
MONEY AND THE CHRISTIAN

by Mel Rees



PLUS:
Christina's Corner of Family Finance

Money and the Christian

by Mel Rees

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"YOU ARE A RICH AMERICAN!"

What? Another Book?

Another book about money would seem about as urgent as a shipment of snow to the Eskimos. There are truck loads of them already. One can easily find explicit, expert advice from how to run a lemonade stand to the operation of big government, from how to save a nickel to the investment of millions — complete with graphs, surveys, and charts. Why then another?

Although, at least the implied claim of these guides to happiness, success, and security is to provide a meaningful life, they have only one goal: the here-and-now. There is no thought, nor plan, nor provision for anything past this life. Many, I am sure, would pooh-pooh the idea that there was anything beyond the grave as evidenced by a man who asked a "what if" question.

"What if you go to all the trouble of being a Christian, then find out there is no future life? What then?"

"What if," I countered, "you don't go to all the trouble (as you call it), then find out there is — what then?"

If there is a future life (as I believe there is), then it is essential for a Christian to understand and practice true principles of money management. He can hardly expect to be entrusted with eternal riches if he has shirked his earthly responsibilities.

However, money management must have a broader application, a higher purpose than the simple (or complex) activities of the marketplace. It is inextricably entwined with everything a person thinks and does. It affects every activity of life: personal, family, business and spiritual. For this reason, if no other, a book dealing with the principles of Christian finance, as it relates to the ultimate goal, eternal life, is of utmost importance.

The question which must be often asked and answered is "are we owners — or stewards?" If a person considers himself an owner (as most do) there is ample information available to assist him in the here-and-now philosophy. On the other hand, if he

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chooses to recognize he is a steward of God, a new set of principles must be applied.

Let us begin with this decision to enter into "newness of life" as exemplified by Jesus Christ (Romans 6:4), "a new creature" (Galatians 6:15). Possibly someone will market a new line of baptismal robes — with pockets. This would permit the candidate to make a complete dedication, not only of himself, but also of his pocketbook. For if a person is to become a "new creature," he must change his attitudes, his values and his priorities. This will call for a radical alteration, both up and down the economic ladder (and we are talking about money).

In every group, regardless of place or time, there are always the HAVES and the HAVE NOTS — those who have more than their basic needs, and those who do not. The individual who accepts his role as a steward will find himself somewhere on this economic ladder.

A line drawn between want and surplus could be designated the *prosperity level*. This is the level on which a person has *what he needs when he needs it*. This is basic prosperity. If he has more than this, he enjoys some degree of wealth; if he has less, some degree of poverty. This level becomes the point of reference for the change in lifestyle for the emerging Christian. Some will ascend toward it — others descend.

The person who finds himself in some degree of poverty must strive to reach this level on which he is self-sustaining. Unless his situation is the result of permanent disability he must not be content to remain below this point. (There is no halo around poverty. In God's plan there is no place for pious indolence.) He must not waste valuable time in senseless envy and adoration of those more prosperous than he, but rather use it to better his condition.

Not only must the "new creature" aim at this objective, but higher, to the place where he can render assistance to those in need, rather than be a recipient. Details regarding this will be discussed in subsequent chapters, however the basic principles are industry, frugality, honesty and perseverance.

Those who accept their steward relationship to God who have more than their basic needs (some degree of wealth), have a

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different problem. But first, one must define "rich" as it relates to prosperity.

Shortly after sundown I was making my way through Old Jerusalem to my hotel outside the Damascus Gate. The streets were narrow, dimly lit and deserted. Most of the shops were closed for the night; occasionally a feeble light revealed a late-working merchant. I paused to look at something in a shop window when I heard, "You are a rich American."

I glanced up and down the street expecting to see a tourist with loud plaid jacket, cameras and binocular. The street was empty. I heard it again, "You are a rich American."

My ears followed the sound to an Arab sitting in the doorway of his little hole-in-the-wall shop. His finger was pointing at me. I laughed.

"No," I said, "there *are* a lot of rich Americans, but I'm not one of them."

He shot me with that finger again, "You are a rich American." He was so emphatic, I began to take inventory.

I looked at my shoes; he didn't have any. The soiled *galabiyah* he was wearing certainly didn't compare with my suit. My left hand was clutching several hundred dollars worth of travelers checks — this would have been a fortune to him. A sudden, strange feeling crept slowly into my consciousness as I replied, "You know, my friend, I think you are right." And I have never felt poor since.

