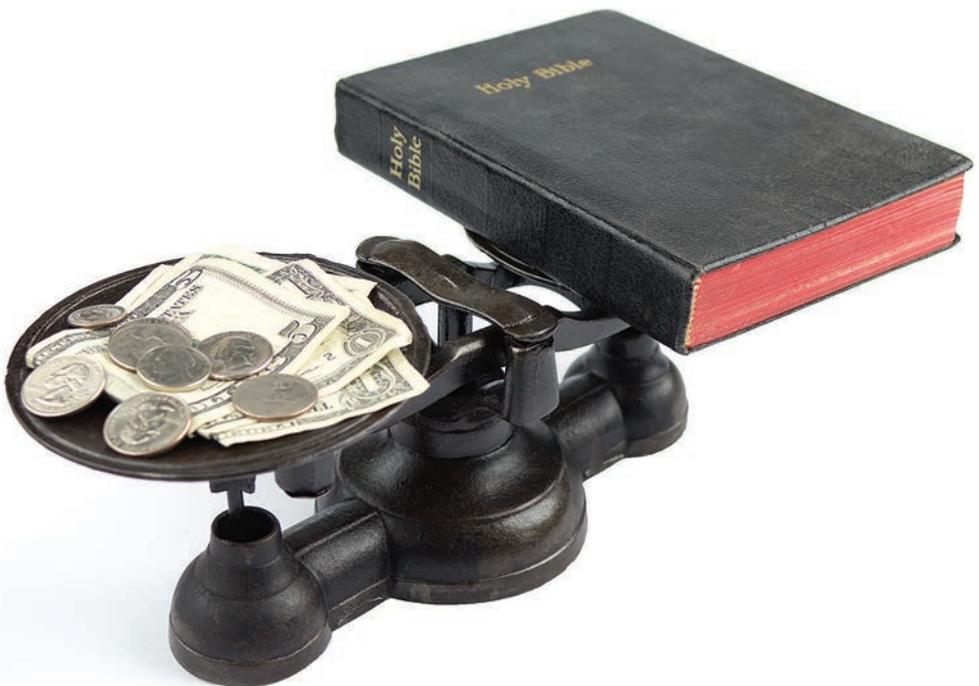


THE CHRISTADELPHIAN MAGAZINE OF NORTH AMERICA

The  
**Christadelphian Tidings**  
of the Kingdom of God

August Special Issue

# Money in the Bible, and You



Volume 81, Number 7 • August, 2018

The  
**Christadelphian Tidings**  
of the Kingdom of God

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I would like to thank all the authors for their contributions. I would particularly like to acknowledge the role of Brethren Peter Bilello and Clive Drepaul, who contacted the writers, edited their articles, and together put this issue into almost its final state. Thank you! —*The Editor*

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# Editorial

## This Special Issue

If you look in our newspapers (for those of our readers who do), or get the news on your smartphone, economic issues consume a lot of space and time. And in most of our lives, the pursuit of a means of livelihood, and the money to support ourselves and our family, consumes both most of our waking lives and a large part of our energy. Money worries are perhaps less severe in the Western world than it is other parts of the globe, but we only need reflect on the USA election of 2016. Then, when it was clear that dis-satisfaction of many with their economic situation led, in large part, to the success of the current president with his appeal to the disadvantaged working poor.

In the Bible, there are countless accounts of wealth, of famine, of riches, of poverty, of those who were successful, of those who were poor. It is often surprising when you discover just how much the Bible talks about money. In fact, there are more than 2300 verses on money, wealth and possessions. Jesus used this topic in about 15% of his preaching and 11 out of 39 parables. It was his most talked about subject.

This is because Jesus wanted to turn our focus from material things, from concern about the lack of money we have now, or the desire for more in the future, to what our true concern should be:

*“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matt 6:19-21).*

In fact, Jesus gave us a clear choice:

*“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money” (Matt 6:24).*

It is not surprising that with this plethora of verses on the subject, most of the areas of money and wealth are covered for us in the Bible.

## Our objective

We hope, in this issue, to cover many of the topics that give us concern about how to handle our financial affairs, to the glory of God and His son, and not to increase our own wealth. After all, Jesus said *“And again I say unto you, 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” (Matt 19:24)*. But when his disciples were astonished at this, Jesus remarked *“With men this is impossible; but with God all things are possible” (v. 26)*. It is our prime focus that is important, not how wealthy, by the grace of God, we happen to be (or not).

So, amid the craziness of modern society, with its pressures to succeed, let us remember to live one day at a time, by the guidance of the Bible and in the hope of our eternal salvation. Let us consider this contemporary parable, by our old friend “anonymous”:

There are two days in every week that we should not worry about. Two days that should be kept free from fear and apprehension. One is “Yesterday”, with its mistakes and cares, its faults and blunders, its aches and pains. Yesterday has passed, forever beyond our control. All the money in the world cannot bring back yesterday. We cannot undo a single act we performed, nor can we erase a single word we have said. Yesterday is gone!

The other day is “Tomorrow”, with its impossible adversaries, its burdens, its hopeful promise and poor performance. Tomorrow is beyond our control. Tomorrow’s sun will rise either in splendor or behind a bank of clouds, but it will rise. And until it does, or our Lord returns, we have no stake in tomorrow, for it is yet unborn.

This leaves only “Today”. Any person can fight the battles of just one day. It is only when we add the burdens of yesterday and tomorrow that we break down.

And let us be conscious that poor people usually often think about God more than rich people. When Jesus preached about the coming kingdom of God, who listened? *“The common people heard him gladly” (Mark 12:37)*. Of course, those in grinding poverty, who worry about where their next meal is coming from, might not be quite so receptive: but surely our experience in the mission field has shown us that those who feel they have all they want, they are the least receptive to the Gospel message. There will almost certainly be more saints in the kingdom of God who were poor, than those who were rich.

### **Robert Roberts**

Brother Roberts wrote the bulk of our Statement of Faith, and under “Doctrines to be Rejected” we have: #35 — That we are at liberty to...recover debts by legal coercion. In the “Commandments of Christ”, which are also part and parcel of our Statement of Faith, we have:

6. Labour not to be rich; be ready to every good work, give to those who ask; relieve the afflicted (1Tim 6:8; Rom 12:13; Heb 13:16; James 1:27).
7. Do not your alms before men: let not thy left hand know what thy right hand doeth (Matt 6:1-4).
19. Owe no man anything (Rom 13:7-8).
47. Be zealous of good works, always abounding in the work of the Lord, wearying not in well-doing (Titus 2:14; Gal 6:9).

In addition, the 100 commandments of Christ originally included with the Bible Reading Planner of Brother Roberts in 1882 have:

55. Beware of covetousness; lay not up treasure upon earth: be ready to every good work. (Luke 12:15; Matt 6:19; Titus 3:1; Heb 13:5).
56. Give to him that asketh, and to him that is in need, visiting the fatherless and the widow in their afflictions; and give liberally and cheerfully, remembering that the Lord loveth a cheerful giver, and is well pleased with such sacrifices. (Matt 5:42; Rom 12:13; 2Cor 9:6-8; Heb 13:16; James 1:27).
57. Do not your alms before men, to be seen of them; let not thy left hand know what thy right hand doeth. (Matt 6:1-4).
58. Labour not to be rich: having food and raiment, be content. (1Tim 6:8; John 6:27; Matt 6:19).
59. Riches are dangerous if they come to your hand, turn them into safeguards and friends by using them liberally in the Lord's service, whose stewards we are. (1Tim 6:10,17-19; Luke 12:18-21; 16:9-13; 1Pet 4:10).
71. Pay your debts: owe no man anything, but to love one another. (Rom 13:7-8).

## Our topics

We cannot hope to cover all the facets of this subject, but within the confines of a single issue, we hope to cover many of the relevant topics. It is of interest that, despite the focus of the Bible on this area, and the space it occupies in most of our lives, there is very little written on this subject in our community. The only extended treatment is in a pamphlet by Brother Cyril Cooper, himself a banker by profession, entitled "The Gospel and Mammon", written in 1969. In addition, there are several articles on Money and related topics in *The Christadelphian*, some of which are referred to as appropriate.

So, what are our topics? (Not necessarily the titles of the articles!)

- Money, in two aspects:
  - The tokens of money, i.e. coins, as referred to in the Bible.
  - A brief introduction to the topic as discussed in the Bible.
- Financial stewardship.
- Debt: should we obey the apostolic precept to owe no one?
- Giving to the needy: who, and our priorities.
- Ecclesial giving: are we commanded to tithe our income?
- Is it a burden to be rich in this world?
- Should we lend? How about interest or usury?
- Insurance — should we protect our family from catastrophe?
- Is money truly the root of all evil?
- Should we sue over financial matters?
- Ethical investing.

*Peter Hemingray*

# Money in the Bible

There are two aspects of this topic — money as a means of exchange, and money as a symbol of wealth.

## Money as used as a means of exchange

We are totally familiar with this concept, as it is the bedrock of our modern society. However, the very idea of using “tokens” as representing a value in themselves, whether it be coins or paper notes, is a recent development. Its introduction is credited to a minor kingdom, Lydia, in what is now Turkey, about 550 BC. The name of its king, Croesus, has become synonymous with wealth. Before that, transactions requiring weighing precious metals or barter, and although silver was commonly used as a medium of exchange, its value could only be determined by its weight, as discussed below. The use of “coins”, which do not require weighing, does not appear in the Bible until after the exile in 586 BC, as we see below. This topic will be covered under metal money below. It is almost useless to convert the value of money to its present-day equivalent, except to point out that the New Testament “penny” or *denarius* would buy enough wheat, 10 quarts, to feed an average family for about a week.

## Money as a symbol of wealth

Of course, metal money (or its equivalent in our current paper money) is only really a means of quantifying material goods. Whether we count sheep, houses, or our bank balance, there is a generally accepted community yardstick as to who is “wealthy”, and we will also discuss this. One must recognize, of course, we are talking about relative worth: a modern Western household, with multiple cars, a sizeable house, and all the accoutrements of contemporary living, would be considered almost unbelievably wealthy by the standards of the Bible, but not so today in North America.

## Metal money in the Old Testament<sup>1</sup>

Most commonly, when we see “money” in our English translations, the Hebrew (or Greek) most commonly refers to silver. Hence, the connection between money and silver in the Bible is quite intimate. We know that gold and silver were used as a medium of exchange well before Abraham, since we are told that he came back from Egypt *“Rich in cattle, gold and silver”* (Gen 13:2). There was no system of coinage then, but these metals were cast into convenient forms for use as exchange, such as bars or rings. However, the pieces were not accurate enough to pass for money without weighing, as we see in the case of the transaction between Abraham and the children of Heth. *“And Abraham hearkened unto Ephron; and Abraham weighed to Ephron the silver, which he had named in the audience of the sons of Heth, four hundred shekels of silver, current money with the merchant”* (Gen 23:16). Notice that Abraham weighed the silver: this transaction indicates the common use of silver as currency, for it was *“current money with the merchant”*. This phrase also implies this merchant used his own weights in the transaction. Earlier we have the mention of the use of silver by Abraham as money: *“he that*

*is born in thy house and he that is bought with thy money (Heb: silver)” (Gen 17:13).*

So, how much did the various units used weigh? Three of the most common such were the half-shekel (or *bekah*), shekel, and talent — the latter the largest standard weight. (The smallest was the *gerah*, identified in Exod 30:13 as 1/20 of a shekel. It is rarely mentioned in the Bible.) From Exod 38:25–26, we can figure the relationship of a shekel to a talent: 3000 shekels to one talent. From marked weights found in excavations, the Hebrew *bekah* weighs approximately 6.02 grams (0.21 oz), and the shekel 11.4 grams. Numerous ancient stone weights have been uncovered, but none of the shekel or half-shekel stones weigh precisely the same, probably due to the difficulty of carving stones into exactly the same weight. The talent, then, if we take the average weight of a shekel at 11.4 grams (0.4 oz), amounts to about 34.3 Kg (75.5 pounds).

Ornaments of silver and gold were apparently made to an approximation of the shekel weight (or a half-shekel), so that they might be used for money in emergency. Abraham’s servant gave a gold ring to Rebecca of half a shekel weight, and bracelets of ten shekels’ weight (Gen 24:22). The bundles of money carried by the sons of Jacob to Egypt for the purchase of corn were probably silver rings tied together in bundles (Gen 42:35). Indeed, the Hebrew word for talent, *kikkar*, signifies something round or circular, suggesting rings totaling this weight were used as a means of exchange. As we have said, the ordinary term for money was *keseph*, silver, and this word preceded by a number always refers to money, with or without the use of the term “shekel.” Thus, the value of the field of Ephron was in shekels, as was also the estimation of offerings for temple purposes (Gen 23:13, Lev 5:15,27).

Although only indirectly connected with silver, other forms of the precious metal were sometimes used. The Hebrew word *ksitah* is used for money, and is translated by the Septuagint as “Lambs.” It is used in Gen 33:19, Josh 24:32, and Job 42:11, and would seem to indicate the use of silver (or gold) cast into the form of a lamb.

We have to come down to the times after the exile before the use of coined money began. We read in Ezra 2:69 that “*they (the Jews) gave after their ability into the treasury of the work three score and one thousand darics (RV) of gold, and five thousand pounds of silver.*” From the Greek *drachma*, still in current use, *darics* usually represent gold coins. This term is also

found in Neh 7:70-2, 1Chron 29:7 and Ezra 8:27. It should be noted that the value of gold in Biblical times was about 20 times that of silver. Today, it is about 80 times: \$0.5US per gram for silver, \$40US per gram for gold.



## Coins in the New Testament

As we have said, it was not until about 550 BC that Croesus introduced the first standard coins, whose value was inherent in their manufacture, not their weight. This truly was the start of modern commerce, and it can be argued that this led in turn to the emergence of the Greek and Roman empires. And it was under the Roman empire that Christianity spread so rapidly, with its peace, good transportation, few barriers to movement of people (and missionaries), and convenient transport of wealth (think of the Jerusalem poor fund). Such a civilization only lasted a few hundred years — by about 450 BC the Roman empire collapsed, and with it currency-based commerce, and its associated prosperity. Coinage did not re-emerge in Europe until the renaissance, around 1350 AD.

In the New Testament, as in the Old, money is still almost invariably silver, although the metals copper and gold also circulated, all in the form of coins. Coinage made for a convenient way of assessing the value of goods or labor. The most common term translated money is still silver (Gk. *argyron*), see Luke 9:3 and Acts 8:20, for example. It is perhaps unfortunate that most translations hide the value, or relative value, of these various coins. The terms used usually refer to items produced by the Romans, but Greek and Jewish coins are also referenced. Silver coins are mentioned as follows:

- The basic Greek coin was the *drachme*, mentioned only in Luke 15:8 (KJV pieces of silver,) which the woman in the parable may have worn as an ornament.
- The 2-*drachm* piece was used to pay the half-shekel required for the annual temple tax (Matt 17:24). It seems most likely the coin used for this was from Tyre, as Talmudic law forbade the use of the Antiochene money for the Temple treasury, simply because it did not contain enough silver!
- The Greek *stater*, is found only in Matt 17:27, where it is the coin that would pay the temple tax for Jesus and Peter. It was a more common coin than the 2-*stater*, so it would appear that the Jews frequently paid the Temple tax in pairs. It seems most likely that this was the coin that Judas received for his thirty pieces of silver.
- The basic Roman coin was the silver *denarius*. It was consistently rendered as “penny” by the translators of the KJV, owing to the fact that the British used d. for

**Tyronian silver coins, as probably used for the Temple Tax**



**Silver Denarius of Tiberius AD 14-37**



*denarius* as the abbreviation for a penny. It was, according to Matt 20:1-16, the daily wage for a laborer, and the good Samaritan paid 2 *denarii* to the innkeeper (Luke 10:35). It was also the coin used to try to trick Jesus in the question concerning the payment of tribute money. Silver *denarii* of the time have been discovered with the head of the emperor Tiberius on one side with his mother, Livia, in the role of peace on the other, as shown above. It has also been suggested that these coins were minted for the sole purpose of paying the tribute tax, which would make Jesus' reply "*render unto Caesar the things that are Caesar's*" even more appropriate. Note the weight of a denarius was very close to 3.9 grams, about 1/4 of a shekel, although its current value, in terms of silver content, of about \$8 is not really germane.

