

Some Laws About Money

by Charles Hodge

TEXT: 1 Timothy 6:6-10, 17-19.

Gratitude is riches; griping is poverty. We must see what we have and be thankful rather than see what we do not have and gripe. Contentment makes poor people rich, and discontent makes rich people poor.

Your writer can preach better than he can practice. He has not arrived. In fact, he has just begun. He is humbled with people who can handle materialism. An excited man ran to find John Wesley. "Your house has burned," he cried. Wesley calmly replied, "No, the Lord's house burned. That means one less responsibility for me." Hodge would have trouble doing what Wesley did. But he was right. The more one has, the more one has to worry about. All of us would probably be happier with less. I have seen friends poor become rich. Their riches polluted them. I liked them better when they were poor. Money is still a monster!

But back to John Wesley. A rich man took all day showing Wesley his land and businesses. When finished he asked, "What do you think?" Wesley answered, "You are going to have a hard time leaving all this." The rich man was attached to the world he was in. Wesley was attached to the world he was going to.

Two men in the experience of Jesus "stick out." The rich young ruler and Zaccheus. The rich young ruler flunked. Zaccheus was saved. What is the lesson? Conversion, salvation can only be measured in your concept of money! Conversion changes a man's concept of money, time, and materialism. This is emphatic. Are you converted? Have you changed? Spiritual growth is the continuous answer to money. I am not writing this as a critic or crusader but as one

excited learner! Paul learned contentment. There are some things that cannot be taught that can be learned. Contentment is one of these.

There are laws, principles, truths about money. They must be recognized, understood, and practiced. If we do not practice the laws of money, we will be deceived by the myths of money. *Think!* In the stock market, every time one buys another sells. Yet *both* think they are wise!

You and I are under a curse. What is the curse? We believe we can handle money, more money, when others cannot. We think we are wiser, stronger, and better than others. We believe we can receive more money and not forsake God. The fact is we already have too much. What we already have has distanced us from God. Our possessions occupy too much of our time and our attention. Oftentimes our things consume us. Money competes with God. You cannot serve God and mammon.

LAW 1: "MONEY IS A DREAM"

Money does not exist. There is no such thing as money! This is a primary reason why money makes such a lousy god. Money is nothing but an universal IOU. Money has no inherent value . . . the dollar, the yen, the franc, the pound sterling have only ascribed value. Money is not wealth; it only symbolizes wealth. It is only a means of keeping score. These national monies (dollar, yen, etc.) fluctuate daily. They go up and down like a yo-yo. How much is a Mexican peso worth? What is, literally, inflation? If America falls to a foreign power, how much will a dollar be worth? This is why gold and silver also go up and down like a yo-yo. High-priced land crashes. You cannot eat money, and you cannot plow a field with

money. All currencies are manipulated, inflated, deflated. Economics is the most unscientific science. Money is a dream, an illusion; it is not real. Money is always in the present, never the past nor the future.

Men who spend their lives chasing money seek the unreal. They are not even satisfied if they get it. When seeking that which does not exist, there can only be a hollow existence.

There are some things we must discuss:

(1) Money, per se, is neutral. Money, per se, is neither good nor evil. Money is not the root cause of all evil. Paul says that "the love of money" is the root cause. Familiar Scripture needs to be read more closely. First Timothy 6 does not say as the "Welfare Do-Gooders" would have it say, "The lack of money. . . ." Money is not the answer; more money is not the answer. Money is not the problem; "the love of money" is the problem. In this sense of neutrality, money is powerless. Money is not responsible for who has it or how it is spent. Money is a necessity in banking, commerce. It originally was involved in bartering, then precious metals. Then coins, then paper. In this practical sense, money is neutral.

(2) We people are not neutral. . . . It is "the love of money." The problem is not in money but in man. The good is in man and not in the money. Neutral money then becomes Monster Money. It becomes an instrument of power. Money, therefore, tantalizes and seduces us. Money beckons and woos us. We devote our entire lives figuring how to make it, spend it, and stockpile it. Neutral money then becomes Monster Money. We bow at its feet and obey its commands. The more we get, the more we want. Monster Money is like salt water. It does not satisfy, it makes one ill, and then it destroys. Money is a great servant but a terrible master.