Wealth is a relative thing. If a person has more than his needs, he is wealthy (to some degree). It is in this situation that he must reevaluate himself.

First, a person must realize that his possessions are not his own regardless of how solvent he is — they belong to God. Second, he must accept the fact that he is a steward, not the boss, and as a steward he is responsible and accountable to a higher authority. This awareness will result in a change of attitude. Self-interest and self-indulgence will no longer be the motivating factors in his life; bigger aims, bigger objectives will occupy his mind. No longer will he be strangled by selfishness. The whole world will open in opportunity for rewarding service.

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This new awakening will demand, in many instances, a change in lifestyle. A person in this position would not be expected to live on a bare-bones level, but he must reduce his lifestyle to a work-related requirement in harmony with the successful conduct of job or profession. (Different types of work call for different requirements.)

What this lifestyle will be will be determined by each individual. The guiding principles will be found in divine instruction (the Bible), divine communication ("Lord, what wilt thou have me to do?" Acts 9:6), divine impressions ("And thine ears shall hear a word behind thee, saying, This is the way." Isaiah 30:21), and a knowledge of need ("The cause which I knew not, I searched out." Job 29:16).

What will be the result? Christian principles of money management will enhance every transaction; honesty will be the most effective advertising; integrity, sympathy, and benevolence will be the hallmark. This is the only safe course a Christian can pursue while having and still making money. Otherwise, affordable temptations cannot be resisted. This will prevent the marketplace from becoming the tomb of the spiritual life.

To the HAVES and the HAVE NOTS (and those in between), this book is dedicated. Its principles are simple and workable — earthly, but of heavenly origin. Their successful application will depend on human effort combined with divine power.

Money Can Be A Problem

Money has always proved to be a problem. In making it, spending it, or saving it — there always seems to be too little or too much. In acquiring it men have resorted to overreaching, theft and murder; in spending, prodigal; in saving, penurious. However, because some medium of exchange is irrevocably linked to the lives of even the most primitive people, money must be considered seriously because its wise or unwise use will affect every activity of life.

The study and practice of money management should be taught both in the home and in the school. Actually, children and youth are taught about as much at school as they are taught at home — nothing. This often leads to extravagance, or worse, a debt ridden existence. In addition, the harmony of the home is often jeopardized for money is listed as one of the four top reasons for divorce.

But there is a more important reason for a careful study of money and its awesome responsibility. It is the obligation inherent in a person's stewardship relation to God. It is not the steward's option to use his entrusted resources in any way which may please him. He must use them in accordance with the divine principles established by God — the Owner.

While money or some form of exchange is useful, often essential to our daily lives, it possesses elements which may destroy us. It is shocking to see what money can do to a Christian; equally shocking to see what a Christian can do to money. Mixing Christianity with money (or material things) produces a reaction which can accomplish inestimable good or irreparable harm. The proportions in the mixture do not appear to materially influence the results.

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The possession of wealth by the church, as a whole, has never proved to be a blessing even though many consider it necessary to the accomplishment of its mission. This is as true in the individual sense as it is in the collective. The possession of money by the corporate body demands careful management. Unwise handling can either diminish the church's outreach, preventing it from reaching its assigned goals, or lead to overstructuring as it seeks to support and perpetuate its own existence.

Money need not become a problem to the Christian if the right principles for its use are followed. However, one must be constantly aware of its dangers. Jesus said, "Ye cannot serve God and mammon." Matthew 6:24. But He did not say one cannot serve God *with* mammon. In fact, He talked a great deal about money and material things, for He knew the close relationship which exists between a man and his money. "Take heed," He warned another time, "and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." Luke 12:15. He knew the dangers inherent in possessions.

The foresighted Christian will diligently study the principles of money management and put these into practice. He will base the application of these principles on the eternal truth of God's supreme ownership. He will regard money as a loaned legacy, its use a precious opportunity. He will always be conscious of his channel-relationship with heaven, constantly receiving, constantly dispensing.

He will not shirk, nor overuse his ability to make money. He will see this as a talent whether great or small, as another means to serve his Master. He will regard money as a valuable instrument, providing personal and family sustenance; a means to bring relief to those in need; an opportunity to spread the Good News. In short, he will earn, save, and give to the limit of his capacity as a steward.