**Lepta, probably the widow's mites**



Turning for completeness to bronze coins, the only Jewish coin mentioned is the bronze *lepton*, the widow's mite of Mark 12:42. It was one half of the Roman *quadrans* (see below), and stands for the smallest coin imaginable. Such coins were minted locally, and Pilate appears to have produced designs calculated to offend the Jews.

The smallest Roman coin was the *quadrans*, and Matt 5:26 uses this as the smallest coin that must be paid to clear a debt in full. The copper *assurion* was four times the *quadrans*, and about one-sixteenth a silver denarius in value. It occurs in Matt 10:29 and Luke 12:6, where it is used as the price at which two sparrows are sold.

**Roman Quadrans Coin**



### **Money/wealth as a necessity and a gift**

For most people, money is what you earn by working, and money is what you use to obtain provisions. Money is how you sustain your own life and the lives of those for whom you are responsible.

From a Biblical perspective, money is both a reward for the work God commands us to do, and a means of sustaining the life He has given to us. Paul emphasizes the necessity of self-support: "*For even when we were with you, this we commanded you, that if any would not work, neither should he eat*" (2Thess 3:10). The Bible often portrays wealth as the result of hard work:

*"The LORD does not let the righteous go hungry, but he thwarts the craving of the wicked. Lazy hands make for poverty, but diligent hands bring wealth"* (Prov 10:3-4 NIV).

Wealth is not condemned in the Bible, neither are ascetics celebrated. Many individuals important in the outworking of God's plan were wealthy. Abraham is such an example, for he had a household of 318. Nowhere in the Bible does it say that a person cannot be wealthy and still love God. Other rich in the Bible include Job, Solomon, and Joseph of Arimathea. In fact, within the covenant God made with Israel at Mount Sinai, He promised the people that if they obeyed His law, He would bless them with children, livestock, and crops. As it turned out, Israel disobeyed and received the consequences for that instead. Nonetheless, we must note the significance of God promising his people prosperity if they were faithful to Him.

Does this mean that God promises today's believers wealth and prosperity if they trust and obey Him? The short answer is no. First of all, God's covenant with Israel was a special arrangement — it prepared the way for and was fulfilled by the coming of Christ. Back then, God's people were a geopolitical nation. They stood or fell together. Their promised prosperity was to serve as a picture of God's rule and human rule being in perfect synchronization. Now, however, God's people are scattered among all nations, and they walk in the footsteps Christ laid out — first suffering, then glory. While God does promise to provide for the needs of believers, they are never guaranteed material prosperity. So, despite all the current emphasis on the “prosperity gospel”, many of the preachers of this false doctrine only enrich themselves.

It is important to recognize that even the money we earn is a gift. Consider God's warning to the Israelites when they were about to enter the promised land of Canaan: *“And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day”* (Deut 8:17-18).

Perhaps you can say that in the earthly sense, you earned your paycheck, but God gave you the ability to do your job. Yes, you bought that house with the money you saved and invested, but God provided you with a mind sharp enough to understand the importance of planning ahead and managing your finances wisely. You provide food for your family, but who created the plants and animals you live on? Maybe you object to this concept, for it takes away much of the credit from us, and we do like getting credit for our successes. But Scripture reminds us where our wealth comes from when it says *“... and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?”* (1Cor 4:7).

### **Treasure in Heaven: the tension**

*“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”* (Matt 6:19-21 ESV).

*“Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’... ‘Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble’ ” (Matt 6:31-34 ESV).*

There is inevitably a tension between the priorities urged upon us by Jesus, and the realities of our task of surviving in the world in which we find ourselves, some aspects of which are covered in other articles in this special issue. So, although as believers we should try not to be overly worried about our future, it does not mean we should disregard our duty to look after our own welfare and those of our dependents. This tension clearly resulted in some of the first century Christians ceasing to work for a living, as illustrated by the command to the Thessalonians by Paul, as noted above. And certainly, the pursuit of riches should not be the driving impulse in our lives. But as Paul says, treasures in this life can be applied to the future reward we all hope for, by the grace of God.

*“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1Tim 6:17-19 ESV).*

Over the early years of our community, prescriptions against taking any thought for tomorrow, and of association with unbelievers, cast into doubt the idea of insurance for such things as loss of a job, etc. At the time, many brethren were members of the Freemasons and similar organizations, having joined them mainly for protection against financial problems. There was general disagreement against such membership, but it was decided that:

“That we wish, at the same time, to leave every brother, as a steward responsible to the judgment-seat of Christ, free to make such private arrangements as he sees fit in regard either to the husbanding of the substance God has given him, or the insuring himself against probable contingency, such as want of work, sickness, etc., requiring only that he do not make himself part of any organization incompatible with the brotherhood to which he belongs in Christ. As to how you will use your present means of providing for probable contingency, there is no law, except that we are not to do anything inconsistent with our profession.”<sup>2</sup>

Thus, the realities and complexities of our modern society caused the community to reflect on the boundaries of relying on the providence of God, while at the same time realizing that any of the benefits we derive from our daily work are entirely due to the gift of God.

*Peter Hemingray (Pittsburgh, PA)*

**Notes:**

1. See also “New Testament coins” in *The Testimony*, 2014-15 by Simon Dean.
2. *The Christadelphian*, 1878, p. 248.

# The White Pocket Book and Financial Stewardship

## The white pocketbook

In 1948, I turned 11 and got my first job delivering morning newspapers 6 days-a-week in Fairview, New Jersey. The job included canvassing for new customers one night a week, collecting from the customers, and paying the newspaper company for the papers. Between what the newspaper company paid me and the tips I was averaging \$8.00 to \$10.00 per week. That was when my Mom showed me the old white pocketbook she kept on the top shelf in the hallway closet.



Mom had a number of envelopes in the purse labeled for different purposes in accordance with the family budget — Ecclesia, Food, Clothing, Insurance, Taxes, Savings, etc. Dad’s weekly earnings would be parceled out accordingly, and now she wanted to set me up on the same system. So, I had my envelopes. I remember the ecclesia got 10% and then the rest went into clothing and savings, etc. I do not remember them all, but some things stand out. I know I got \$0.25 a week for spending money. Not much money, but thanks to her discipline, I was able to pay \$450 cash for my first car when I turned 17. And I know the ecclesia came first. Mom and Dad were teaching me “financial stewardship” at the practical level.

## The principle is simple

You have to plan how you are going to use your earnings... and God has to come first. If He does not come first, He might come in last. There probably will not be much left. He will be lucky if He makes the cut next month. That is simply the way most of us act.

This is not to suggest that 10% is what everyone should set aside for Godly purposes. I remember one senior brother saying to me when I was in my early twenties that 10% might be too much for a young couple getting started, and not a high enough target for some others. The amount is not the point. The point is “financial stewardship”, which is planning ahead and wisely using what God has given us. As you can see, the point is simple and easy to understand, but as we all know the execution is difficult. It is easy to say, but often hard to do.

The first mention of giving a “tithe” to God’s service goes all the way back to Abram’s meeting with Melchizedek after Abram defeated those who had kidnapped Lot and his family and his herds. Abram paid a tithe of all his spoils to Melchizedek who was recognized as “...*the priest of the most high God.*” Melchizedek brings bread and wine and blesses Abram. “*And blessed be the most high God, which hath delivered thine enemies into thy hand. And he (Abram) gave him tithes of all*” (Gen 14:20). Hundreds of years later the Law of Moses spelled tithing out in greater specificity:

*“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 unto the LORD. And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof. And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the LORD. He shall not search whether it be good or bad, neither shall he change it: and if he changes it at all, then both it and the change thereof shall be holy, it shall not be redeemed” (Lev 27:30-33).*

In other words, he could not pick and choose and only give the worst 10% of his herd. However, the tendency to short change God was still prevalent all the way down to the last book in the Old Testament where the prophet Malachi states:

*“Ye offer polluted bread upon mine altar, and ye say, Wherein have we polluted thee? In that ye say, the table of the LORD is contemptible. And if ye offer the blind for a sacrifice, is it not evil? And if ye offer the lame and the sick, is it not evil? Offer it now unto thy governor, will he be pleased with thee, or accept thy person? Saith the LORD of Hosts” (Mal 1:7-8).*

A few minutes reflection on whether or not the principles set forth in these ancient issues have any relevance in our lives today will not be wasted. Perhaps not so much on the money aspect because, unlike one sheep versus another, all our dollars have the same value, but we should reflect on the giving of our time to God’s service, both as to quantity and quality.

How we divide our money in our own “white pocketbooks” and how we use our time is all part of the subject of stewardship. Stewardship is defined by Merriam Webster as,

**“1: The office, duties and obligations of a steward. 2: the conducting, supervising or managing of something; especially the careful and responsible management of something entrusted to one’s care: Stewardship of natural resources.”**

The common usage of the term is usually in the context of being responsible for the management of something owned by someone other than yourself. That is the context in which Jesus used the term in his parable:

*“And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant whom his lord when he cometh shall find so doing. Of a truth I say unto you, that he will make him ruler over all that he hath” (Luke 12:42-44).*

Similarly, Jesus’ parable about the unjust steward. *“And he said unto his disciples, there was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his [the rich man’s] goods” (Luke 16:1).* Perhaps a failure to view this subject from the right perspective gets us off on the wrong foot from the start. We think of our money and our time as **our money and our time**; i.e., our own personal possession. We do not often approach this subject in our day-to-day decision-making process from the standpoint of the money and

time we are allocating actually belonging to someone else. Instead, we should be managing these assets put in our control, for the long-term best interest of their owner. As Paul wrote: *“For ye are bought with a price: therefore glorify God in your body, and in your spirit, **which are God’s**”* (1Cor 6:20). This is the principle that should guide our decision-making process. How much of our time and money we put into God’s envelope in our white pocketbook is a decision each of us must make for our own selves and our own family, each and every day. Therefore, we must keep forefront in our minds that all that we have, and ever will have, has come from God.

We said earlier that the specific amount we determine to give to Godly service is a decision we each must make for ourselves. But perhaps a little “sermon on the amount” might not go amiss here. It is doubtful that very many of us have come to the end of the year, reviewed our donations, and found to our surprise that we had given more than we had committed to give. We should review our commitment once a year and/or when our circumstances change. If they change for the worse the review is automatic, but we may not be so diligent when they change for the better. Managing our assets, and managing ourselves as good stewards responsible for the oversight of that which belongs to someone else takes skill, forethought, and continuous diligence. Managing your household and your family is the challenge that automatically comes with your marriage license, whether or not you have had any real training in area. It is not easy. Living within one’s means and in a Godly way is our challenge. Doing so successfully blesses us now with peace of mind and will stand us in good stead when the master of our house returns.

As we are all too familiar, stewardship is not easy and never has been. We are pressured from without by incessant advertising, and from within by our natural instincts to want more, not less. And in our society in North America, our tendencies in this area are greatly facilitated by the ready availability of credit cards.

### **Living within our means and credit cards**

The ubiquitous credit card really got its start in 1950 with Diners Club, although few of you have probably heard of it. Shortly after its debut, American Express came on the scene. After this, the banks first started providing their own cards in 1958, when Bank of America came out with theirs. They actually mailed some to selected customers in California, quite unsolicited. Sitting in the dining hall at our daughter’s college 24 years ago, we saw a little plastic stand in the center of the table encouraging the students to take one, fill out the form, and get a credit card that would start out with a \$500 line of credit. These were college kids, most of whom were being supported by their parents, and who therefore had no current income. It brought to mind the cigarette companies who would hire people to work parades and other big events and give away free samples of their cigarettes. Thankfully, times have changed on that front, but not with the ready availability of credit cards. Most of us are not given to self-discipline, and if someone wants to loan us money we are likely to take it now, and worry

about paying it back later. The financial crash in 2008/2009 was the direct result of banks loaning more money to home buyers than they could even begin to repay. The misuse of credit in general, and credit cards in particular, enables our addiction to want more. And it costs us dearly.

### **What does a credit card buy us?**

Credit enables us to get something sooner than we would have if we had to save up for it. It is that simple. That is all it does. It does not enable us to get anything additional. It does not get us more, we just get it sooner. And at the end of the day we have less. What does it cost us? Over the course of our lives, we will have less of this world's goods than we would have had. Do the math. The interest we pay gets us nothing. While most cannot buy cars on credit cards, the same factors are in play. A car purchase will provide a simple example. We buy a \$30,000 car and finance it for 5 years at 5% interest, at which point it is worn out (or, more likely, out of fashion), and we feel we have to buy another one. We would have paid almost \$4,000 in interest and now we have to start again. If we repeat this scenario 10 times in the course of our lives, we will have spent \$40,000: for what? For the opportunity to have a new car now, rather than scrimp and save and pay cash later on, and **then** get our new car. Admittedly, cars and homes are big-ticket items and paying cash is not possible for most of us, especially in our early years. But when we come to credit cards the same principles apply, but with much more dangerous effects: and unlike cars and homes, postponing the typical purchases we make with our credit cards, and paying interest on it, is usually easily doable. (Of course, you can argue paying by credit card, is you can pay off the balance each month, and thereby earning cash back, is wise, but only if you have the discipline and the means.)

One area of major concern is that most credit cards charge very high interest rates. Average credit card interest in a recent study ranged from 13.12% to 21.99%. Late fees are on top of that. When we sit down with one of our brethren who is in financial difficulties, it is not uncommon to find they are carrying a cumulative balance in excess of \$30,000 on various credit cards. A \$30,000 balance at a 16% interest rate results in a \$4,800 annual interest cost. That is a \$400 per month payment to the credit card company that will do nothing to reduce the balance. It just keeps you from going further in debt with late charges. This is why credit cards are so dangerous. It does not take long for us to get to the point where donating to the ecclesia, or anyone else we would like to help, is out of the question, and if we do make a contribution, we are really doing it with the money we owe the bank. This is not what God had in mind. He does not want us to give Him money we owe someone else (e.g., a bank). Here is where God's warning in Proverbs should really strikes home: "*The rich ruleth over the poor and the borrower is servant to the lender*" (Prov 22:7). If we pay our credit card balance off completely every month the card is serving us. If we do not, we are serving the card. If we do not get a handle on our situation, declaring bankruptcy begins to look like a good option. A lawyer will tell you that it is not really all your fault and that you have been taken advantage of, and the banks have lots of money anyway. The promise you made to pay back the money when

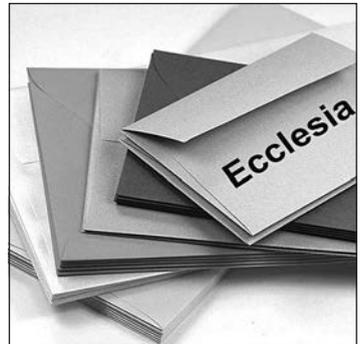
it was first loaned to you is put into a new perspective and loses its relevance. And, worst of all, you have not been able to put anything in God's hands.