Built in are four errors of prosperity:

- (a) We take credit for our prosperity.
- (b) We are not thankful for our prosperity.
- (c) We feel guilty having prosperity.
- (d) We become dependent upon prosperity.

(3) Monster Money is mammon. The fact that money can be neutral has just enough truth in it to be dangerous. True, money can be good or bad; it is as we use it. But Jesus called it "mammon." Paul called it "filthy lucre." Money has within it a built-in evil. Money has within itself

the characteristics of deity (idolatry). The New Testament says, "You cannot serve God and mammon" (Matthew 6:24). It speaks of "unrighteous mammon" (Luke 16:9), the deceitfulness of riches (Matthew 13:22), and "filthy lucre" (1 Timothy 3:8). Mammon implies trust. Beware the evil, the seductive powers of money. The worship of money changes us to the degree that the pursuit of money becomes our entire life.

Money is shocking in its innocency. A sociologist watched a bank as part of his study of people. People are always interesting; they are really fascinating at a bank. People change at a bank. (1) People are very careful in banks not to go anywhere they are not supposed to. There are "taboo areas" in the bank. (2) Promotions and things to be sold do not sell well in bank foyers. People are in too big of a hurry to get in the bank and then out. People are always in a hurry at banks. While in a "teller line," people pull out pencils and papers to show they have business in the bank! People waiting in that "teller line" look straight ahead. (3) People feel a "little crooked (dishonest)" while in banks. Yes, a bank is a strange place! This is where our "god lives."

Money fails to satisfy. One of the most popular TV programs in the '80s was "The Lifestyles of the Rich and Famous." Now many of those featured are bankrupt, in jail, or suicidal! The poorest man is he who only has money.

As a psychologist, there is another interesting observation. People whose goal is money do not develop as persons. They either are boring or obnoxious. Money does not enhance personality. Greed kills. Rich people really are not all that interesting. When people do have money to excess, they actually find they can do very little with it. They equally find that money is not what "it is cracked up to be." A rich man only knows one thing about money that a poor man does not, "Money does not buy happiness." In this frantic race for money, that chase changed the people for evil, for worse. Now that the money is theirs, they are so disappointed in the monsters they have become. Money erodes and denigrates. Jesus said, "It is hard for a rich man to enter the kingdom of heaven." That is a harsh statement. Yet Jesus made it. Invariably, a rich lifestyle is a lower lifestyle. It is not life at its best; it can be life at its worst! People are living upon substitutes. Real Christians never check their bank accounts

to see how rich they are. Ministry may require money, but never let money take ministry.

Money has further problems. Rich people think poor people are at fault for being poor. People are hated for having money; they are hassled if they try to give it away. In either way money cannot win.

What would you do with a million dollars?

What will you do with your life?

Would you rather win the Sweepstakes or receive Jesus?

Money, per se, is its own therapist. It evaluates you, psychoanalyzes you. Money even outranks sex in what people discuss. We are a "money-crazed" generation. Money is a state of mind. We do become quite different from that we set out to be.

We can shine a flashlight on a sundial at night and make it tell any time we will. We can deceive ourselves concerning our money. Yet money talks; money tells; money judges. Jesus lived simply but not as an ascetic. Money is to be used but not worshiped. Money is idolatrous and adulterous.

LAW 2: "MONEY IS SECOND, NOT FIRST"

Money will come when you do the right thing. You must play the game of life according to the rules. "Do not be deceived; God is not mocked; for whatever a man sows, this he will also reap" (Galatians 6:7). There are some notable observations:

(1) You work but not for money. Men who seek to make money will only go broke. Men who try to build an honest business will make money. "Treat people right," and you will get rich. Try to get rich, and you will not even treat people right. Why are you in the business? Greed always destroys. Beware of the greedy man. This second law is difficult for people to understand. Even in business money is secondary, never primary. Money is secondary to anything anyone is doing. Money, itself, cannot be the goal. Money cannot accomplish the goal. Right livelihood has its own rewards. Beginning, developing, and building a business have their own rewards! Aging pays being in the right livelihood! It is like a good violin; it improves with aging. Do not ever work simply for money. Never allow your salary to decide your profession or job. Do not spend your life doing something you

do not like. Money is not the master or the criterion of success.

