

## The Christian and His Money

Fred Rhodes

Fred preaches for the church in Jamesport, Missouri. His family background includes association with the Mennonite Church and thus Fred is able to labor in an effective fashion with the large Amish population in the Jamesport area.

A subject that is on the mind of many today is money. We hear of it constantly on the news relating to the stock market, embezzlement and related issues. But as with any thing that relates to life the question for any that strive to please God is what is our responsibility in using the money that we have?

God gives us guidelines in the use of our money as he does with every area of life (2 Peter 1:3). God teaches us that we are not to love money when he informs us in 1 Timothy 6:10, "For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." Certainly the love of money has caused many people to participate in sinful activities to acquire money. Those who get involved in sin to acquire money will bring upon themselves many heartaches and problems. It is important to not make a pendulum swing and say that money is the root of evil. The root of evil is identified by God as the love for it.

Unfortunately, many associate more money with happiness. They put an emphasis in their life on gaining more money to do the things they would like to do and on having the things they would like to have. In doing this it is easy to put God on the back burner. Forgetting the admonition of Jesus in Matthew 6:33 to "seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you." God spoke through Solomon in Ecclesiastes 5:10 on this subject where it says, "he that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity." This is easy to see among those who have money. Often they are miserable. Simply because money does not bring happiness. With money comes responsibilities.

God teaches us to use the money we have been blessed with properly. Ephesians 4:28 says, "let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth." In the admonition to work so that we will have money to help others it is easy to see that responsibility comes with the gaining of money.

In considering that we are to use our money properly it is important to remember that we are stewards of what God has blessed us with. 1 Corinthians 4:2 says, "moreover it is required in stewards, that a man be found faithful." A steward is one that has the responsibility of overseeing the possessions of another that have been placed in their trust or care. Psalm 24:1 teaches us that all belongs to God when it says, "The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein." Therefore, all that we gain and possess in life belongs to God. It is just on loan. And therefore being on loan to us, we will give an account to God for how we use it.

## SOME GUIDELINES IN DEALING WITH MONEY

One basic thing that we learn from God's Word is that we are to work to gain money. We learn this by God's blessings pronounced on the industrious individual. He says in Proverbs 13:11, "Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase." We can even go back to the garden of Eden and see that God gave Adam work to do. Even before the fall, they were given work to do. It is easy to see an industrious attitude in Ephesians 4:28 where the man that works has enough for him and his family and some to spare for others that have needs. But as always it must be kept in mind that this industrious way of life must not find God in the background of ones life. But we must put the kingdom of God and His righteousness first, even before our work to gain money (Matthew 6:24-34).

Another concern of the Christian is in the area of taxes paid to a government. Some will choose to not pay taxes to the ruling government for various reasons. Some from a stingy attitude. Others from a dislike of things going on in the government. But note what the apostle Paul said to the Christians who were under the ungodly government of Rome in Romans 13:6,7. "For for this cause pay ye tribute also: for they are God's ministers, attending continually upon this very thing. Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to who fear; honour to whom honour." From the context of Romans 13 we learn that God places the government in the role of governing. They are there to punish the evil doer. And they are there by his "ordaining" (Romans 13:1). Therefore it is plain that we must pay taxes.

Along this line it is necessary to consider the taking of exemptions to escape paying certain taxes. It is very clear that since God has placed "the powers that be" (Romans 13:1) in charge, that if the "powers that be" make a ruling that certain exemptions are lawful, it would be right and proper to take each and every exemption that would apply to our situation. Obviously, it can be seen by this that we would not lie about our situation to escape paying taxes that are our responsibility to pay.

Another concern involving money that faces us today, as it has for centuries is borrowing and loaning of our money for interest. A quick history lesson from the Old Testament reveals God commanding the Israelites that they not charge usury to their poor brethren (Exodus 22:25). In dealing with this subject before they went into the land of Canaan Moses stated they could charge interest to a stranger but not to a brother (Deuteronomy 23:20). In looking at this we acknowledge that it gives us insight into the mind of God but is not binding on us today who live under new law.

In the New Testament we find no prohibitions on charging interest. Jesus did refer to the receiving of interest in his parable in Matthew 25:27. It was spoke of in a favorable light as something that a servant of his should have at least done with what was placed in his care. This in order to gain some good from it. Since there are no prohibitions on charging interest to another it should not be wrong.

But we must consider our responsibility to "him that needeth" (Ephesians 4:28). This may be compared to the "poor" in the Old Testament. With the change in the New Testament. This giving to the poor does not even expect the "principle" to be returned. Much less interest to be charged. So even though the New Testament does allow one to charge interest. Discretion must be used. Those who are in dire straits are not there to be made a gain from. But our responsibility is to give not to make a gain from.

