

Foundations

by Charles Hodge

Text: "For I was very glad when brethren came and bore witness to your truth, that is, how you are walking in truth" (3 John 3).

Nancy Reagan says, "Just say, No."

"Don't spend your money before you get it."

"One of the best ways to judge a man is by his checkbook."

Dad says, "Take care of the little things, and the big ones will take care of themselves."

Dad says, "We cannot afford it."

"We spend money we don't have to buy things we don't need to fool people we don't like."

"You cannot have the wrong attitude toward money and a right attitude toward God."

"If you cannot handle money, you cannot handle anything. Money is easier handled than time, relationships, and attitude."

"Our church is fit to be tithed."

"When your outgo exceeds your income, then your excess will be your downfall."

"If you don't overspend, you will never get in debt."

"It is not the salary made; it is spending habits."

HODGE

The modern sin has to be crass materialism. "Yuppies." The "Now Generation." The "Me Generation." The sin of sins is greed. Beware of greed. Our teaching and preaching must confront this crisis. The biblical name for sin is idolatry. Wealth is our idol. Since 1982 our nation has gone from boom to bust: Oil, banks, real estate have crashed. We have had bankruptcies, failures, and suicides. Even congregations are suffering "cash flow." The American dollar suffered—we have all found out that there is no

security on earth—except in Jesus.

Where are our preachers? Why is the pulpit silent? We condemn many things; we fear and fight many things. But there is a loud silence regarding finances. Why?

(1) Preachers know little or nothing about finances. Preachers are usually very poor businessmen. Preachers are "up to their ears in debt." They usually are involved in the frequent "scams" that harm our brethren. Our brotherhood is always the pawn in all kinds of financial scams. "You cannot skin an honest man!" Preachers need to know basic finances. The Jews taught their sons a profession.

(2) Our brotherhood is caught up in the "success syndrome." Bigger is better. Churches are in "high finance." Many are on the brink. Simplicity, discipline, generosity, sacrifice, loyalty, dedication are not our virtues. The "Prosperity Gospel" has tainted the church too. "Consumerism" prevails. Brethren are "sermon tasters," traveling around seeking "the best church deal." Peer pressure hits us too! Beware, Paul said, lest we be in the world's butter mold (Romans 12:1, 2).

(3) We have little or no material on biblical finances. When we talk about money, it is always "giving." Many verses on biblical finances have been lifted to enforce giving! There is much more to finances than giving! In fact, liberal giving does not allow one to be selfish, worldly, wasteful, and sinful with the rest! Christianity is an attitude about life. Life boils down to finances (possessions). The battle of life is won or lost over money. "Don't go to hell over money." Your writer recommends these books: *The Debt Squeeze* by Ron Blue; *Debt-Free Living* by Larry Burkett; *The Complete Financial Guide for Young Couples* by Larry Burkett; and *A Biblical Theology*

of *Material Possessions* by Gene Getz.¹ Courses, seminars, and tapes should be learned. We need to teach brethren concerning wills, life estates, etc. Man's "provision responsibilities" do not end upon death (1 Timothy 5:8). We need to provide during life; we need to know where our finances go at death. Local churches and benevolent/educational institutions need to be in our wills! We have shirked our duties in this matter.

(4) We have laughed at and diminished the "tithe." Church giving is now down from 10 per cent to 2 per cent. The "Baby Boomers" reared and spoiled are not liberal givers . . . 2 per cent. The average congregation gives 3 per cent. We do not need a minor tune-up; we need a major overhaul.

(5) Hodge, your writer, was trained early on in banking. He is a card-carrying member of the SEC (securities). He has been in various businesses. A farm has him. Since 1985 he has known nothing but financial reverses. Our brotherhood has no retirement. One gives his life to ministry only to be "retired" with little or nothing. Therefore, preachers need to consider and prepare for this.

This could be the most valuable, practical study of my ministry. For me . . . and for you. Get out your Bibles. Let us study biblical finances seriously. Let us thank God for His blessings. Let us share our blessings in Jesus' name.

THE BIBLE

Wisdom. The Bible is God's book revealing wisdom. The Bible overflows with Scripture concerning the handling of money. Christians start with the Word of God. The Ten Commandments were not "Ten Suggestions." The way one handles his money is perhaps the best barometer of his spiritual life. "Check stubs" do not lie! Christians must spend time daily learning how to obtain and use their finances according to Scrip-

ture. We need to study out of our own deep need. Your writer has been humbled by God. He writes this from his own dire need to trust God and obey Him. These are not lessons on giving; this is a biblical search for truth on personal finances.

The Old Testament. The Old Testament concerned itself with real life; the judges and prophets thundered out concerning justice. The Old Testament has slaves, charity, borrowing, sacrifices, the tithe, sloth, greed, and covetousness. Men were made or destroyed by finances. God without apology dealt with money.

Jesus. Two-thirds of His parables concerned possessions. Sociology says 80 per cent of our waking day is consumed by money. When this area is out of balance, then life is too. You cannot serve God and money. You cannot have a right attitude toward God and a wrong attitude toward money. We have not learned simple finances. Our children have no concept of money—how to make it, or how to use it.

Evaluation. Tragically, we, too, think rich people are rich! Jesus shocks us, when He says, "How difficult for a rich man to go to heaven" (Matthew 19). We avoid such teaching. We are rich. We usually think riches belong to others. In the Bible rich people were those who had other things beside money. There is a major difference in worldly wealth and spiritual wealth.

QUESTION TIME

Do you really trust God? Are you willing to put this trust into action? Will you obey God's instructions?

Endnote

¹Ron Blue, *The Debt Squeeze* (Pomona, Calif.: Focus on the Family Pub., 1989); Larry Burkett, *Debt-Free Living* (Chicago: Moody Press, 1989); Larry Burkett, *The Complete Financial Guide for Young Couples* (Wheaton, Ill.: Victor Books, 1989); Gene Getz, *A Biblical Theology of Material Possessions* (Chicago: Moody Press, 1990).