(2) Your honest work produces strong character. An amateur cannot beat a pro. Do not ever try to beat a con-man! You will be the sucker. This is why "you cannot cheat an honest man." The bottom line in loans is still not the money collateral. It is still the character of the borrower! Be a "quality" borrower. Let your word be your bond. A person's focus must be upon his passion—"I wish to be a quality employee and do a good business." Then the money will come.

(3) You cannot help people who will not help themselves. The answer to human woes is not "more money." Freedom is always contingent, never absolute. People who wish money without responsibility create catastrophe. Literally, people cannot be given freedom (money either). They will squander both! We have deceived ourselves—we do not have a right to have money.

LAW 3: "MONEY HAS ITS OWN RULES"

You have to respect money. You have to keep the rules. You must have a budget. You must keep accurate records. You must keep accurate track of your money. Like being on a diet, you cannot cheat. Take care of your money, and your money will take care of you. You must invest.

It takes money to make money. You must save. You must give. You must share with others. You must watch out for debts. There are "rules" to money.

Another sociological phenomenon is this: People do not like automatic bill paying. "Bill paying" implies rights, powers. "I will not pay until I am satisfied, "When you don't treat me right, I will delay my bill paying." Paying bills implies a statement—good or bad. Again, people like to see their bills. The "shock" keeps them from further debts. It is like scales to a dieter. It jerks one back to reality. Further, people know how far they can go in bill paying. They know how long the utilities, banks, etc., will go before action is done.

Asking for a loan is equally a statement. You are saying, "I am honest, competent, capable of judging myself, and able to pay off the note." This is what you are stating to a loan officer. To have good credit takes time, effort, stewardship, and character. Use your job to develop stability.

LAW 4: "MONEY CAN BECOME A NIGHTMARE"

In dealing with people, my heart is broken over their concept of money. Too many are stingy, greedy, dishonest, possessed, crippled, and mean with money. They are perverted souls. Money corrupts and perverts. A criminal robs because money causes him to risk his name, credit, family, yea, freedom. Most crimes are money-related. Most divorces are money-related. Most church fights are money-related. People do not rob grocery stores because they are hungry.

We "throw money" at welfare. Our compassion breeds "entitlement programs." Most Americans think they are supposed to be kept rich. Who determines the poverty line? Crime and violence have made our streets unsafe. Racism is one thing; mammon is another. The Western mind thinks that with money there is a life of leisure and happiness. The opposite is the truth. Mark Twain said, "If you pick up a starving dog and feed him, he will not bite you. This is a principal difference between a man and a dog." Think it over.

Most crimes come from how one looks at money. Man does things for what he deserves or feels entitled to. Our entire value system is at stake.

People who have an inheritance or win a sweepstakes equally find a nightmare. Those

getting "rich quick" without earning it do not have any idea what to do with it. It is like educating a man beyond his ability. Many who won a sweepstakes later regretted having done so. Much money alters your life—no matter how hard you try contrariwise. Money flat-out changes things—with family, friends, and self. Few can handle money. It has always been easier to handle adversity than prosperity.

Money champions evil philosophies: (1) A man commits suicide because the world is suffering. (2) Many sacrificed their youth to retire when old. That "rainy day" they saved for never came. They sacrificed for an illusion of security. Many, not enjoying their work life, lust for retirement. Upon retirement they wish they were back at work.

The issue is this: How do you keep your money from becoming your nightmare?

First, have a value system that exists separately from money. With a Christian this is our eternal security in God.

Second, realize as the song says, "The best things in life are free": family, friends, health, the joy of serving others. God intends for life to be good, to be enjoyed. Eternal relationships do not involve money.

Third, money is still a dream. When money becomes your goal, you begin your nightmare. Dedicate yours to God. "Lay up for yourselves treasures in heaven."