### **A little forethought goes along way**

Earlier we alluded to the blessings that accrue to us in this life if we plan and manage our money in the right way. Making prudent (in accord with Biblical principles) decisions with our money (and our time) will bless us in this life, as well as prepare us for the next. Financial burdens subject people to serious stress. Money is one of the biggest causes of arguments in marriage and can lead to divorce. The bride and groom often come from two different families with two different approaches to money management, and this is complicated by their own different personalities. Perhaps the new bride is scrimping and saving on the household budget, and her new husband has just had a new car salesperson make him really feel good about himself... and his new car that comes with that 5-year loan. All her scrimping and saving has gone out the window. Or the husband is the bread winner and a careful spender and comes home from a hard day's work, opens the mail, and finds some unexpected charges on their credit card. This is an area where pre-marital counseling can really help, by bringing this subject up before the problems manifest themselves. Preventing an argument is so much easier than reconciling an argument. So many problems can be avoided with a little forethought. On the surface this seems like just plain common sense. But sometimes we don't really want to count the costs because we fear the results. The feared conclusion may keep us from getting what we want right now.

### **Conclusion**

In its simplest form, "financial stewardship" starts with having our own white pocketbook in our closet, in whatever form it takes in this day and age, with our (probably virtual) envelopes identified and properly prioritized. We need a plan. The first step after that is to remember to put whatever percentage of our paycheck that we have dedicated to God's service into God's envelope first. Getting our priorities right in how we use our money and our time, will have a profound effect on our relationship with God and on our happiness and contentment in this life. It is easy to say but can be hard to do. But it can be done.



Finally, we should remember this ancient proverb: "No man is born wise or learned". Jesus' instruction to: "*Do not your alms before men*" does not mean we should not sit our children down and explain to them how we handle our money, including what we give to Godly purposes. Additionally, we need to instill in our children the principle of Godly financial stewardship and a few simple implementation practices — like an old white pocketbook.

*Ken Sommerville (Simi Hills, CA)*

## A Biblical Perspective on Debt

At the end of 2017, personal debt in the United States stood at about \$13,100 per person. This figure does not include mortgage debt (another \$27,720 per person), but consists primarily of student loans (\$4,230), auto loans (\$3,750), credit card debt (\$2,560), and home equity loans (\$1,360).

That is a lot of money. Being averages, the figures can hide the disproportionate burden falling on lower income families. And the numbers are per person, rather than per adult! Debt can be a crushing burden.

It is worthwhile for believers to seek a Biblical perspective on debt. God's ways are *"for our good always"* (Deut 6:24). In God's wisdom, financial difficulties may be part of the *"many tribulations"* through which we enter the kingdom of God (Acts 14:22). Sometimes, however, it is the choices we make that bring us into financial difficulty. We are blessed to have the wisdom of Scripture to guide us. The blessings of faith are not only for the age to come, but for now as well: *"Godliness is profitable for all things, having promise of the life that now is and of that which is to come"* (1Tim 4:8).

### **"Owe no one anything..."**

Some say that the believer should never borrow. They take Paul's words in Rom 13:8 to heart, to *"owe no one anything,"* and scrupulously avoid borrowing. The author's grandmother held this view. A family story tells of her going to the bank to find out the monthly payments on a car loan. She then made the payments faithfully, every month, into her own savings account. At the end of the loan period, she took the carefully saved money from her account and bought the car. She had enough to buy the car and "a profit" beside — the excess payments that would have gone to interest.

Grandmother Link's perspective seems quaint, even extreme by contemporary standards, but there is something to be said for the freedom it afforded. We will have a closer look at Rom 13:8 subsequently. We will see from its context that it cannot be taken as a total injunction against borrowing. But this goes without saying, because of passages commanding us to lend, and teaching the proper spirit in lending.

### **Lending to the poor**

The Law of Moses anticipated the possibility that God's people may need to borrow money:

*"If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him; but fear your God, that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit"* (Lev 25:35-37).

*"If there is among you a poor man of your brethren, within any of the gates in your land which the LORD your God is giving you, 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” (Deut 15:7-8).*

There would always be poor among the Israelites (Deut 15:11), and God’s law made it clear that they were to be helped, and not exploited. The collection of interest from God’s people was forbidden. As usual, Jesus takes the principle further, saying that we should lend even when we cannot expect repayment (much less profit), and should lend even to our enemies:

*“... if ye lend to them of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again. But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great” (Luke 6:34-35).*

If lending to the poor was expected, then we cannot conclude that there is any blanket prohibition of borrowing. But most of the borrowing done in contemporary society is discretionary. We do not borrow because we are poor, but because we need or want something now, and cannot afford to buy it outright.

### **Principles to guide borrowing**

As with many matters of discipleship, our decisions about borrowing must be made on the basis of Biblical principles rather than on explicit Biblical guidance. We will make the right decisions — decisions that lead to blessings, and that honor God — if we prayerfully meditate on God’s word, seeking His guidance.

I suggest two goals that should guide our decisions about debt: contentment and freedom.

**Contentment.** The first goal is contentment:

*“Godliness with contentment is great gain” (1Tim 6:6).*

*“Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, ‘I will never leave you nor forsake you’” (Heb 13:5).*

In making any purchase, but especially those that lead to debt, we should ask ourselves whether we are motivated by need or by greed. Solomon, with all his wealth, could say that *“The eyes of man are never satisfied” (Prov 27:20)*, and that *“He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase” (Eccl 5:10).*

Having stuff doesn’t make us happy. The point is readily acknowledged, but easily forgotten. Jesus said, *“Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses” (Luke 12:15).* Jacob made a vow at Bethel: *“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” (Gen 28:20-21).* While this vow may strike us as oddly contractual, but here Jacob’s expectations are exemplary: *“bread to eat and clothing to put on”*. Paul echoes the words: *“having*

*food and clothing, with these we shall be content” (1Tim 6:8).*

**Freedom.** A second goal to keep in mind in considering debt is freedom. Debts are obligations, so taking on debt is giving away freedom. Solomon said, *“the borrower is the slave of the lender” (Prov 22:7 ESV).* We don’t want to be slaves to our debts, but slaves to our God. *“You cannot serve God and mammon [money]” (Matt 6:24).* We *“were bought at a price; therefore, glorify God in your body and in your spirit, which are God’s” (1Cor 6:20).*

The decision to borrow money can be a decision to become entangled, choked with worldly cares. Paul tells us that no soldier *“entangles himself with the affairs of this life, that he may please him who enlisted him as a soldier” (2Tim 2:4).*

### **Weighing up the decision to borrow**

Let’s give some thought to three of the categories of debt mentioned at the outset: home mortgage, student loans, and credit card loans.

### **Home mortgages**

For most people, the purchase of a house is the single largest purchase of their life, and the purchase is almost always impossible without taking out a loan. The alternative of renting is not necessarily wise: the cost of renting can be as high as the cost of buying, and a person paying rent has nothing to show for it in the long run. (And, at least in the USA, mortgage interest is tax deductible.) In this case, deciding not to borrow might be a bad decision.

At a 4.25% interest rate, a 30-year loan of \$200,000 costs \$984 per month. For many of us, it would be very hard indeed to save up \$200,000 in advance of buying a house. Saving \$984 a month, it would take 17 years. And where would you live

## **Bible Verses About Debt**

*Prov 22:7 The rich rules over the poor, and the borrower is the slave of the lender.*

*Prov 11:15 Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure.*

*Psa 37:21 The wicked borrows and does not repay, But the righteous shows mercy and gives.*

*Matt 5:42 Give to him who asks you, and from him who wants to borrow from you do not turn away.*

*Luke 6:35 But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High.*

*Matt 6:24 No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.*

*Romans 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.*

*Prov 22:26-27 Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?*

in the meanwhile? On the other hand, by the time you are 17 years into the loan, you would have paid off \$81,000 of the debt; you would have that much equity in the house, and you would have had a place to live all that time.

However, in buying a house one needs to carefully consider the expense not only of mortgage payments, but also of taxes and insurance, maintenance, heating and cooling, electricity and water. It is wise to carefully count all the costs, and to recognize the possibility that our enthusiasm might cloud our judgment.

Home mortgages are substantial obligations over long periods of time, and it is possible to be “house poor,” with such a large proportion of our income required for the mortgage that we have trouble meeting other obligations. The borrower is the slave of the lender, and we do not want to be enslaved.

On the other hand, wise investment in a house can provide excellent opportunities for service to the LORD. Think of our Corinthian brother Gaius, whom Paul described as “*my host and the host of the whole church*” (Rom 16:23). Think of Lydia, likewise (Acts 16:15). And think of the many modern-day brothers and sisters whose homes are open to us, sanctuaries from the world, devoted to the service of God, and in many cases, serving as the meeting place for the ecclesia.

### **Student loans**

Nowadays, many professions require specialized training, which begins with secondary education. In 1950, roughly 6% of the U.S. population had completed four or more years of college, while in 2017, the figure stood at 34%. The cost of education has skyrocketed. Over the last 30 years, the inflation adjusted cost of public school tuition has increased by 213%, and the cost at private nonprofit institutions by 129%. Total student loans for four-year degrees currently average about \$33,000 for private institutions, and \$26,000 for public institutions.

Unlike home mortgage debt, this debt has no tangible object associated with it — that is, you cannot sell your degree to someone else. Still, a college degree can be a wise investment, in terms of earning potential.

There are other factors to be considered in deciding whether or not to attend college. Young adults face many challenges to their faith, and these are often encountered on the college campus. On the other hand, higher education can benefit critical thinking and good study habits, both of which are of value for our life in Christ.

As with other decisions about debt, we need to question our motives, and whether we are providing for needs or for wants. Do we really need to go to that most expensive school? Is the education we are seeking going to make us better people? The key is making sure that our decisions are governed by “*seeking first the kingdom of God, and His righteousness.*” And, most of all, is the college near an ecclesia?

## Credit card debt

Credit card debt is preposterously bad, and absolutely to be avoided. Credit card interest rates range from 13% to 23%. At 18%, a debt of \$10,000 turns into a debt of \$59,700 in ten years.

About 35% of American credit card holders pay their balances at the end of each month. That is good, but even then, it is worth bearing in mind that for many people, credit cards encourage impulse buying. There is something a lot easier about charging \$100 to your credit card, than handing over five \$20 bills.

Credit cards present a real danger to young and old alike, but perhaps especially to young people. Credit cards tempt us to focus on present wants, without regard to consequences. Numerous small purchases add up to big debts. We can easily dig ourselves into a hole from which it is difficult to escape.

## The debts we *should* carry, and Rom 13:8

We should avoid debt as much as possible, avoiding entanglements that not only distract us from service to God, but that can also make life miserable.

In Rom 13:8, Paul says to “*owe no one anything...*” But we misunderstand the passage if we take it as a prohibition of debt. In the preceding verse, Paul uses almost the exact same word to say (ESV) “*Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.*” There are some debts that can’t be avoided.

In fact, Paul has a lot to say about debt in Romans, using closely related terms. He describes himself as indebted to all men, to preach the gospel (Rom 1:14-15). He says in 8:12 that “*we are debtors (to God) and not to the flesh.*” In 15:1 he says that we are “*in debt*”<sup>1</sup> to weak brethren to bear with their weaknesses; in 15:27 he describes the Roman ecclesia as indebted to the believers in Jerusalem for spiritual blessings, and under “*duty*” (debt) to provide their material needs.

Thus, the saying “*Owe no man anything*” is not a prohibition of debt. There are debts and obligations that we cannot escape. Some of these are imposed by society (taxes, etc.); some are imposed by our convictions and our status as brethren in Christ. Sometimes borrowing money is a necessity; we must always exercise good judgment in evaluating our reasons for borrowing and our capacity to repay. Paul’s exhortation in Rom 13:8 is for us to be as free as possible from entangling obligations, so that we can focus on what really matters: “*Owe no one anything except to love one another, for he who loves another has fulfilled the law*” (Rom 13:8).

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### Notes:

1. The Old English word “ought” in the KJV and NKJV of Rom 15:1 is actually much stronger than the contemporary term. “I ought to do that” means that it would be nice if I did it, but it is optional, the choice is up to me. The Greek tem underlying NT usage of “ought” often refers to an obligation, like debt.

## Giving to the Needy

Our Lord Jesus Christ said: *“For you always have the poor with you... (Matt 26:11).* Through the ages, every form of government that has ever been devised has been incapable of eliminating poverty (although some European countries, with their high taxes, come close.) The words of Jesus are just as apt today as they were when he first proclaimed them to his disciples. The challenge for us in this age still remains — how should we deal with the needy? The questions I will pose are not “if” we should help the needy, but rather “how”? I am certain, given the words of our Lord and Master that the problem of need will always be with us. As a result, we will have to decide how to best provide for those in need. I suggest that there are a number of levels of need that should be considered:

- To our families, including relatives outside of our immediate household.
- To our Christadelphian Ecclesial family where we worship.
- To the worldwide Community of Christadelphian Ecclesias.
- To our friends and neighbors where we live.
- To the numerous community organizations that provide services for the needy.

Before considering, in detail, each of the five points outlined above, and following up with some practical suggestions for dealing with each situation, it would be helpful to observe how the Law of Moses dealt with the problem of need among the people of Israel. The Law of Moses made it plain that the Israelites were not to make judgments as to the cause of a person’s needs and thereby absolve themselves if they found the reason unworthy in their opinion.

*“If among you, one of your brothers should become poor, in any of your towns within your land that the Lord your God is giving you, you shall not harden your heart or shut your hand against your poor brother, but you shall open your hand to him and lend him sufficient for his need, whatever it may be. ... For there will never cease to be poor in the land. Therefore I command you, ‘You shall open wide your hand to your brother, to the needy and to the poor, in your land’ (Deut 15:7-11 ESV).*

The remarkable thing about the Law of Moses was that even strangers in the land, i.e. non-citizens, were to be treated equally with the Israelites with regard to the obligation to care for the needy among them.

I believe the KJV catches the sense of what is being conveyed in a clearer fashion, because it is totally consistent with an earlier passage in Leviticus that explains how the poor could find relief in an agrarian society:

*“And you shall not strip your vineyard bare, neither shall you gather the fallen grapes of your vineyard. **You shall leave them for the poor and for the sojourner: I am the LORD your God**” (Lev 19:10 ESV).*

In other words, under the Law, both native and non-native were to have equal rights to the welfare provisions that were made available. It is also of interest that this access was not just an easy give away. The needy were not just to

go to the farmer and take from his barns what he had already labored to harvest. Rather they were expected to go in the fields and work gleaning for their food. We find examples of this with the Moabitess Ruth gleaning in the fields of Boaz (Ruth 2) and we also note the recorded example of Christ and the disciples doing likewise (Matt 12:1 - 2; Mark 2:23 - 24 and Luke 6:1 - 2).

As we previously mentioned, there is sometimes a tendency to assume someone is poor and needy because they brought it upon themselves. Let us consider the implications of this type of attitude a little further. In the modern age, some have come to believe that poverty is something the government ought to take care of and that it is not our responsibility — after all, don't we pay enough taxes, so our taxes ought to be sufficient for the State to take care of needy in our community? The simple fact is that many find themselves in need due to circumstances beyond their control. Even with education and training, one can find oneself obsolete as technology advances and suddenly leaves one redundant. There was a time, when if one was willing to work hard by the sweat of one's brow you could earn a living, but that is no longer the case in many areas of employment. Consider agriculture as just one major example of how technology has changed the opportunities for employment.

