves and our own family, our next obligation as believers is toward our fellow believers--the family of God. The New Testament teaches this principle very clearly. First, we have our Lord's statement in Matthew 25:31 - 46 that what we do to "the least of these" His brethren, we do to Him. He also said, "For whoever gives you a cup of water to drink in My name, because you belong to Christ, assuredly, I say to you, he will by no means lose his reward" (Mark 9:41).

In the early Jerusalem church, "they had all things in common ... Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles' feet; and they distributed to each as anyone had need" (Acts 4:32-35).

This was a spontaneous outpouring of Christ's love that motivated the believers to take care of the immediate needs of poor and destitute among them. This "commonism" is not an economic system instituted for all believers in all situations for all time. As an economic system, it has major weaknesses and is not sustainable over time. But as a voluntary response to immediate needs among the believers, it was exactly what Christian love called for. Even today, when it is known that believers in the church have basic needs that they or their families cannot meet, love for one another should--and usually does--move believers to be "first responders" to those needs.

When the prophet Agabus predicted through the Spirit the great dearth throughout the entire Roman world (that later occurred in AD 44 - 48), "then the disciples, each according to his ability, determined to send relief to the brethren dwelling in Judea. This they also did, and sent it to the elders by the hands of Barnabas and Saul" (Acts 11:29, 30).

We are instructed to practice "distributing to the necessity of the saints," and to be "given to hospitality" (Romans 12:13).

In 1 Corinthians 16:1 - 4 Paul refers to the "collection for the saints." Later, in 2 Corinthians chapters 8 and 9, he addresses this subject at great length.

In Philippians 4:15 - 19 Paul acknowledges the generosity of the Philippian believers in their frequent support of him when he was in need.

Galatians 6:10 also instructs us, "Therefore, as we have opportunity, let us do good to all men, especially to those who are of the household of faith."

The apostle John puts it into the form of a very pointed question: "But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him?" (1 John 3:17).

## Principles Of Giving.

The basic rule for Christian giving is sincere humility. We are not to give for show. Jesus taught us this principle in His Sermon on the Mount. "Take heed that you do not your charitable deeds [alms] before men, to be seen of them. Otherwise you have no reward from your Father in heaven" (Matthew 6:1 - 4).

In Romans 12:8 the apostle writes that he who gives is to do so with liberality.

"God loves a cheerful giver" (2 Corinthians 9:7). (He will also make good use of money given by a grouch!)

This cheerful attitude flows from a new heart. One time a rich young ruler came to Jesus asking how to obtain eternal life. Jesus put His finger on the young man's problem by telling him to sell what he had, give the proceeds to the poor, and follow Him. The young man refused to do so. His problem was not his riches; his problem was his selfishness in holding on to his riches. He did not want eternal life as much as he claimed. His heart was selfish, and he refused to change it. (Luke 18:18-25).

By contrast, we have the account of Zacchaeus in the very next chapter (Luke 19:1-10). His encounter with Jesus was heart-changing. "Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold" (verse 8). Now, that's real salvation!

Sincere generosity is an expression of salvation. But let no one make the mistake of assuming that generosity is a means of salvation. We cannot buy our way into the kingdom of God. We cannot bargain with God. God will not be "bought off." Salvation is the free gift of God. It cannot be purchased at any price.

Simon the sorcerer thought that the gift of God could be purchased with money. Peter told him in no uncertain terms that his money would perish with him if he did not get his heart right with God (Acts 8:18-24).

Cornelius the centurion "gave alms generously to the people," but that did not save his soul. He was saved when he heard the gospel and believed on Jesus Christ (Acts 10).

Paul said, "though I bestow all my goods to feed the poor, and though I give my body to be burned, but have not love, it profits me nothing" (1 Corinthians 13:3).

God is not after our money. He wants our heart; and when He has our heart, He has all the rest of us.





## Appendix A

### The Power To Make Wealth

"But you shall remember the LORD your God, for it is He who is giving you power to make wealth" (Deuteronomy 8:18 NASB).

Information is the greatest asset, and God gives the human mind the power to use it to make wealth. Capitalism has forgotten this, and Marxism refuses to acknowledge it.

Many assume the following to be economic facts:

- (1) The amount of wealth that exists in the world is limited;
- (2) This limited wealth is all that is available to sustain the world's population, human and otherwise;
- (3) If some get more than their share of this limited wealth, others of necessity get less;
- (4) Therefore, justice demands that the world's limited wealth be distributed equally, or at least as equally as possible.

In other words, the "pie" is assumed to be only so big. The more people there are in the world, the smaller is the "slice" of the "pie" that is available to each individual.

This thinking tends to make people the problem. People are consumers. So from this economic point of view, children are a liability and not an asset. If a farmer's cow bears a calf, the rancher's wealth is increased. If the rancher's wife bears a child, it is one more mouth to feed, one more consumer of limited resources.

Of course, this is contrary to the Scriptures. In Psalm 127:3 we read, "Behold, children are a heritage from the LORD; the fruit of the womb is His reward." Our children are valuable in themselves and therefore they increase our true wealth. "Wealth" is not always defined in material terms. At the same time, our children are potential producers of wealth.

It is true that no new *matter* is being created; however, that does not mean that no new *wealth* is being created. The "pie" is expandable and expanding.