Some will wonder about taking on debt. The passage in Romans 13:8 will be referred to to back up this belief. It says, "owe no man anything, but to love one another: for he that loveth another hath fulfilled the law." This context is not referring to borrowing money for needs in life. Instead it is easy to see in the next two verses that it is talking about having love for others that will not let us sin against them. On the same point of taking on debt it is plain that our society has taken on much debt for things that are not necessary. Thus stripping themselves of peace of mind and much good that could be done in the name of the Lord with the money that is wasted. Colossians 3:5 teaches us that "covetousness is idolatry". Jesus also teaches that "a man's life consisteth not in the abundance of the things which he possesseth" (Luke 12:15). This desire for things creates much unnecessary debt in our society. Debt therefore should be reserved for things that are of a necessary nature.

What about CD's, money market accounts, savings accounts, etc.? Saving for retirement is big business. Our economy has thrived on this concept for many years and as we have seen lately it has consumed a whole lot of retirement savings. Some who have saved for years and accumulated much wealth squander it in retirement at the expense of leaving God out of their lives. Even though Jesus taught that we are to trust in God for our living while putting the kingdom of God first, (Matthew 6:24-34) he does not condemn putting money back for future use. The passage in Luke 12:16-21 dealing with the bigger barns does not condemn saving. It does condemn saving for the purpose of having treasure for self while not being rich toward God.

The key in saving for retirement or any other matter in life is that God must come first. Before the savings. Jesus plainly said that we are to lay up treasures in heaven, not on earth (Matthew 6:19,20). In consideration of this it should be remembered that we in this nation are wealthy. The poorest have much. Even the disciples thought this of themselves when Jesus taught of the difficulty a rich man would have in entering into the kingdom of God (Matthew 19:23-26).

Frugality is a subject that comes up. Usually being scoffed at in our society. To begin with it is best to understand that being frugal is not miserly. It is, according to *Websters Dictionary*, "characterized by or reflecting economy in the expenditure of resources". God says clearly in Proverbs 21:20 that the wise are frugal. "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up." Hence we can see that the attitude of spend it up since we cannot take it with us is not considered wise by God. But the "foolish man spendeth it up". Jesus models frugality for us in John 6:12 when he instructed the disciples to "gather up the fragments that remain, that nothing be lost." A modern example of frugality can be seen in waiting to buy a new TV until money can be saved to buy one instead of going into debt for our wants. Or by buying a less expensive car so that we will not cut back on part of our gift to God.

Giving to God is a matter of great importance to the Christian. It is also one that the way the Christian handles the money that God has blessed them with will hinge on. If a person squanders his blessings from God he will not give as he should. In the Old Law God instructed his servants to put him first in their giving. We can see that in his instructions in Proverbs 3:9,10 that he is to be honored with the "firstfruits of all thine increase" Notice he did not say part but all. This teaching is inherent in the command to give to God as he "hath prospered him". (1 Corinthians 16:2) The point being we consider how we prosper and give to God accordingly. Not giving to God from the leftovers after we have spent what we want. But giving to God first and of the best.

To give as we prosper must be considered. Thayers Greek Lexicon says that to prosper means to "be successful". If a farmer's crop is a total failure he did not prosper. If we are laid off from our job and did not get a pay check we did not prosper. If we have income we prosper. The Jews understood that when they were to give as they prospered that they gave God 10% of their prosperity. This principle of giving 10% of our earnings is used by Abraham before the Old Law came into effect (Genesis 14:20; Hebrews 7:1-4). We have a much better law than they had under the Old (Hebrews 8:6). Therefore, it would seem logical that we should use the 10% figure as a proper place to start in our giving. Considering that we must be "rich" toward God with the use of our money, (Luke 12:15) not stingy and selfish. And considering that Abraham before the Old Law even used this as a gauge in giving to God (Hebrews 7:2).

It is also necessary to mention that to not give back to God properly would make us a thief. We learn this from the Jews who held back part of their 10% (Malachi 3:8-10). According to Thayers Greek Lexicon, tithe means, "a tenth part". 1 Corinthians 6:10 teaches us that a thief will be lost. We also learn in Malachi 3:10,11 that to give properly to God will bring blessings.

### **THE CHRISTIANS ATTITUDE TOWARD MONEY**

The attitude the servant of God has towards money is very important. God teaches us what our attitude should be. In Philippians 4:11 Paul talking about finances said, "not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content." In dealing with our finances we should take patiently the situation we are in. Not straining with all that we have to gain more.

It is also imperative that the child of God use wisely what God has placed in their care. If proper care is used in handling the money God placed in our control, most of the financial dilemmas we experience would be eliminated. We learn in 1 Corinthians 4:2 a steward must be found faithful. We are stewards of what God has placed in our care. We will each, also give an account to God of how we handle ourselves (Romans 14:12).

The Christian should have an attitude of making sure that God gets his share. If that attitude is kept during the week days, when the first of the week comes around there will rarely not be enough to give "as God hath prospered him" (1 Corinthians 16:2). Especially since expenditures will have been based on this basic teaching.

As the Christian lives, the attitude must also be one of laying up "treasures in heaven" (Matthew 6:19-21). With this attitude in place in the Christian's life all expenditures, debts, methods of gaining money and giving back to God will fall into place. Remembering that the way we use our blessings here effect our eternity when this life is over.