In 1950, when the total population of the United States was about 150 million, approximately 25 million people were involved in farming. By 1990, even though the U.S. population had grown by over 100 million, the number of people directly involved

## Bible Verses About Giving

*2Cor 9:7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

*1Cor 13:3 If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing.*

*Luke 6:35 But love your enemies, do good to them, and lend to them without expecting to get anything back.*

*Prov 3:27 Do not withhold good from those to whom it is due, when it is in your power to do it.*

*Prov 22:9 The generous will themselves be blessed, for they share their food with the poor.*

*Matt 6:2-5 So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others... But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.*

*Deut 16:17 Each of you must bring a gift in proportion to the way the LORD your God has blessed you.*

*Prov 21:26 All day long he craves for more, but the righteous give without sparing.*

*Prov 14:31 Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.*

in farming had declined to approximately 3 million — a decrease of more than 800%! Another example is U.S. factory jobs, where at one time, U.S. manufacturing industries were the largest employers of semi-skilled workers. There were approximately 19.5 million manufacturing jobs in the U.S. in 1980. By 2012 this had dropped to 11.8 million despite an increase in U.S. population by almost 90 million people, and an increase in manufacturing output. We have been able to witness the disruption financially that this has caused for many who were not fully prepared to lose their jobs. This is a fact of life here in Southeast Michigan (where I live), since the ups and downs of the auto industry have had huge impact on many people's quality of life.

I have heard it said that a needy person has no one but themselves to blame. Either they should have done better in school, or they were too lazy to work hard. However, this is a poor judgment call and is unwarranted in deciding whether or not help should be offered to someone in need. The simple fact is that not all of us have been blessed with superior wisdom, intelligence, or physical strength. In addition, some unfortunately have made foolish choices. Regardless, the cause of someone's poverty is irrelevant to our obligation to help.

*"Whoever mocks the poor insults his Maker; he who is glad at calamity will not go unpunished" (Prov 17:5 ESV).*

*"Listen, my beloved brothers, has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom, which he has promised to those who love him? (James 2:5 ESV).*

While providing for someone's needs is clearly beneficial to the recipient, it is also of great benefit to the giver. We need to be doers of the word, and not hearers only. What greater can a righteous person commit to, than to give without expecting anything in return! Consider these words of our Lord Jesus Christ:

*"If you love those who love you, what benefit is that to you? For even sinners love those who love them. And if you do good to those who do good to you, what benefit is that to you? For even sinners do the same. And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount" (Luke 6:32-34 ESV).*

We are told that the LORD God blesses those who care for the needy. Certainly, blessing will come if it is done with love and not because our motive is that we expect to earn some kind of merit badge!

*"Blessed is the one who considers the poor! In the day of trouble the LORD delivers him" (Psa 41:1 ESV).*

One of the most profound thoughts on giving to the needy, while expecting nothing in return, is the passage in Proverbs that makes it clear that we do indeed get repayment. Not from the needy, but instead we can be grateful that we are guaranteed repayment from the LORD!

*"Whoever is generous to the poor lends to the LORD, and He will repay him for his deed" (Prov 19:17 ESV).*

When giving the question arises, how much should I give? We recall that the Lord Jesus tells the rich young man to: *“sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me”* (Matt 19:21 ESV; also Mark 10:21). Was Jesus asking us to do the same? In contrast to this, on another occasion, a rich tax collector named Zacchaeus tells our Lord: *“Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold”* (Luke 19:8 ESV). Jesus responds to this declaration by commending Zacchaeus: *“Today salvation has come to this house”* (v. 9). The story of the widow and her offering that she put in the Temple Poor Box is also worth noting:

*“Jesus looked up and saw the rich putting their gifts into the offering box, and he saw a poor widow put in two small copper coins. And he said, ‘Truly, I tell you, this poor widow has put in more than all of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on’”* (Luke 21:1-4 ESV; also Mark 12:41-44).

A modern analogy to this story might be the billionaire who gives away 90% of his wealth to causes that help the poor. This may be admirable, but it is doubtful that this constitutes much of a hardship! The remaining \$100 million should permit reasonable comfort and security. While on the other hand, someone making only a minimum wage might be very generous indeed if they hand out \$10 to a panhandler.

The Bible insights above do not provide a simple answer to the question of how much we should give to the poor. Our Lord Jesus does not provide an exact number (or percentage) and it is an unfortunate human attribute that we feel uncomfortable not being explicitly told. We like our answers black or white. However, I would suggest that the aforementioned scriptures do guide us. They instruct us to give to the poor not out of our abundance, but out of the goodness of our heart and conscience.

Beyond the individual responsibility to succor the needy, there is also a communal obligation. The scriptures provide us with examples of this type of effort. Even though there was provision for distributing funds from the Temple Poor Box to the needy, the Lord Jesus still had his disciples apparently provide money to the poor. (See Mark 14:5 where I suggest it is reasonable to draw this conclusion.) There is also the clear example of the Apostle Paul collecting funds from the more affluent Ecclesias to aid the distress of the Ecclesia in Jerusalem that had fallen on hard times:

*“At present, however, I am going to Jerusalem bringing aid to the saints. For Macedonia and Achaia have been pleased to make some contribution for the poor among the saints at Jerusalem”* (Rom 15:25-26 ESV).

Having examined above some of the scriptural references with respect to “giving to the poor,” let us explore some practical examples for us to consider in our times, with reference to the five points outlined at the beginning of this article.

- **Our first and foremost responsibility is to our immediate family and relatives.** The Lord Jesus tells us: *“Or which one of you, if his son asks him for bread, will give him a stone?”* (Matt 7:9 ESV). Surely, this is just as applicable today as when Jesus first made this observation. We certainly would not want to fall in with the legion of the hypocrites whom Jesus derided for denying their parents’ need by saying their wealth was “Corban”. What that meant is that they had willed their wealth to the Temple service when they died. As a result, this gave them full use of it while they lived, while allowing them to refuse to share anything with their parents, saying hypocritically it was already dedicated to God!
- **Our second obligation is certainly to those in need in our own Ecclesia.** That need might be coupled with help to improve their lot by offering to guide them in learning, to employment, or to provide skill for them in financial management. This I suggest would be very much in line with the provision for gleaning in the Law of Moses. There is a saying that goes: *“You give a poor man a fish and you feed him for a day. You teach him to fish and you give him an occupation that will feed him for a lifetime.”* It would be wise to make our giving without any expectations of being repaid by the recipient. If they are capable and willing to do so at some future time that would be a happy result, but to place such a stipulation in advance in our giving I believe violates scriptural principles, as above.
- **The wider Ecclesial community around the world** has many needs that simply are beyond the capabilities in many locales to satisfy adequately. In keeping with the example of the Apostle Paul’s collecting from richer Ecclesias to aid the impoverished Jerusalem believers, we have a similar responsibility. That can range from special efforts to aid brethren and sisters ravaged by storms, flooding, or earthquakes, to more general assistance needed on a continuing basis. There is a page in the monthly regular editions of *The Christadelphian Tidings* magazine preceding the section on “News and Notices” that lists a number of our community organizations that would benefit greatly from our generosity — many of them specifically working to aid needy brethren and sisters.
- **What about our neighbors, colleagues at work and other people we are acquainted with but are not in the meeting.** We have an obligation to them as well. The Lord Jesus told us: *“In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven”* (Matt 5:16 ESV). I personally know a number of people who were motivated to listen to our teachings and eventually join our community, because when they were in need a loving brother or sister generously helped them. There is a saying that goes something like this: Someone must know that you care before they will care what you know. I have heard it said that if you give a beggar cash they will only buy booze or drugs — so why bother! Practically speaking that may indeed be the case, but there is a way around this problem. I know of several ecclesias around the world, that have arrangements with local restaurants to feed anyone hungry that comes into their Hall off the street. I also am aware of instances

where, instead of cash, fast-food gift cards, or grocery cards, which are marked with the name and contact information of the local ecclesia, are routinely given to beggars.

- **Finally, how do we respond to the various non-Christadelphian organizations** that offer help to the needy? For example, organizations such as the Salvation Army and Goodwill provide useful services to the needy mainly through their charity shops. Donating clothing or buying apparel from them furthers their efforts to help the poor. Global charities like Oxfam, care USA, and Jewish relief organizations are often recipients of ecclesial donations. This is not any particular endorsement on my part of these specific organizations, however, they, and similar community efforts, reach out in larger ways than most ecclesias have the capacity to do. I suggest that they are worth our support, because as the Lord told his disciples: John answered, *“Master, we saw someone casting out demons in your name, and we tried to stop him, because he does not follow with us.” But Jesus said to him, “Do not stop him, for the one who is not against you is for you” (Luke 9:49, 50 ESV).*

In conclusion, let us be heedful of the words of James: *“Listen, my beloved brothers, has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom, which he has promised to those who love him?” (James 2:5 ESV).*

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### **Do Christadelphians tithe?**

In many countries, but not the USA, any ecclesia of any size has to report their finances to the government. There is, as a result, much information in the public domain on the finances of ecclesias in Australia, Canada, England and New Zealand. It is also hard to discern the split between preaching (both locally and globally), other charitable donations, and the costs of running the internal affairs of the ecclesia. In addition, with over 300 Christadelphian organizations reporting, about 2/3 being ecclesias, I could only sample a few.

However, some facts appear consistent:

- The contributions of the membership varies in a limited range of \$500 to \$800 per member per annum, in US\$.
- Ecclesias in the UK tend to devote a significant fraction of their efforts to supporting charities outside Christadelphia.
- Where it is split out, domestic preaching costs rarely exceed \$100 per member.
- The Australian ecclesias tend to support overseas activities quite heavily.

Whether you look at the median adult income (\$32,000 in the USA), average household income, (which varies from \$40,000 in the UK to \$60,000 in Australia), or any other evidence, it is clear that Christadelphians, on average, contribute perhaps 2-4% of gross income. Some might tithe, some might do even more, but I believe the contributions given are always more than enough to support the needs of the ecclesia, with often much being donated to causes both within and outside the brotherhood. In the new dispensation, we give willingly.

## Ecclesial Giving

The principle of ecclesial giving is first mentioned in the Bible when Abram “gave tithes of all” to Melchizedek, who earlier had “brought forth bread and wine; and he was the priest of the Most High God.”

*“And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. And he blessed him, and said, Blessed be Abram of the most high God, possessor of heaven and earth: And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all” (Gen 14:18-20).*

The injunction that “it is more blessed to give than to receive” is also embedded in Holy Scriptures. “And as I may so say Levi also, who receiveth tithes, paid tithes in Abraham” (Heb 7: 9-10). Incidentally, it is of interest that the unnamed author of Hebrews made reference to a saying of Jesus, which is not elsewhere recorded in the Gospels!

So, the issues at stake when considering giving to the ecclesia are initially:

- It is a blessing to give:
- It has a direct bearing on the memorials (“bread and wine”)

In addition to these two important points, there are a few others that will be addressed in this article, namely:

- How to give
- How much to give
- Who is to give
- Inter-ecclesial commitments

### A blessing to give

The early ecclesia practiced this so lovingly that no one suffered materially: “And all had all things common; and sold their possessions and good and parted them to all, as everyone had need” (Acts 2:44-45). This communal spirit rose in intensity after the courage of Peter and John in defying the authority’s order not to continue preaching.

*“And the multitudes of believers...all things common...neither was there any that lacked...for as many as were possessors of lands or houses sold them... and brought the prices...laid down at the apostles’ feet...and distribution was made unto every man according as he had need” (Acts 4:32-37).*

A special mention was made of Barnabas, the Levite of Cyprus. Perhaps he was now convinced that it was more blessed to give, after many years of receiving tithes as a Levite.

### Giving and its bearing on the Memorials

Reference has already been made to when Melchisedek received tithes from Abram, and shared bread and wine with him. So, in type, Jesus, of the order of Melchisedek, meets with the ecclesia at our weekly breaking of bread, for

as we are baptized we become Abraham's seed and heir of the promises. We should therefore be prepared to give financially for the work of the ecclesia, even as Abraham gave to Melchisedek. Ecclesial autonomy implies being self-sufficient in all respects, including paying the bills, supporting preaching, various ecclesial initiatives, welfare needs, and maintaining an up to date library, etc.

How to give: The principle is shown the preparation of the Temple by David:

*"The gold for things of gold, and the silver for things of silver, and for all manner of work to be made by the hands of artificers. And who then is willing to consecrate his service this day unto the Lord? Then the chief of the fathers and princes of the tribes of Israel and the captains of thousands and of hundreds, with the rulers of the king's work, offered willingly, And gave for the service of the house of God of gold five thousand talents and ten thousand drams, and of silver ten thousand talents, and of brass eighteen thousand talents, and one hundred thousand talents of iron. And they with whom precious stones were found gave them to the treasure of the house of the Lord, by the hand of Jehiel the Gershonite. Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the Lord: and David the king also rejoiced with great joy.*

*"But who am I, and what is my people, that we should be able to offer so willingly after this sort? For all things come of thee, and of thine own have we given thee.*

*"I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee" (1Chron 29:5-9,14,17).*

And extended to the newly formed ecclesias, as recorded by Paul in his collection for the poor in Jerusalem:

*"For as touching the ministering to the saints, it is superfluous for me to write to you: For I know the forwardness of your mind, for which I boast of you to them of Macedonia, that Achaia was ready a year ago; and your zeal hath provoked very many. Yet have I sent the brethren, lest our boasting of you should be in vain in this behalf; that, as I said, ye may be ready: Lest haply if they of Macedonia come with me, and find you unprepared, we (that we say not, ye) should be ashamed in this same confident boasting. Therefore I thought it necessary to exhort the brethren, that they would go before unto you, and make up beforehand your bounty, whereof ye had notice before, that the same might be ready, as a matter of bounty, and not as of covetousness. But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" (2Cor 9:1-7).*

The emphasis here is to give willingly, cheerfully with a perfect heart.

## Jerusalem Poor Fund

This [2 Corinthians 9] takes Paul right back to where he started on the subject of the Poor Fund at the beginning of 2 Corinthians 8. There were compelling practical reasons for supporting the Fund, but even more important was the spiritual imperative. God's grace was manifested by the ecclesias in Macedonia: despite the poverty that afflicted them, their generous giving was a response to the gift of salvation they had received. Now, he tells the Corinthians, *"God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work"* (2Cor 9:8). The implication of this was surely not lost on the brethren and sisters in Corinth; they should be giving because of what they had received from God. As God's gift to them was beyond human reckoning, there should be no restraint in their response.

The simple message is that those who give most receive most — what has been described as "the paradox of giving". This paradox is taught in the book of Proverbs: *"One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. a generous man will prosper; he who refreshes others will himself be refreshed"* (Prov 11:24-25, NIV). Paul can therefore write to the Corinthians and say: *"you are enriched in everything for all liberality, which causes thanksgiving through us to god"* (2Cor 9:11).

From "Challenge of Corinthians".

### How much to give?

Is one-tenth a law for us Christians? No, it was a law of the Old Testament dispensation, based initially on an agricultural economy supporting the Levites and the Tabernacle worship, then later on the Temple and its needs. As Sabbath-keeping was a 'sign' that indicates the shadow to be ultimately fulfilled by the substance, we can see:

- a) Jewish Sabbath-keeping...kingdom rest,
- b) circumcision...baptism,
- c) tongues..."the perfect law of liberty".

So, the principle for our giving is "not grudgingly, but as we purpose in our heart". One-tenth, I suggest is a bare minimum, although our community does not appear to come close to it!

### Who should give

All baptized and receiving an income, have an obligation to support their ecclesias. Unbaptized have no such obligation. If, however, the collection bag goes to a non-member, we ought not to refuse the contribution. There are cases where visitors have permanently turned away from us when their contributions were refused.

## Inter-ecclesial commitment

When it comes to teaming up with a neighboring ecclesia on a project or event, it could become tricky if all ramifications are not explored and sorted out. For example, the matter of number of members at each ecclesia comes into play when formulas are being worked out in determining what percentage each ecclesia gives, and this could include assessing working or non-working members. No doubt each ecclesia has autonomy, and this should be respected when it comes to how they collect various funds from their members. So, if one ecclesia decides to simply write a check to cover their enrollment and another decides to collect funds, and then submit based on how much they collected, both are acceptable. Some members may not be in agreement with the event or project and therefore may not contribute. The ecclesia that simply writes a check would have to ensure that there is a fund set up to cover such transactions.