According to Genesis 2:3, God is both Creator *and* Maker. "Then God blessed the seventh day and sanctified it, because He rested from all His work which God had created [*bara*] and made [*asah*]."

God created all things *ex nihilo*, out of nothing. Then, with what God *created* He *made* various things. God even took one of Adam's ribs and made [*banah*, "built"] a woman--mankind twice refined (Genesis 2:22).

God is a Trinity: The Father and The Son and The Holy Spirit--GOD. He created us also a three-fold being: spirit and soul and body--MAN (male and female). God created

our whole humanity, not just our body.

God is a free moral agent. He makes intelligent, autonomous executive choices. He created us with the same qualities, though to a finite and far lesser degree. Because God endowed us with moral agency including the ability to make intelligent and responsible executive choices, in this highest sense we are created in His image.

God not only *created* us; He *made* us. Though we are all "created equal and endowed by our Creator with certain inalienable rights," we are not all *made* from one mold, one "cookie cutter." First Corinthians 4:7 asks, "For who made you differ from another? And what do you have that you did not receive?" The answer to this rhetorical question is: "God did."

What does all of this have to do with making wealth and expanding the "pie"?

Because God is the Creator and we are created in His image and made in His likeness (Genesis 5:1), He has endowed us with the power and the ability to be "creative" with what He has created and made. That is, we can--and do--take what God has created and made and we creatively make something out of it that had been only potential in it.

*The God-created, God-gifted, God-directed human mind is the wellspring of human wealth creation.*

Think of what humanity does and has done with our God-given creativity. An artist takes a canvas, a few brushes and some colors, and with creative intelligence and artistic skill creates a work of art worth perhaps thousands of times the value of the raw materials. A songwriter takes words and notes and composes a musical score; copies are published and sold; concert halls are filled; and radio, television, and other technologies carry the music everywhere. Out of sand (silicon) microprocessing was invented; a whole new multi-billion dollar world of computing technology developed and the world-wide web was formed.

The list seems endless. God created all the elements out of nothing. Then Man takes what God *created* out of nothing and, with God-given creativity, *makes* ever-increasing wealth from it. God created the materials; then out of the materials and natural process that God created, and the potential that is inherent in those materials and processes, Man makes the intellectually and skillfully created products.

By "value-added" human creativity and labor the "pie" is getting bigger and bigger. The people whose creativity initiated the wealth producing process (thinkers, inventors, designers, engineers) should be rewarded according to the value of their creativity. The people who apply the results of the creativity of others (investors, managers, laborers, distributors, retailers) should be rewarded according to the value of their contribution to the wealth-creating process.

Some produce the creative ideas. Some take the creative ideas of others and develop the technology to make the ideas workable. Some provide the financial investment. Some manufacture the tools. Others operate and service the tools. Others supply the

materials. Others provide the "hands on" production labor. Others package and ship the products. Others retail and deliver the products. Each one should be rewarded according to the value that he or she contributes to the process. Everyone prospers and the economy is expanded.

Some will become wealthy because the value of the results of their creativity is great. This is as it should be. God gives some creative ability. He gives others entrepreneurial ability. That creative ability and that entrepreneurial ability should be encouraged, rather than discouraged by inhibiting restrictions that decrease their initiative and thus result in loss to them and also to society. They should be encouraged to apply that God-given ability fully by being rewarded fully.

This is not idealism. It is based on objective fact, the bed-rock reality of who God is and who we are as human beings created in His image and accountable to Him. For sure, common practice is out of alignment with it. Money is still "the unrighteous mammon" (Luke 16:9) and the love of money is still "a root of all kinds of evil" (1 Timothy 6:10) and will continue to be as long as God allows sinners to remain in society.

In secular "wisdom"--"earthly, sensual, demonic" in contrast to the wisdom "from above" (James 3:15 - 17)--the highest economic motive is "self-interest" (variously understood, whether in Adam Smith's The Wealth Of Nations or Ayn Rand's Atlas Shrugged). *Right economics; wrong motive.* Greed is *not* good. Greed is indeed a great motivator, but greed is *not* the right motive. It corrupts and diverts the creative process and leads to inequity and injustice

If a skilled surgeon is going to perform life-saving surgery on you, you want that surgeon to value *you* far more than his or her fee. For you, that is not idealism; it is *reality*.

On the "left" side of economic theory, a welfare state is not evidence in itself of a loving and caring society but rather an indication of a society that replaces "love your neighbor" with "let the government take care of him (and me) and tax the 'reluctant rich' (or borrow and pile it on the national debt and the next generations)."

Again, the economics of love is not idealism. It is the economics of reality (truth, not the *status quo*). It is the economics of reason and moral obligation. Our moral obligation is to love God with all our heart, soul, mind and strength, and our neighbor as ourself (Mark 12:30, 31). That is not our goal; it is our premise, our starting point.

For that reason what we *do* with the reward we receive for our contribution to the wealth-producing process is between us and God, and He holds us accountable to use it properly and to be generous with it. That is why God commands everyone to repent and be reconciled to Him, to reality (truth) and to our own reason and conscience.

Negative, secular and materialistic thinking should be discarded. Biblical thinking should be adopted--and adapted. We are to employ our God-given creativity for the good of all humanity, to the glory of our Creator, and with respect to His creation. It is our moral obligation and duty in managing God's world.

