

The Bible

by Charles Hodge

"I owe, I owe; it's off to work I go." "People say money is not the key to happiness; yet most think if you have enough money, you can have a key made."

Moderns are programmed to be consumers. The "Baby Boomers" (1946-64 birth dates) are consumers. Do you know anyone who has won the "Rat Race"? Most think that they do not have any problem that money (or more money) cannot solve. Anyone (making little or much) when asked what salary they would like to make inevitably will say *double* what their salary is! Here is a Hodge observation: Preachers who quit preaching over money usually are those making the highest salaries. People with huge salaries have catastrophic financial problems. Many making a huge salary yearly cannot make ends meet! In financial counseling, it is always fascinating to hear poorer men jealous of those with huge salaries, not knowing that these are in a worse financial plight! *Money is not the answer!* The secret in contentment is not in getting what you want but in redefining what you need. To be content we must redefine who owns our company (job) . . . *God!* Too many climb the ladder of success only to find it is leaning against the wrong wall. We have arrived . . . but at the wrong place!

The question is this: "Do we really believe in God?" If so, we will turn to His Book, the Bible. To believe in God is to trust and live what God has said. A financial authority searched the Scriptures. He found five hundred verses on prayer. Prayer is vital. Men seeking financial stability need to pray. *But*—he found 2,350 verses (over 1,800 references) to money (possessions). The Bible is not a "theology book." The Bible is a "life book" about real people with real problems. The Bible is not too spiritual to talk about money.

You cannot have the right attitude toward God and a wrong attitude on money. Man has wants. Basically, he prays about wants. God promises needs. He talks about needs. The Bible is God's "financial planner." Christians need to stick their heads into it daily to find wisdom, guidance, and eternal principles. God's Bible is a Ph.D. in finances, not a kindergarten course. The Bible talks about all the ramifications of money.

THE BIBLE

(1) *God owns everything.* This is where believers start. God owns everything—100 per cent. God is not "our partner"; He is our "owner." We are stewards. This means that God has priority. He is considered *first*, then with all the remainder. It is not only what we *give* but what we *keep* that we are accountable for. Following a nice church donation, most conclude that which is left is theirs. Brethren can be lost for not giving; they can be lost over that which is left after they have given. Christian finances concern more than Christian giving.

God is *first* (off the top). This is evidenced in Judaism—the first child, the first calf, or the first fruits. This was a demonstration that all was of grace, of God. The tithe was not a "church contribution." Contribution implies giving . . . tithing in Scripture is that which was paid. There were three major tithes . . . and other minor tithes.

(2) *This is our faith.* "9/10ths with God is better than 10/10ths without God." God is the owner, not the silent partner. God uses money to test our faith. Do we trust God? Most remember Jacob's vow. Read familiar Scripture more closely. He was just like us. "Give to me first; then I will give you 10 per cent." He never did! He fled his father-in-law, his wives were at war,

and their children were at war. Not until Jacob wrestled an angel and was left a cripple did he become "Israel." He tried to live by his wits! He finally learned to live by faith. He died in contentment and peace.

In counseling, most deny the "tenth." They want God to bail them out, and then they will give. You begin *first* with the tenth. If God is to be your financial planner, He gets His first. This is the risk of faith. You do not work up to it; you grow from it.

Scriptures teach that elders are to manage their household. Christians must provide for their own. Matthew 25 involves finances with faithfulness. God disciplines us by faith to live. God is our faith. Our faith is not paying off debts. God even has priority over debts! Christians have a hard time with this. They are probably unnecessary debts! You cannot keep your cake and eat it. The issue is simple: "Will you turn your finances over to God?"

(3) *Family problems are caused by money.* Money is the number one cause of stress, divorce, and bankruptcies. It takes *two* to get into debt; it takes *two* to get out of it. We must go back to prayer. Couples in trouble need to pray. Couples in debt need to pray about it. Commit your debts to God. Tithe first! Until couples decide to live within their income, more money will not be the solution.

Remember! There will never be enough money left over to give! You budget God's gift; you budget the remainder. Giving is not just for those who have money "laying around all over the place." Every family, every member belongs to God. They are to be involved in giving. They are to be involved in stewardship. Christianity is a taught religion. You have to teach people baptism, giving, and stewardship.

When couples come to terms with finances,

their marriages will improve dramatically! It is not the money per se; it is the lifestyle that focuses upon God and His will. This is the core faith in life: *God*.

(4) *We must teach and be an example for our children.* As parents we have failed to teach our children basic finances. Most of our children are titled "Baby Boomers." This is the first generation in American that has not had to fight for survival. They are a spoiled generation. They were given too much too soon. What is the tragedy? It is not in giving them the things we did not have; it is us not giving them the things we did have: work, honesty, cooperation, frugality, discipline, benevolence, etc. Our children do not know even the monetary value of money. They have not been taught to make it or keep it. We have failed to teach the very basics in money!

The Bible also teaches the spiritual. Money is a spiritual index to our hearts. Our checkbooks expose our hearts. If you do not overspend, you will never get into debt. No one purposely sets out to get "head over heels" in debt. It is not what you make but how you spend it that gets you into debt.

(5) *Greed, spoiled brats, consumers.* Our kids want in three years what it took their parents thirty! Instant gratification is in! Delayed gratification is out. The idea of savings, waiting patiently, are out. We deserve happiness . . . right now. We want to start at the top. Therefore, we buy things we cannot afford. It was hard for me to understand what Daddy meant when he said, "We cannot afford it." We had the money. But other things were of greater priority. Do not sell out tomorrow with today. Do not allow the "tyranny of the urgent" to cancel out the important. Our children must learn early that money is not going to make anyone happy.

JESUS ON FINANCES

Matthew 4:8-10	Satan offers the entire world
Matthew 4:18	Disciples forsake their nets
Matthew 6:2-4	Alms giving (charity not church contribution)
Matthew 6:11	"Our Daily Bread" prayer
Matthew 6:19-34	Worry over resources is pagan
Matthew 10:9	Take no money on mission trip
Matthew 13:22	Sower and the choked out seed
Matthew 13:44-46	Treasure, pearl
Matthew 16:26	Whole world to lose soul
Matthew 17:27	Fish to pay taxes
Matthew 19:23, 24	Rich young ruler. How hard it is to go to heaven rich.
Matthew 20:1-16	God's pay scale different
Matthew 22:21	Render unto Caesar, unto God
Matthew 25:14-30	Parable of the talents (pounds)
Mark 12:40	Devour widows' houses
Mark 14:3-9	Alabaster box, poor always
Luke 6:38	<i>Give and will get</i>
Luke 16:10	Faithful in little, much
Luke 12:15	Covetousness
Luke 16:1-9	Unjust steward
John 12:3-8	Alabaster box

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