For some ecclesias, there may be a need to set up a separate bank account to hold funds that are collected from other ecclesias. In such a case, it would have to be determined how the officers of the fund would be selected, and if two or more ecclesias are involved, they might find it difficult to open a common bank account if each has its own tax identification on file. In this case, they would have to decide which ecclesia would be entrusted with the funds.

Inter-ecclesial commitment has its rewards, but it does involve additional planning meetings to sort out logistics. However, it can be very beneficial, especially when it comes to joint efforts such as a local preaching efforts.

## Conclusion

God has shown to us how critical it is to give.

- He freely gave His only begotten son.
- Salvation then will be a free gift.
- And the gift of God is eternal life.

In this our probationary period, let us do as the Macedonians did:

*“We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints — and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. But as you excel in everything — in faith, in speech, in knowledge, in all earnestness, and in our love for you — see that you excel in this act of grace also. I say this not as a command, but to prove by the earnestness of others that your love also is genuine” (2Cor 8:1-5 ESV).*

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## Money: How Not to be a Burden

This is the flip side of “GIVING”. If we practice the art of Biblical giving, money will never degenerate into a state to be considered a burden. Their possessions did not hinder their spiritual development, in the case of Abraham and Job.

### Abraham

*“Now Abram was very rich in livestock, in silver, and in gold” (Gen 13:2).*

*“He (the Angel) said, “Do not lay your hand on the boy or do anything to him, for now I know that you fear God, seeing you have not withheld your son, your only son, from me” (Gen 22:12).*

### Job

There was a man in the land of Uz whose name was Job, and that man was blameless and upright, one who feared God and turned away from evil.

*“He possessed 7,000 sheep, 3,000 camels, 500 yoke of oxen, and 500 female donkeys, and very many servants, so that this man was the greatest of all the people of the east” (Job 1:1, 3).*

*So, we can conclude that their lifestyle foreshadowed Solomon’s advice: “Do not toil to acquire wealth; be discerning enough to desist” (Prov 23:5). Jesus said, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions” (Luke 12:15).*

Why, then, should money become a burden? Let us consider a few examples of people who were caught in this predicament.

### Ananias and Sapphira

*“But Peter said, ‘Ananias, why has Satan filled your heart to lie to the Holy Spirit and to keep back for yourself part of the proceeds of the land? While it remained unsold, did it not remain your own? And after it was sold, was it not at your disposal? Why is it that you have contrived this deed in your heart? You have not lied to man but to God’ ” (Acts 5:3-4).*

The total sum was theirs to dispose as they wished, but they had to be honest about it. And so deception by both the husband and the wife transformed the whole episode into a fatal burden.

### Nabal

*“And there was a man in Maon whose business was in Carmel. The man was very rich; he had three thousand sheep and a thousand goats. He was shearing his sheep in Carmel. Now the name of the man was Nabal, and the name of his wife Abigail. The woman was discerning and beautiful, but the man was harsh and badly behaved; he was a Calebite” (1Sam 25: 2-3).*

David requested for food for sustenance in the wilderness for his band of men hunted by Saul. His faithful followers were ‘a wall’ unto Nabal’s shepherds both day and night. Some thoughtful kindness in return, one would expect! But

Nabal's reply was "And Nabal answered David's servants, 'Who is David? Who is the son of Jesse? There are many servants these days who are breaking away from their masters. Shall I take my bread and my water and my meat that I have killed for my shearers and give it to men who come from I do not know where?'" (1Sam 25:10-11).

About ten days afterwards Nabal was a dead man! He was smitten by the LORD, as were Ananias and Sapphira. This is another case of a fatal outcome. His riches made him proud. He was 'very great' materially, but he was self-centered, and so his possessions became a burden.

### **The rich fool (a N.T. Nabal?)**

*"And he told them a parable, saying, 'The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry'. But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be? So is the one who lays up treasure for himself and is not rich toward God'" (Luke 12: 16-21).*

What should he have done? How about giving to the needy? There were many destitute in the land. This is one more case of self-centeredness, in which the result was tragic. His soul was required that very night. What would become of his estate? So, what are some other (if needed) Christian principles to follow to ensure that we avoid the "burden" philosophy of material wealth?

- Contentment: *"But godliness with contentment is great gain... But if we have food and clothing, with these we will be content" (1Tim 6:6,8).*
- Compassion: a quality that Jesus expressed so remarkably as when the multitude followed him for days without food. Nabal, in contrast, had no compassion.
- Circumspection: awareness of, and watchfulness over, accumulation of material resources so that they do not derail our spiritual growth. *"Look carefully then how you walk, not as unwise but as wise" (Eph 5:15).*

### **Conclusion**

Finally, the three principles seem to merge into Paul's advice:

*"Charge them that are rich in this world, that they be not high minded, nor trust in uncertain riches, but in the living God, who gives us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life" (1Tim 6:17-19).*

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## Should We Lend Money?

I am quite sure that every person I know has either loaned someone money or has borrowed money from someone at some point in their life. When considering your own experience in loaning or borrowing, at the point of the transaction, what was going through your mind (if you can remember)? If you were the lender, were you thinking, "Will I ever get this money back?" If you were the borrower, did the thought cross your mind, "What happens if I cannot pay this money back?" These are only two possibilities in this given situation. Recently in our adult Sunday School study we have been studying Galatians. In Chapter 5, the spiritual principle "Thou shalt Love thy neighbor as Thyself" might help provide an answer to the question, "Should we Lend Money?"

In asking the question, "**Should We Lend Money?**" one should keep in mind that we are limiting this question to our family, friends, neighbors, etc. This is a question that deals with our personal relationships with people and how to lend, with Spiritual guidelines directing our actions. "If we live in by the Spirit, let us also walk by the Spirit." Let us also keep in mind that lending is not limited to money. It can have much broader implications depending on what your expectations are in the lending process. For example, I do something for you and now you owe me. Or said in a different way, you scratch my back and I will scratch yours. The words of Jesus are a good place to start when referring to lending. "*But love ye your enemies, and do good, and Lend, hoping for nothing again (in return); and your reward shall be great, and ye shall be the children of the Highest (Most High); for he is kind unto the unthankful and to the evil*" (Luke 6:35).

When lending to ANYONE, the fundamental motive in lending is very important. When love is the basis on which we lend the results will in most cases have a more positive outcome, because we then allow God to be in control. Let us look at the words of Jesus as recorded by Luke and highlight a few thoughts that can provide us with some fundamental principles about lending.

*"But I say to you who hear, **Love your enemies**, do good to those who hate you, **bless those who curse you**, pray for those who abuse you. To one who strikes you on the cheek, offer the other also, and **from one who takes away your cloak do not withhold your tunic either. Give to everyone who begs from you, and from one who takes away your goods do not demand them back. And as you wish that others would do to you, do so to them.** If you love those who love you, what benefit is that to you? For even sinners love those who love them. **And if you do good to those who do good to you, what benefit is that to you? For even sinners do the same. And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount. But love your enemies, and do good, and lend, expecting nothing in return, and your reward will be great, and you will be sons of the Most High, for he is kind to the ungrateful and the evil. Be merciful, even as your Father is merciful. Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; give, and it will***

*be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. **For with the measure you use it will be measured back to you***” (Luke 6:27-38).

## The guidelines

I am very thankful that God has taught me some healthy guidelines when it comes to lending and borrowing. In our family, we have coined a few phrases that help us keep our minds in the right place. When someone approaches one of us for financial help, we ask ourselves: “Are we in a position to give the amount that the person wants to borrow?” In other words, **don’t loan more than you are willing to give.**

This involves putting aside all the other thoughts that might be racing through your mind such as: (1) Do they really need the money? (2) Am I enabling this person? (3) Is this the best way to help? These may be some of the questions that may need to be addressed by yourself or in person with the individual that is made the request for financial help. Inevitably, your conscience will come into play when making a decision. As disciples of our Lord Jesus Christ we try to use the Spiritual principles to guide us. Jesus instructed his disciples/apostles on this topic:

*“Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves”* (Matt 10:16).

This is not how we naturally act. Or at least, this is not my natural reaction when faced with difficult situations. When I think about Matt 10:16, and the lesson of this statement it is telling me to (1) Be very aware of what is going on around me and use the five senses that God has given me to their fullest. This is what a Serpent does to survive and live. (2) Also, use this information in a meek and humble way without causing harm to anyone. This is the character of the Dove. I don’t know if it is unfortunate or a benefit, but we need money to live in this world. How we use it seems to be the test as to what is in our heart. Let us look at a few verses from the Old Testament and make some observations as to the lesson and the intent of the scripture.

*“You shall not charge interest on loans to your brother, interest on money, interest on food, interest on anything that is lent for interest. You may charge a foreigner interest, but you may not charge you brother interest, that the Lord you God may bless you in all that you undertake in the land that you are entering to take possession of it”* (Deut. 23:19-20 ESV).

In this passage the Israelites were allowed to charge foreigners interest but not their brethren. Over time, these guidelines must have been abused when we consider how Jesus addressed lending in the Sermon of the Mount (Luke 6:35).

What would you do if a member of your ecclesia lost their job, their house burned, and they have no insurance, they have no savings and they have a family? Do you have compassion and take them in to your house or wait to see if someone else will step up to help? What about those around us who are poor? Now think about how you would respond if this happened to your enemy. The scriptures

offer advice in all these situations — a set of giving-related guidelines and principles that as followers of Christ we are instructed to follow.

*“Whoever is generous to the poor lends to the LORD, and He will repay him for his deed” (Prov 19:17 ESV).*

*“If your brother becomes poor and cannot maintain himself with you, you shall support him as though he were a stranger and a sojourner, and he shall live with you. Take no interest from him or profit, but fear your God, that your brother may live beside you. You shall not lend him your money at interest, nor give him your food for profit” (Lev 25:35-37).*

Why does God say to “support them as though he were a stranger and a sojourner?” Is God reminding them that they too were strangers and sojourners in a land that is not theirs?

*“Also thou shalt not oppress a stranger: for you know the heart of a stranger, seeing ye were strangers in the land of Egypt” (Exod 23:9).*

Abraham was very familiar with the life of a stranger and a sojourner:

*“I am a stranger and a sojourner with you: give me a possession of a burying place with you, that I may bury my dead out of my sight” (Gen 23:4).*

Should we lend money? The human mind can be very calculating and sometimes stingy as well. Our Heavenly Father is very aware of this weakness and this is most likely why the scriptures contains some guidelines for the children of Israel in respect to the “year of release and the jubilee periods”. In the Law of Moses God provides some insight as to how calculating the human mind can be in a situation where a brother (or sister) may need help.

*“But you shall open your hand to him and lend him sufficient for his need, whatever it may be. Take care lest there be an unworthy thought in your heart and you say, ‘The seventh year, the year of release is near,’ and your eye look grudgingly on your poor brother, and you give him nothing, and he cry to the LORD against you, and you be guilty of sin. You shall give to him freely, and your heart shall not be grudging when you give to him, because for this the LORD you God will bless you in all your work and in all that you undertake” (Deut 15:8-10 ESV).*

God’s desire is that we should be “cheerful givers” as Paul tells us:

*“Every man according as he purposeth in his heart, (so let him give); not grudgingly, or of necessity: for God Loveth a cheerful giver” (2Cor 9:7).*

Recently, I had a conversation with a brother and sister who had received help from an ecclesia and they were extremely thankful for the gift. In turn, they wrote a card to thank the ecclesia and everyone was quite moved by the words and quotes in their comments. The couple still felt that they needed to give back in some way. I assured them that they had already given back what they had to give at the present time. They shared their Thankfulness! The **bond** that we share in fellowship goes way beyond monetary items. “God Loveth a cheerful giver.”

I was reminded of a hymn that we sing that helps me to keep my focus when I ask myself the question, “**Should I lend Money?**”

*Take courage, my brother,  
And be not fainthearted,  
Let none of your sorrows  
Nor trials impede,  
But reach forth your hand and  
Remember your brother,  
Forget all your troubles  
In meeting his need.  
Be thankful, my brother,  
For God has Provided  
Much more than you need from  
His bountiful store;  
For God's hand is open,  
His Love is unbounding,  
And, should you require it,  
There soon will be more. (Hymn 357)*

“**Should we lend Money?**” Do we complicate matters by over-thinking the question? Maybe! Or maybe not! Personally, I see a fine line between *lending* and *giving* from God's perspective. The last example I will refer you to is when a “certain lame man” in Acts 3 approached Peter and John where he was begging for “alms” (money). This man had been lame from birth, and he laid daily at the gate of the temple called Beautiful. Many of the people that passed by everyday knew who this man was, and this was how he made his living. Peter and John said to the man: “Look on Us” and the man responded, and looked at them expecting for some “alms”. But what did Peter say to the man? “*Silver and gold have I none; but such as I have give I thee: In the name of Jesus Christ of Nazareth rise up and walk*” (Acts 3:6).

The man did not ask for a “loan”, but he did ask for money. Peter and John had no money, but what they gave the man, money could not buy. The man was healed of his infirmity.

I may not have answered the question “**Should we lend money?**”, but I am sure that I have given you plenty to think about. As we continue to grow spiritually by the grace of God, our conscience begins to speak to us in a different way. When faced with the question “Should I lend Money?”, we should allow wisdom to play its part in your decision combined with the meekness of a conscience toward God.

*Randy Davenport (Orlando, FL)*

# When Financial Catastrophe Occurs

“...time and chance happeneth to them all” (Eccl 9:11)

## The role of insurance in financial stewardship

The young brother came up to me at meeting one Sunday and asked, “Should we buy insurance?” He and I had known each other for years and he knew that I sold insurance for a living. He genuinely wanted to get my input about what I understood the relationship to be between trusting in God and buying insurance. The presence of insurance in virtually every area of our lives almost renders the question academic, but it is always refreshing to have a sincere, Bible based discussion with someone who wants to start with a blank sheet of paper and question accepted premises. The fact is, insurance is an accepted requirement of our lives today. No consideration of “financial stewardship” would be complete without touching on this subject. Today, insuring against disaster is considered to be a prudent step by most in our society, in planning in all areas of our lives.

But first let’s look at the reason some Biblically oriented people question the correctness of buying insurance for any reason.

## The argument against buying insurance

The First Century Gospel Church publishes an article on their website entitled “Purchase Insurance or Trust God”. The following quotation is taken from that article: *“In 1974, the FCG Church’s stand against all insurance stated in a document that none of its members carry health, or any other type of insurance, as the entire system is against the principles of Bible teaching and practice—depending on a human plan that is seen and signed, instead of trusting on the living God who is unseen by faith.”* Their point is that buying insurance manifests a lack of faith and trust in God.

## The problem with the argument

The title and the content present the subject in an “either/or” context. You either buy insurance OR you trust in God. However, that is an artificial construct because these two possibilities are not mutually exclusive. We put our trust in God to protect us and our families during our walk to His kingdom, and ultimately hope He will save and welcome us into His kingdom. But the Bible does not promise that we will be held harmless from all the vicissitudes of this life, even if we have faith in His promises.

There have been several incidents over the years where a very sincere pastor of a small church did not buy insurance only to have an auto accident that resulted in his congregation having to dig deep to cover all the expenses... and then to insist that car insurance be bought from then on.

## What is “insurance”, what does it really do and what does it not do?

First let us be clear about what insurance does not do. Insurance does not protect us against catastrophe. Catastrophes occur whether or not we buy insurance. We have car accidents, we get injured, we injure other people, our house catches

on fire, our children contract serious diseases, we have heart attacks and die prematurely leaving our spouse and children to struggle on without us. Insurance cannot prevent any of these things from happening to us. The one thing insurance can do is provide money in time of need. That is all it can do. We will still have to recuperate from our injuries, our memories will have been lost forever in the flames of our house fire, we will still have to watch our child suffer, and we will still miss our spouse or parent. But if we have insurance we will have some money for the medical bills, we will be able to pay for the repairs on our house, and we will have some money to help pay our living expenses after the death of our spouse.

### **Did insurance exist in Bible times and when did insurance begin?**

Insurance in some form has been in existence, in the form of spreading risk, since the beginnings of written history, circa 4,000 B.C. An example of this is the “self-help” practiced among Amish today. However, we can think of the sort of “insurance” common today as having its beginnings in the Lloyd’s Coffee House in London in the late 1600’s. That is where the company “Lloyds of London” got its name. Merchants would gather there and the captains of sailing vessels, about to leave with a cargo of manufactured goods for export and the expectation of picking up a return cargo of tea, cotton and spices etc., would come in to arrange for the insurance of the ship and its contents. They would have a manifest that would give the name of the ship, the relevant information as to its year of construction, how much they wanted to insure it for, the ports they intended to visit, the nature and value of the cargo, the routes they planned to take, the time of the year they would be sailing and the name and the years of experience of the captain and the first mate. They would sit down at a table and go over this information with a merchant who would decide, based on the information, as to whether or not he wanted to accept any or all of the exposure. He might decide to take 25% of the risk for a given amount of money (premium) and he would write this “under” the information supplied by the captain and sign his name. The captain would then go to the next table and repeat the process until the total value of the ship and its cargo had been “underwritten.” That is where the term “underwriter” came into existence. The employees of insurance companies who review the information on your applications are called “underwriters” to this day.

The first insurance company in this country was formed by Benjamin Franklin in 1752. Shortly after that the Presbyterian ministers, set up a life insurance company. Also, miners in Pennsylvania would take up a collection when there was a cave in at the mine to provide something for the families left behind. Gradually this became systematized and companies were formed that would collect money little by little ahead of time, and would provide immediate relief when a tragedy occurred. Companies were formed to provide fire insurance, as well as fire protection, as there were almost no city fire departments at that time. The fire insurance companies would give their clients a metal emblem that they would attach to the front of the house that they insured. If the fire involved one of their client’s homes, they would come out and fight it with their own firefighting equipment. This is still the case when very high valued homes

situated in fire prone areas are covered by some companies. These companies then supplement the oft times strained assets of the fire departments when there is a major conflagration, thereby protecting the assets of their company and the home of their client.

Unfortunately, the very perils insurance protects us from can sometimes overwhelm the ability of the insurance companies. There is also the danger of imprudent management and, in some cases, especially in the early days, fraudulent practices. Today, the insurance industry is highly regulated by the state governments in the USA. All agree that the reputation of the insurance industry has to be maintained at the highest level, because if people cannot trust insurance they will not buy it. The stifling effect that this would have on all kinds of job creating businesses could easily crash the economy. Companies would no longer be able to entertain projects that could not be insured, and such projects would then not proceed.

At its simplest, insurance is a system that enables us to prepay for the financial catastrophes that are part and parcel of our current human condition. It does this by spreading the extreme financial burdens that none of us could afford to pay for on our own, over a large number of people. We all chip in a little so that when disaster strikes our family, the funds are on hand to enable us to survive. We mutually share the costs when tragedy strikes. In fact, many of the insurance companies are called “mutuals”, such as Omaha Mutual. However, insurance doesn't cover everything. Every now and then an appeal comes to us from a member of our family, from our ecclesia, or from our communities for some financial help in time of need, when insurance was not available or inadequate to provide the needed relief.

### **Taking responsibility for our actions**

It is not reasonable or right for someone to set in motion a project that could cause injury to someone else and not be in a position to remedy the damage. It would not be good financial stewardship by the city council to give a contractor a permit to build a road in your town, and bring in heavy machinery that could cause an accident, and the contractor not be in a position to pay the resulting costs. Any employees hurt on the job need their medical bills paid. Accordingly, the city council, not wanting to rely on the contractor's assets and good intentions, will insist on him purchasing an insurance policy to protect the townspeople and the employees in the event of an accident. The same applies to driving our cars. Cars can hurt innocent people. Few, if any of us, have the cash on hand that would be needed if we caused a serious car accident. And if there is no insurance, who ends up having to pay the resultant hospital bills? The community, one way or another has to step in. Hence, there are often laws requiring us to have car insurance. If we want to use the public roads, we must be able to protect and provide for the public if something bad happens.

The above illustrates why, in many cases today, insurance is not optional. The bank does not want to loan us hundreds of thousands of dollars, so we cannot buy a house if it is not insured. Without the house the only thing they have left to

protect their loan is our promise to pay. So, in reality, the question of whether or not we buy insurance is, in many cases, not ours to make. Even health insurance in the United States is becoming mandatory, as it has been in Canada and all European countries for decades. Life insurance is one of the few things that is left to each individual to decide.

### **Relevant Biblical passages**

There are no Biblical verses that tell us to buy insurance per se. There were no insurance companies so called in those days. But there are Biblical principles for our lives during this dispensation that insurance can help us carry out. The Law of Moses set forth liability laws that stated the principle that we are responsible for our actions.

*“If an ox gore a man or a woman, that they die: then the ox shall be surely stoned, and his flesh shall not be eaten; but the owner of the ox shall be quit. But if the ox were wont to push with his horn in time past, and it hath been testified to his owner, and he hath not kept him in, but that he hath killed a man or a woman; it shall be stoned, and the owner also shall be put to death” (Exod 21:28-29).*

Fortunately, if someone drives a poorly maintained vehicle and has an accident that injures someone, today his insurance will at least be able to pay the medical bills and the driver won't be stoned.

Paul tells Timothy: *“But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel” (1Tim 5:8).* When we get married, start a household and have children, there are lives dependent on us for support. Having some financial protection can help when things go wrong. Marriage counseling is very useful in helping the prospective bride and groom to look down the road and thereby avoid mishaps that can be prevented. *“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” (Luke 14:28).* The clear implication is that we are expected to look ahead and try to foresee what can be foreseen and provide for it accordingly. In any venture there are known costs that can be penciled out. There are also expenses that come up in the lives of us all that we know some of us will face but not exactly **which** one of us. Insurance can protect us against many, but not all of these burdens.

### **Advice of The Christadelphian**

In 1905, CC Walker, then the editor, answered a question about insurance:

“P. asks: ‘Is the modern system of insurance, whether relating to life, or property, against risks of death, fire, or lightning, etc., to be commended to brethren of Christ as being in accordance with his teaching? Or, on the other hand, are insurance methods to be avoided, on the grounds of incompatibility with the tenor and express injunctions of the Lord’s commands?’

“ANSWER. — Insurance can be used lawfully or unlawfully, that is with reference to the law of Christ. It is lawful to make reasonable provision against contingencies of death, fire, accident, &c. This comes within the scope of the apostolic saying: “*If any provide not for his own, and for those of his own house, he hath denied the faith and is worse than an infidel*” (1Tim. 5:8). Paul is speaking, of course, of culpable neglect that unrighteously throws people upon the charity of the church. But it bears upon this question: How may we “provide for our own”? Insurance is one form of providing. If a man can spare a small proportion of his wages or income without unduly hampering his other expenditure in the necessities of life and the truth’s service, it is surely “to be commended” that he should therewith make provision for death or accident. On the other hand, for a man to rob God to provide premiums for a heavy insurance would manifestly be wrong. It is not the modern system of insurance that is in itself wrong in relation to the law of Christ. It may be handled rightly or wrongly. It is for every man to judge for himself as in the sight of the Lord, to whom he will have to give account of his stewardship at the last.”

This advice has been echoed several times by successive editors, in similar veins. For example:

“The Law also provides a good analogy for modern insurance. The basic principles of equitable reparation that underlie current insurance practice can all be found in the provisions of the Law. For this reason many brethren do not feel it is wrong to make moderate insurance payments in order to prevent the burden of accidental damage or injury fall on those who will be least able to bear it.” (*The Christadelphian*, 1988, p. 319)

### **Conclusion: What kind of insurance should we buy and how much is enough?**

I wish I knew the answer. Fortunately, that question is not the province of this article. Making recommendations involves getting into the specifics of one’s personal needs and finances. The yellow pages or their Google equivalent abound with those who will gladly advise you in these matters, sometimes all too gladly. The best place for the young to start asking for advice is their parents. There also may be a member of your ecclesia whom you have reason to believe has had some experience and can advise you. In this way you will build a frame of reference, that will enable you to evaluate the recommendations you receive from the insurance company representative. From that point on you will have to make your own decisions.

Our point here is the role of insurance in financial stewardship. Financial emergencies that are far beyond our abilities to meet can come up in the lives of any of us. Insurance is only a financial tool that helps us meet those emergencies when they occur and avoid burdening others.

*Ken Sommerville (Simi Hills, CA)*

## The Root of All Evil?

*“Money is the root of all evil.”* It’s a familiar saying, and one of the most well-known misquotations of the Bible! Actually, Paul said that *“the love of money is a root of all kinds of evil”* (1Tim 6:10 ESV). It’s not that money is evil, of itself. Money is neither good nor bad: it can be used in service to God, or it can cause us to stumble. Money isn’t the root of all evil. It is the love of money that gets us into trouble. And love of money is an equal opportunity failing; you don’t even have to have money, to love it.

The book of Proverbs teaches us that generosity to the poor honors God:

*“Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor”* (Prov 14:21).

*“Whoever is generous to the poor lends to the Lord, and He will repay him for his deed”* (Prov 19:17).

Isn’t that wonderful? Given an opportunity to honor God, wouldn’t we want to do it? But wealth has a way of corrupting us. We might adopt the complacent attitude of the rich man in Jesus’ parable, who said to himself *“Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry”* (Luke 12:19). Worse, we might become like the people of Sodom, condemned in Ezek 16:49 as proud, full of bread, abundantly idle, and indifferent to the plight of poor. Still worse, we can be so consumed with pursuing money and the pleasures it offers that we bring misery on ourselves and others.

In this article we consider four case studies from the Scriptures, two positive and two negative. The first two illustrate that money is neither evil per se, nor inevitably corrupting. The second two illustrate the extremes of evil that can result from love of money. Finally, we consider 1 Timothy 6, in which Paul encourages us to have the right perspective on money.

### Abram

When Abram departed Ur of the Chaldees, God promised him that He would bless him and make his name great (Gen 12:2). The blessing had its first fulfillment in great prosperity. When Abram left Egypt, he was *“very rich in livestock, in silver, and in gold”* (Gen 13:2). His nephew Lot was also rich. Their combined flocks and herds were so great that *“the land was not able to support them, that they might dwell together... and there was strife between the herdsmen of Abram’s livestock and the herdsmen of Lot’s livestock”* (Gen 13:5-7).

Abram might have said that Lot, as the younger, ought to go away and leave the best of the land to Abram. Abram might have pointed out that God had called him to leave Ur, and made promises to him, not Lot; Abram could have said that Lot’s wealth was due to Lot’s association with Abram, and that now it was time for Lot to clear out. But Abram said:

*“Please let there be no strife between you and me, and between my herdsmen and your herdsmen; for we are brethren. Is not the whole land before you?”*

*Please separate from me. If you take the left, then I will go to the right; or, if you go to the right, then I will go to the left” (Gen 13:8-9).*

“Please let there be no strife between you and me.” Abram wasn’t corrupted by his wealth.

## **Job**

Job was fantastically wealthy: *“His possessions were seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred female donkeys, and a very large household, so that this man was the greatest of all the people of the East” (Job 1:3).* These were possessions sufficient to provision a large household for many lifetimes.

It is evident that Job was not corrupted by his wealth. At the end of the debate with his friends, Job could say that “in months past” he had been loved and held in highest regard. Why?

*“Because I delivered the poor who cried out, The fatherless and the one who had no helper. The blessing of a perishing man came upon me, And I caused the widow’s heart to sing for joy. I put on righteousness, and it clothed me; My justice was like a robe and a turban. I was eyes to the blind, And I was feet to the lame” (Job 29:12-15).*

Job was not stingy, nor was he so encumbered with maintaining or increasing his great wealth that he couldn’t care for the poor and needy. No one challenged these claims. Indeed, God’s own assessment of Job was *“that there is none like him on the earth, a blameless and upright man, one who fears God and shuns evil” (Job 1:8, 2:3).*

Job’s attitude toward his wealth was that it was the gift of God, and that if God saw fit to take it away, that: *“The LORD gave, and the LORD has taken away; blessed be the name of the LORD” (Job 1:21).*

## **Achan**

The walls of Jericho had fallen, and the men of Israel had rushed in, unopposed. A man of Judah named Achan was among them. Stopping at the home of one of the wealthy citizens of Jericho, he *“saw among the spoil a beautiful cloak from Shinar, and 200 shekels [5 lbs] of silver, and a bar of gold weighing 50 shekels [1.25 lbs]” (Josh 7:21).* Under ordinary circumstances, Israel was allowed to take such spoil (Deut 20:14) but this time, God had made it clear through Joshua that all the spoil was to be dedicated to the house of the LORD (Josh 6:24). But Achan couldn’t resist. There was so much spoil that a little bit taken would never be noticed! Achan gave in to covetousness, bundled up the riches, and hid them in the earth beneath his tent. Safely hidden away, no one would see it!

But God saw. In His anger, He left the armies of Israel to manage on their own in their next military outing, when they faced the city of Ai. The men of Ai routed Israel. Israel’s army fled before them, and 36 men were killed. Achan’s sin was soon discovered. In a play on Achan’s name, Joshua said, *“why have you troubled us? The LORD will trouble you this day” (Josh 7:25).* Achan was stoned to

death, and the place was named the Valley of Achor (troubling) from then on. Achan's love of money was a root of much evil.

## **Balaam**

The love of money and its terrible consequences are starkly illustrated in the story of Balaam. The Moabites were "sick with dread" as the nation of Israel approached (Numb 22:3). "Perhaps Balaam could be hired to curse Israel," the Moabite chiefs thought. So, they sent messengers to Balaam *"with the diviner's fee in their hand"* (Numb 22:7, cf. 1Sam 9:7-8). God told Balaam that Israel was under His blessing, and that Balaam was not to accompany the Moabites. But the Moabite king Balak wouldn't take no for an answer. He sent a larger and more honorable delegation, hinting at much greater payment than the simple diviner's fee previously offered.

Balaam refused at first, but note his words *"Though Balak were to give me his house full of silver and gold, I could not go beyond the word of the LORD my God"* (Numb 22:18). Balaam's refusal sounds good, but we note his focus on money. If only God would change His mind!

So, Balaam invited the delegation to wait overnight, to find out what God would say. Maybe He would change His mind! And that night, God said to Balaam *"If the men come to call you, rise and go with them; but only the word which I speak to you — that you shall do"* (Numb 22:20). There's no record of the men coming to Balaam the next morning; rather, Balaam got up early and went to them.

Opposed by an angel — even rebuked by his donkey! — Balaam still accompanied the Moabite delegation. Four times he set himself to curse, and three times God's words of blessing poured unbidden from his mouth in four successive oracles: (Numbers 23-24).

Balaam couldn't curse Israel, but he could instruct the Moabites in how to bring about Israel's downfall. All that was needed was for Israel to offend God. If the Moabites and their allies could entice Israel — say, by sexual immorality — then God's blessing would be removed. The Moabites heeded the "counsel of Balaam" (Numb 31:16) and Israel was seduced into immorality and idolatry at Baal-Peor. God's anger was aroused, and 24000 died in a plague of judgment (Numbers 25). One wonders whether Balaam collected his fee, and whether he felt any shame at the consequences of his advice.

The epistle of Jude remembers Balaam as the epitome of greed. Ungodly men were seeking preeminence in the early ecclesia. Jude says *"Woe to them! For they have...run greedily in the error of Balaam for profit"* (Jude 11). Balaam's love of money was a root of much evil.

## **Review**

The examples of Abraham and Job show that wealthy men can be Godly, and that money need not be a root of evil. We can be encouraged by their examples. Similarly, we are encouraged by Naboth, who refused to be corrupted by offers of money and the king's favor (1Kgs 21:3). We are encouraged by the unnamed

craftsmen restoring the temple in the time of Joash. So excellent was their spirit that Joash *“did not ask an accounting from the men into whose hand they delivered the money to pay out to the workmen, for they dealt honestly”* (2Kgs 12:15).

On the other hand, the Scriptures provide plenty of examples of the evil consequences of the love of money. In addition to the examples of Achan and Balaam, we do well to think of Nabal and of Gehazi; of the rich young ruler whose wealth was his weakness (Mark 10:21-22), of Ananias and Sapphira.

Having the proper attitude towards money is of such importance that an entire chapter is devoted to it. We probably remember Hebrews 11 as the “faith chapter”, Romans 6 as the “baptism chapter”, 1 Corinthians 13 as the “love chapter”, etc. 1 Timothy 6 might be called the “money chapter”, or perhaps the “attitude-towards-money chapter”.

## 1 Timothy 6

Paul’s words to Timothy in 1 Timothy 6 indicate that some of the believers were better-off financially than others. Some were “servants” (v. 1), and some were “masters” (v. 2). Some of the believers are described as “rich in the present age” (v. 17) and it is clear from the context that Paul is speaking of material wealth.

It was natural enough for some of the brothers who were slaves to resent the prosperity of their masters. Paul had taught that there is neither Jew nor Greek, bond nor free, male nor female; that in Christ we are all one. Then should not the poor be entitled to share the wealth of their brethren? Had not the believers in Jerusalem sold all that they had and shared their wealth equally? (Acts 2:44-45). We can imagine the grumbling and discontent that stirred among them.

Paul’s message was a marvel of balance and wisdom, addressing the dangers of an ungodly attitude towards money, whether held by rich or by poor. Meditating on Paul’s teaching, we are encouraged to realize that our desire for money can be corrupting, that it can drag us down and ruin our lives.

Think how the slave brother’s feelings toward his master were affected by envy. Paul has to remind them to *“regard their own masters as worthy of all honor”*. The ESV of 1Tim 6:2 says it well: *“those who have believing masters must not be disrespectful on the ground that they are brothers; rather they must serve all the better since those who benefit by their good service are believers and beloved.”* Recognizing our brother as beloved of God ought to temper whatever bitter thoughts might arise in us.

Envy was apparently leading some to teach things contrary to Jesus’ own words (v. 3). It is a healthy exercise to imagine which of Jesus’ teachings Paul alluded. Was it Luke 12:15, *“Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses”*? Was it Matt 6:24, *“You cannot serve God and money”*? Paul doesn’t say.

Instead, Paul speaks of the consequences of covetousness: *“pride...envy, strife, reviling, evil suspicions, useless wranglings”* (vs. 4-5). Some brethren thought of godliness as a means of gain, much like preachers of the modern “prosperity

theology”. Notice how Paul turns the thought around: these brethren “*imagine that godliness is a means of gain, but godliness with contentment is great gain*”.

At best, prosperity is fleeting. In verses 7-8, Paul echoes the wisdom of Job and Solomon: (Job 1:21, Eccl 5:15-16). “*We brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.*” Those without hope of eternal life might be excused for focusing on the here and now, but if we confidently believe that it is our Father’s good pleasure to give us the Kingdom of God, we will be content with our daily bread and adequate clothing, with the basics needed for survival.

“*Godliness with contentment is great gain*”. The truth of that simple statement is even more apparent when we consider the consequences of godlessness without contentment:

*“Those who desire to 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 a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (1Tim 6:9-10).*

It is a sad irony that what we think will bring us happiness can be a snare. Paul heaps up the sad consequences — men drown in destruction and perdition over their love of money; believers stray from the faith, and pierce themselves through with sorrows.

The idea is found throughout Scripture. People think that money can buy happiness, but find that devoting their lives to pursuing it brings sorrow, and never satisfies:

*“He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity” (Eccl 5:10, also 4:8, 6:7).*

*“Hell and Destruction are never full; So the eyes of man are never satisfied” (Prov 27:20).*

Paul concludes this “money chapter” with commandments to the rich of this world. These are of special relevance to latter day believers in the affluent western world:

*“charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1Tim 6:16-18).*

## **Conclusion**

The love of money is the root of all kinds of evil, but godliness with contentment is great gain.

It’s easy to see the danger of loving money — in other people. But what of ourselves? Many Christadelphians in North America enjoy a standard of living

far beyond the experience of men and women around the world, and certainly beyond that of people in previous times. It is ever so easy for us to become complacent, to think the riches we enjoy are things that we deserve, and that we could not do without them. How many can truly say *“having food and clothing, with these we shall be content”*? (1Tim 6:8). So we should consider the following situations, as to how to act:

- To the young brother or sister contemplating attending a university where there is no ecclesia, simply to obtain more lucrative employment.
- To the believer considering accepting what seems a golden opportunity or promotion in their job, but by its 24/7 nature will make it impossible to participate in all ecclesial activities
- To any of us who might slack off our involvement in spiritual things, perhaps convincing ourselves that “it’s only for a while” while we secure our future by devoting ourselves to work and career.

Paul’s words bid us think carefully about our priorities. The truest happiness is godliness with contentment.

*William Link (Baltimore, MD)*

## The Dangers of Money

*Mark 4:19 but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.*

*Prov 23:4-5 Do not wear yourself out to get rich; do not trust your own cleverness. 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.*

*James 5:1-5 Now listen, you rich people, weep and wail because of the misery that is coming on you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence.*

*Prov 11:28 He who trusts in his riches will fall, but the righteous shall flourish as the green leaf.*

*Luke 8:14 The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life’s worries, riches and pleasures, and they do not mature.*

*Eccl 5:10 Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.*

*Prov 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.*

*Psa 62:10 ...if riches increase, do not set your heart on them.*

# Litigation, Restitution, and Suing to Recover Debts

Any discussion surrounding the topic of money quickly conjures a mental picture in most that either triggers anxiety (for lack of it) or excitement (for use of it) depending on one's circumstances at the time. Some have been blessed with abundance and have used this blessing to provide assistance to those in need and/or funding programs that help others behind the scenes: think of Abraham or Joseph of Arimathea as examples. Others have been cursed with abundance and drawn away by the lust for more, or the pride of accomplishment, that placed more emphasis on their part of the achievement, and not God's blessing of their efforts: think of Lot or King Saul for instance. If we are honest with ourselves, we can probably relate to both situations at different times in our lives.

The challenge for all generations is to make sure our perception of money and its usefulness, stays in line with an attitude of humility and a surrender to God's purpose. It is unfair to condemn those with abundance as having evil motive, as who among us would say such a thing about Boaz or those that contributed anonymously (to us at least) to the Jerusalem poor fund? The sad reality is that people that lack money often spend more time thinking about money than people with the assumed security of money. In my own life, I can speak to this truth, as most of us can relate to having overspent our means, only to ask God to help us get back on track. This requires us to acknowledge our error and change, just like everything else in our lives. As long as we insist on blaming others for our situation (the government, our employer, the weather, etc.) we cannot possibly remedy it. Our God has blessed those with a lack of abundance (think of the humble origins of Ruth), and also blessed those lacking without changing their financial state (picture the widow casting in her mite), because the ultimate blessing is not to be achieved in this life, but in the Kingdom of our Lord.

Like many issues related to our human condition, the money dilemma possesses multiple challenges, as well as opportunities. In this article we will discuss three specific manifestations of this dilemma, litigation, restitution, and suing to recover debts, in order to ensure that the children of God consider these areas in light of the advice in the Bible and put these topics in its proper place. In order to do this, we will use three scriptural examples. Certainly, there will be some overlap and that is acceptable, as our true desire is to align our thinking with the wishes of our Father through His written word.

## Litigation

The first reference that comes to mind in terms of litigation is the words of Jesus during the Sermon on the Mount, where this topic comes up multiple times. One set of verses:

*“You have heard that it was said, ‘An eye for an eye and a tooth for a tooth.’ But I say to you, Do not resist the one who is evil. But if anyone slaps you on the right cheek, turn to him the other also. And if anyone would sue you and take your tunic, let him have your cloak as well. And if anyone forces you*

*to go one mile, go with him two miles. Give to the one who begs from you, and do not refuse the one who would borrow from you” (Matt 5:58-42 ESV).*

The rest of this chapter emphasizes the showing of love in our actions and culminates in us being encouraged to be *“perfect, even as your Father which is in heaven is perfect”* (v. 48). The principle preserved for us, is to care more about people than the things, and to demonstrate the love of the Father in our treatment of others. Earlier in this same chapter we are told to reconcile with our brother (v. 24) and agree with our opponents quickly (v. 25), which allows us to keep our minds family-focused rather than self-focused: a critical component of worshipping in spirit and in truth. It is impossible to enjoy a spirit of harmony and love with an attitude of demanding that others comply with our “rights”, or even the existence of said “rights”. This brings us to our second example.

## **Restitution**

Restitution is the primary purpose behind the existence of the Mosaic Law, and the code includes instructions to make whole that which has been mishandled, whether by intent or accident, so that the nation could function harmoniously. The problem with the Law of Moses, and really all subsequent laws, is in the application of the letter and not the spirit. Truly this was the condemnation of the children of Israel repeatedly in scripture — that they lost the meaning of the law while retaining the rule of the law. This affliction, so easy to identify in others, is often unidentified in our own motives! It is a small semantic shift to see the Law as a list of ways to exact retribution for real and perceived slights, instead of the intended intent of restitution and restoration, for when predictable sins and unintended consequences arise among family members.

The Law was not recorded so one would know what one could exact from a brother when he fails, but rather so that one knew what they needed to do when they failed a brother! What an amazingly small shift in perspective can do to dramatically change the paradigm of the believer! This challenge, which created a legalistic approach to working together, is not limited to the tabernacle era by any means. When an ecclesia makes a decision by majority to determine something as decent and in order (as opposed to something where we have a chapter and verse to support God’s rule), it is therefore up to the minority to comply and surrender in the spirit of family harmony. It matters not if it is the reservation of certain seating areas for families with young children, parking near the hall for the elderly, or a dress code — how often does the existence of the rule create an internal ecclesial police force, whereby some feel compelled to remind every person of their infraction? The spirit of the rule is that one now knows what the family considers proper and one needs to comply so that they do not cause a stumbling block for the rest of the ecclesia.

Is there ever an occasion in our modern ecclesial setting where members complain to others in the household about the decision or actions agreed upon — perhaps even late in the evening or around the dinner table? Those who refuse to comply in love with the majority decision are as equally in error with those that refuse to accept in love brethren and sisters that fail to uphold the decision.

The spirit of familial love and community harmony must be strong motivators of all of our behavior. We close this thought with the words of Jesus that we “*love one another; as I have loved you*” (John 13:34).

### **Suing to recover debts**

The last consideration evaporates if the concept of loving restoration abounds. However, it does offer us an opportunity to apply another loving principle, so we shall address it separately. By now, most of us are imagining the obvious example of the indebted servant:

*“Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.. So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses” (Matt 18:23-27, 35).*

This applies directly to us, as we have all been guilty of a multitude of sins, including things unspeakable and shameful that our Father sees. Each of us is found earning the wages of sin as we fall short of His glory on a regular basis. We seek forgiveness for these behaviors in humility through the Son to the Father, and try to redirect our lives back to path of Jesus and by doing so, through the Grace of God, receive the gift of eternal life. How then do we ever feel justified in demanding the perfection from others, that we ourselves admit is not possible? Taken literally, how could we ever feel justified in making any legal effort to collect what is owed to us when we owe our very lives to the blood of the Lamb? Let us in all things put this life in its proper place as a training ground for the ultimate perfection we all long to partake in at our Master’s return.

The scriptural admonition is to “love not the world”, as well as to note the “love of money” as the root of evil, in conjunction with noting we cannot serve two distinct masters, meaning God and the worship of money as the case in point. This makes it clear that the money is not the issue but rather the way we perceive it, use it, and prioritize its value in our lives. It is our objective, then, to love people and use money, as opposed to the alternate of loving money and using people; examples of which abound in our western culture. Money is the great exaggerator of what is within us. A person with God-centered motives will use whatever they might have, to the benefit of their service toward the body. In this we follow the exhortation of the parable of the talents in Matthew 25. We must then make sure our motives are pure and directed toward the glory of the Father with all that we have, in order to be ultimately pleasing in His sight, and we hope we will hear those welcoming words acknowledging that we have been faithful over a few things, and a place in His glory has been reserved for us to His joy.

*Dennis Bevans (Leander, Austin, TX)*

## Our Statement of Faith and Debt Recovery

In the Birmingham Amended Statement of Faith, in the section on “Doctrines to be Rejected”, we have #35. That we are at liberty to serve in the army, or as police constables, take part in politics, or **recover debts by legal coercion**.

This, as a principle of our beliefs, is not a simple topic to cover. It is in fact often misunderstood: some take the passage: *“Dare any of you, having a matter against another, go to law before the unjust, and not before the saints?” (1Cor 6:1)*, to prohibit going to law in any circumstances. This erroneous application has caused many problems. Indeed, many circumstances force one to appear in court, and to use the legal system is essential, in some states in the USA, if you merely want to buy a house. Many brethren have been asked to appear as witnesses in court cases. Robert Roberts addressed the situation of suing to recover debts in 1872, some 14 years before he added the prohibition in our statement of faith, because apparently brethren were so suing:

“It is generally conceded that a brother has no right to resort to law against a brother, because of Paul’s express words in 1 Corinthians 6: but some conceive they may do so against a stranger. The first thought upon such a proposition is, that it is contrary to the entire spirit of Christ’s teaching to suppose we are at liberty to apply any process of hurt to strangers which we are not to apply to brethren. His command to be absolutely harmless, extends even to an enemy, still more to a debtor who may not necessarily be an enemy.” (*The Christadelphian*, 1872, p. 495)

I will further quote from another wise article on “going to law”:

“Consider the question of “going to law”. Who among us has not heard a brother or sister build a tortuous argument on Paul’s injunction? In 1 Corinthians 6, Paul takes the Corinthians to task for going to the civil courts to secure redress for wrongs caused by other brethren. He asks, how is it that they do not deem themselves competent to settle such disputes if they are destined ultimately to be the justices of the world’s peace?

“Our KJV Version perhaps encourages the misunderstanding: *“Dare any of you, having a matter against another, go to law before the unjust, and not before the saints?”* The RSV removes these obscurities: *“When one of you has a grievance against a brother, does he dare to go to law before the unrighteous instead of the saints?”*

“It is clear that the Apostle deals only with those matters which the Ecclesia is competent to resolve. Yet this text has been used to regulate entirely different and external matters. One example of the misapplication of this text is its use to deny to the brethren the right to insure their houses against burglary or their cars for any purpose. Insurance policies often specify that the insured must assist the insurers to recover from third parties or others, through the courts if necessary, the cost of damage or loss falling on the insurers. But the text deals with disputes between brethren!

“If Paul had concluded his discussion at verse 6, we might have inferred that brethren can hold court on disputes within their competence to settle and can refer to civil courts matters outside their competence. But Paul did not end his discussion there. He goes on in verses 7-8 to state the principles which underlay his previous injunctions. What he leaves to last is, in fact, of first importance. Here we find the kernel of the matter: *‘To have lawsuits at all with one another is defeat for you. Why not rather suffer wrong? Why not rather be defrauded? But you yourselves wrong and defraud, and that even your own brethren.’*”

“Now people embark on lawsuits to vindicate their name or rights, or to secure privileges or compensations. To do so they must win their case. To lose it is to fail. But Paul says that the result either way is defeat. It is defeat because they are trying to win, and to try to win in this context is unchristian. They may have been wronged or defrauded; but that gave the Christian no right to sue at law. The world would think that there were grounds enough; but the matter must be viewed with the eyes of the Christ who, when he was reviled, did not revile in return, when he suffered did not threaten, but trusted to him who judges justly (1Pet 2:22–23). So, the Corinthians were at fault on two counts. The first was that they were wronging and defrauding men, even brethren. The second was that, instead of suffering the wrong done to them, they sought to be avenged. The fundamental principle is thus seen to be that of non-retaliation. It governs relations between brethren and it also governs the brethren’s relations with other persons. On that principle any going to law spells failure for a man in Christ. Whether the going to law is to recover damages, to rebut a libel for the sake of honor, to secure a divorce for unfaithfulness or desertion and thereby to be compensated, vindicated or revenged — it is a confession of failure.” (J. Balchin, *The Christadelphian*, 1960, p. 357)

However, sometimes a blanket prohibition against suing to recover debts can present difficulties, as was pointed out in *The Christadelphian* in 1988.

“And what of the brother who finds that because he is suffering himself to be defrauded, his business is being ruined, his family are going in need, he is unable properly to remunerate his employees, or he has to impose greater burdens on his good customers to cover the loss incurred by those who refuse to pay? What recourse has he to the provisions of the state in these circumstances?”

“Purely because of the complexity of many of these circumstances, it is impossible to give categorical answers to such questions. But in every one of them it is important that the principle should be upheld that we are prepared to suffer to be defrauded, and no action whatsoever should be taken that can be considered retributive.”

The principle is clear: the application is sometimes difficult.

*Peter Hemingray (Pittsburgh, PA)*

## Investing in the Latter Days

Investing is similar to the monkey in the tree. Years ago, some East Indian villagers wanted to capture some monkeys for food. However, the monkeys were incredible fast, smart and evasive to conventional traps. One day a villager hollowed out a small hole in a coconut and filled the coconut with rice and peanuts and then tied the coconut to the tree. Several hours later the villagers returned to find a monkey with his hand stuck inside the coconut — he was caught red-handed.

The monkey was caught because of his own greed, for if he had let go of the handful of food, he would have escaped and been free. The hole the villager carved into the coconut was big enough for the monkey's hand to enter but too small for his hand to exit while gripping the food inside: it was greed which killed the monkey, and investing in today's markets can have a similar outcome for all of us, but sensible investing, without greed, is a different matter.

Investing wisely has long been recommended in our community: for example:

“Financial stewardship is important. Resources available to individuals, even monetary ones, are gifts from God. We are custodians, and one day we shall have to give an account of our stewardship. Individuals, ecclesias, and organisations within the Brotherhood all need to plan carefully, and invest wisely. The man in the Lord's parable who left his goods in the care of his servants was angry with the one who hid his money in the ground.” (*The Christadelphian*, 2000, p. 385)

### **God takes care of our needs not our greed**

Since the crash of 2008, the stock market in the USA has been on one of the longest bull market runs in history. It has climbed more than 300% since the crash. With the election of Donald Trump, the stock market has climbed even higher in a very short period of time.

However, in recent months volatility has entered into the market place with extreme point swings everyday becoming normal. When the market moves like a rip-saw — it can be a dangerous place to invest — losing capital is a guarantee in such a volatile market place. So, how does one invest in such a market place? How does someone invest when the latter days are upon us? How does one invest so greed doesn't consume us?

Scripture and Bible prophecy tells us in the latter days “men's hearts will fail them for fear.” In 1929, the last major crash of the New York Stock Market (NYSE) and global markets in general, men, out of desperation, fear, anxiety and desperation, leaped from office windows to quell the panic, heart-felt pain, trepidation and horror upon realizing they lost everything in a wink of an eye. For the survivors of the time it was a decade of homelessness, wide-spread poverty and depression — the Great Depression, which affected all.

Investing in financial markets is challenging and there are a lot of pitfalls to

those trying to plan for their future. For some, the uncertainties in the world can make it difficult to feel good about retirement and the investment strategies available. Today, there is a limited number of traditional retirement income sources such as pension plans, low interest rates for CD's, rental income, which go along with increased costs of living and medical expenses, and the fact that many are blessed with a longer life. So, it is very hard for many to provide for retirement in the way we did in generations past. This leads to a consideration of investing in other sources to increase the return on the money we have, and ensure a safe retirement.

One of the basic ways to adjust the risk and returns for your investment portfolio is to decide what percentage to hold in stocks, bonds and other investment streams. This is a hard question to answer without the proper information and there is no single right or wrong answer for everyone. But there are two underlining items that must be taken into account: risk and time.

An old rule-of-thumb is that the percentage of cash invested in stocks should be 100 minus your age. That is, a 40-year old should have 60% stocks/40% bonds, and a 70-year old should have 30% stocks/70% bonds — this formula is based on historical returns. It is not to be confused with the 60/40 rule which is completely different, and designed for general investing (60% large cap stocks, 40% bonds).

Those who want to eliminate risk altogether there is an investment called a "Fixed Index Annuity or a Fixed Interest Annuity". A fixed index annuity is a contract between you and an insurance company that may help you reach your long-term financial goals by indexing the rate of return on a market index such as the S&P 500. In exchange for your premium payment (investment), the insurance company provides you income or a onetime cash out payment, either starting immediately or at some time in the future, e.g., 5 to 10 years later.

This type of investment is need driven, rather than greed driven such as working the futures market. There is a big difference because God is interested in meeting your needs not your greed. If we insist on meeting our greed, then we will be on our own — just like the monkey. But we must be careful in selecting any given annuity, because some are burdened with hidden fees and very low returns.

When the Nation of Israel fled Egypt for the Promised Land, God took care of their needs, but not their greed, by providing manna and quails for them to eat — just what they needed, when they needed it, not more, except for the preparation for the Sabbath. God must have known what they were like, because God gave them instructions to go along with the manna. They were to gather only what they need for each day, and no more. God clearly said that any extra they tried to hoard would spoil. You see, God knew their needs, as well as their greed. Nevertheless, being humans, their greed took over, and some of them tried to stockpile the manna even though they were told to take only what they needed.

However, the extra manna the Israelites took to stockpile did indeed spoil, a fact that left them grumbling even more. Their stomachs had been fed, but their greed had not:

*“Notwithstanding they hearkened not unto Moses; but some of them left of it until the morning, and it bred worms, and stank: and Moses was wroth with them” (Exod 16:20).*

## **Ensuring financial security**

Although it is important to take care of one’s family financially, Jesus said: “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” (Matt 6:24). (Mammon is the Greek transliteration of an Aramaic word meaning wealth).

It is important to recognize that Jesus made two points in this one statement:

- On the one hand, nobody can serve two masters.
- On the other hand, everybody is going to serve one.

The choice is clear. Either you are master over your money, or your money is master over you. Either you serve God and let Him be the master over your money, or you serve money and you let money be the master, even over both yourself and God. That is why it is important to save and not worry about it while God blesses you with wealth.

God wants us to have our financial house in order. Anyone can build a solid financial foundation with God’s help. A solid foundation that does not make a burden for us, and will last for a lifetime if you will just remember two words: The first word is **ownership**, and the second word is **stewardship**.

God’s part is **ownership**. “*The earth is the Lord’s and all its fullness, the world and those who dwell therein*” (Psa 24:1). Our part is stewardship. “*You have made him to have dominion over the works of Your hands; You have put all things under his feet*” (Psa 8:6).

Whenever money is discussed, you can always discuss it under four categories:

- Making it
- Giving it
- Saving it
- Spending it

The problem is, the vast majority of us make “spending it” the priority — right after number (1) and before numbers (2) and (3). In other words, we want to dwell on the making money and then spending money, and leave out the giving and the saving.

Unfortunately, many of us in North America are caught up in a culture that promotes greed and consumerism. Our worst instincts are played to by advertisers needing to sell their wares — from cars, boats, jewelry to get-rich-quick schemes. We are bombarded by promises of easy no-pain credit and seduced by beautiful faces promising either that we can enjoy the lifestyles of the rich and famous, or we can benefit from the bargains flashed at us on the infomercial.

Not that it's wrong to want things or to have things. But we're frequently confusing wants and needs, needs and "greeds". Advertising no longer communicates information to help us meet a need. It now convinces us we can't do without something that we don't even need. Zig Ziggler always said: "Sell the sizzle and not the steak." We have come to believe we cannot live without both the sizzle or the steak.

According to Nerdwallet, the average household has a credit card debt of \$16,000, \$27,000 for auto loans, \$48,000 for student loans, and \$169,000 for mortgages. A study released recently by FINRA Investor Education Foundation June 24, 2014, shows a disturbing fact: most Americans either spend their entire paycheck, or more than their paycheck, and make up the difference with payday loans, maximizing credit cards and excessive car loans or second mortgages to make ends meet. This is not to mention student loans and 1st and 2nd mortgages.

Anyone can do this simple test to see if they are in debt. Ask yourself:

- Can I repay all the money that I owe?
- Can I still contribute the same amount to the Ecclesia each week?
- Can I still save the same amount each month for the future?

The Jews left Egypt due to slavery, but today, there is a new slavery — debt slavery. Financial bondage is accepted by society as normal, but it destroys families, spirituality and individuals. We have become shamefully gluttonous by over-using our natural resources, cutting down the forests for urban development, polluting the environment, and overfishing our fisheries. (I remember sailing the Grand Banks of Newfoundland and seeing the abundance of fish there 30 years ago — now it is a fisheries dead zone.)

## **Stewardship**

Have we shut our eyes and ears to the stewardship for God? God commands us to be good stewards of the land — dominion over the plants, animals and the environment. Or has greed swallowed us up — blinding us with contempt, clogging our ears with pompous ideas. Do we ourselves want to collect enough manna for two, three or a hundred days, in one gathering?

All money that we receive is God's, and He is interested in how we handle, deal with, and give, save and spend His money, because it is His and we should be the good stewards of it. All blessings come from God, and in today's society money is the currency we need to pay for our needs. He blesses us with it, so we can work for the LORD without worry, without hesitation or burden, and without greed.

Money is such an important aspect in the Bible that we can find more than 2,300 verses on it; in comparison there are around 500 verses on prayer. Prayer is very important in the Bible and there are only 500 verses on it. Faith is another important facet and once again only about 500 verses are dedicated to faith. If you are fortunate to have an abundance of money to invest and save — whether in a CD at the bank, bonds, stocks, mutual funds, rental property or in an Annuity — God has blessed you. However, you invest that money for one reason and one reason only, to make a return on investment (ROI).

God expects a return on his investment in you — whether it through the contribution to the work of the LORD, giving one's time to work in the LORD, as well as using your God-given talents to expand the word of God to those in need. It is a sin to bury your talents, to hide those abilities that you could use in proclaiming the Truth.

## Investing

In investing your money it is a fine line between building a sound financial foundation for you and your family and greed. Greed is an overwhelming-addictive emotion that can overtake and consume a person and with greed comes financial collapse, families broken and mental despair. As Jesus said:

*“And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God” (Luke 12:16-21).*

As stated earlier, the love of money (greed) can destroy your being, family and moral code. Many people need to hear this message repeatedly. Let us face it, as a society we are fascinated by people of great wealth. We flatter the wealthy and often try to pursue a similar lifestyle on a smaller scale, but this can cause our ruin spiritually, financially and mentally.

If we do not watch it, greed can destroy our being — who we are and our relationship with God. I have mentioned it before, but it is true: studies show that the more money people have, the less of it in proportion they give to God, and the less likely they are to help others. Once greed gets its talons around our hearts and minds, it makes us tune out much of the Gospel message. Do we sit there in the ecclesia when the collection bag is passed and the only two bills you have in your wallet is \$5 and \$20 — which one do you put in the bag for God?

We live in a materialistic world that promotes a love of wealth. It is unfair, but humans judge each other by the clothes they wear, the cars they drive, the house in which they live, and all the other possessions people believe are needs instead of wants. This is known as the consumer trap, because we do not need half the stuff we are told we do by clever advertisers and marketers. It is time to separate the wants from the needs (the “greeds”) in these two distinct categories.

Needs are everything needed to sustain life, like Elijah the Tishbite, when a terrible drought created a famine in the land.

*“And the word of the LORD came unto him, saying, Arise, get thee to Zarephath, which belongeth to Zidon, and dwell there: behold, I have commanded a widow woman there to sustain thee. So he arose and went*

*to Zarephath. And when he came to the gate of the city, behold, the widow woman was there gathering of sticks: and he called to her, and said, Fetch me, I pray thee, a little water in a vessel, that I may drink. And as she was going to fetch it, he called to her, and said, Bring me, I pray thee, a morsel of bread in thine hand. And she said, As the LORD thy God liveth, I have not a cake, but an handful of meal in a barrel, and a little oil in a cruse: and, behold, I am gathering two sticks, that I may go in and dress it for me and my son, that we may eat it, and die. And Elijah said unto her, Fear not; go and do as thou hast said: but make me thereof a little cake first, and bring it unto me, and after make for thee and for thy son. For thus saith the LORD God of Israel, The barrel of meal shall not waste, neither shall the cruse of oil fail, until the day that the LORD sendeth rain upon the earth. And she went and did according to the saying of Elijah: and she, and he, and her house, did eat many days. And the barrel of meal wasted not, neither did the cruse of oil fail, according to the word of the LORD, which he spake by Elijah” (1Kgs 17:8-16).*

God will sustain us whether in the tough times or the good times as long as we keep Him in our lives. God never departs from us — we depart from God. Jesus realizes we need money to survive for food, clothing, medical care and for a roof over our heads. However, if your materialism bank is full to capacity, then your spiritual bank is empty — you are serving mammon and not God.

It is important to master money and not let the money master you. To further distance yourself from greed — make a simple promise to yourself and to God. Take 10% of money earned and give to God, take another 10% and save it, and live on the rest. If you do this and follow this simple investment plan, your spirituality, retirement and life will be brighter and more secure. It tells God that you are allowing God to take control of your life and not money — as all good comes from God.

We don't have to apologize if we have become successful and wealthy from those God-given abilities, talents and opportunities He has bestowed upon us, but we need to remember that they come with a price — a price of giving back. God has made us accountable for the way we use our lives and the talents He has blessed us with. The worst sin is to take what he has given us and hide it in the ground or under a napkin as Jesus described in Luke 19:12-27.

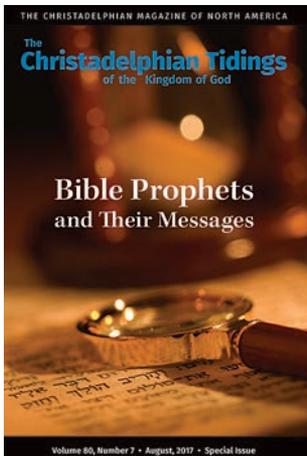
So, do not apologize for being successful and do not be boastful either, but be thankful for the many blessings bestowed upon us by God. And always remember, as we prosper we still must share with those less fortunate, and participate with God in His ministry through His Ecclesia.

Finally, always remember our lives, our children, and all we own are on loan to us. The King is returning. Let us give thanks and let us remember our responsibility to Him who is the source of all we have and to give, and give without reservation.

*Martyn Pokol (Largo, FL)*

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