Far from being a problem, the possession of money can make it possible for the Christian to be a double agent. He can use his time, energy and influence in the work of God, then by the distribution of his means, make it possible for other agents to use their time, energy and influence in a like manner.

Money only becomes a problem when it is corroded by selfishness; when it is the agency for benevolence, it becomes a precious blessing.

What Is Money?

Everybody knows what money is — or do they? The way it is often mismanaged, would make one wonder. This is not a failing of the young and inexperienced; the elderly often display a shocking ineptitude.

Money may be defined as a medium of exchange, a measure of value. Whatever will be accepted in exchange for goods or services, is money. To those who have known only a money-oriented society, it may come as a surprise that there have been communities that have done very well without, through the barter system — trading products and services produced for products and services needed.

I recall as a youth, living in a farming area where neighbor helped neighbor in planting, harvesting, woodcutting or fence



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building. Often no money was involved, just time. Someone owed you or you owed them so many hours, or days of work. My father owed a neighbor two and one half days. I paid the bill by helping him in his hay harvest.

While this may work in a simple society, time and distance can make such a plan unfeasible.

For instance, a product or service might be abundant in one area but totally lacking in another. Because of the distances involved, trading under these circumstances is impractical. Likewise, the problem of transporting the persons capable of producing these products or service would enter in. Therefore, money becomes a very convenient tool for interaction and commerce.

Throughout history, money has taken many (sometimes almost unbelievable) forms: stones, cattle, jewels, coins, paper, even people . . . even elephants! Can you imagine making change on a cow, or having to carry your wages home in the form of stones weighing 50 pounds or more?



"HERE'S YOUR CHANGE SIR"

WHAT IS MONEY?

Usually money is something that is rare or not easily obtainable. Often it is in a form which is desirable for its inherent value, such as gold, silver, or cattle. For centuries, civilized countries have used coins of varying values, which, because of their content of precious metals, served a dual purpose: as a means of exchange or a measure of wealth because of their intrinsic value.

Paper money has been widely used. At one time in the United States, it could be redeemed for its face value in gold. This is no longer true since the country abandoned the gold standard. However, today it is readily accepted as payment for goods and services. It has no true value, and depends solely on its acceptance as a measure of worth.

Regardless of the forms money has taken, it represents something far more valuable than gold, silver, or precious gems — *it represents life*. Money and life have the same components.

Life has three fundamental requirements: time, talent and energy. Delete one of these and the others are impotent. Money and material things are also composed of these same ingredients. Therefore, it can be safely concluded that money represents life. It is life done up in a convenient package for storage and use.

In this frame of reference, money becomes far more valuable than merely a tool of commerce. Just as life must be considered as "rare and not easily obtainable," so must money be regarded. As a prudent man (or woman) would not waste nor needlessly risk life, neither would they waste nor needlessly risk their money.

Carry this a bit further. One must not hoard his money, nor hide his talents, for in either instance money or talents must be used to be of any value. Life, in order to be meaningful, must produce tangible results of some benefit to society. Money must be reconstituted into its component parts, time, talents and energy, before it is of value. Only as these goals are accomplished will either money or life be of benefit to the possessor or the world.

In spending money, the Christian steward must be especially wary. He must be sure he receives something of equal value for the life it represents. He should never trade a portion of his life for something which is worthless. Unfortunately, many of us do. Neither should he waste money in self-gratification, which has a

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built-in, self-destructing principle. "There is one alone, and there is not a second; yea, he hath neither child nor brother: yet is there no end of all his labour; neither is his eye satisfied with riches; neither saith he, 'For whom do I labour, and bereave my soul of good?' This is also vanity, yea, it is a sore travail." Ecclesiastes 4:8.

And finally, it is not the prerogative of a steward to exercise only those portions of his responsibility which appeal to him or which cause him the least inconvenience. Every person has a total responsibility because he will be held accountable for *all* his stewardship. The manager of a store is just as responsible for the smallest item as he is for the largest; the Christian manager also has a total responsibility — God will accept no less.

Because money is representative of life, its importance must be realized in both its material as well as its spiritual sense. It is essential for personal and family sustenance, invaluable in helping others who may be in need and in the spreading of the Good News of salvation. While it would be wrong to bury this resource by hoarding in this life, it can be safely "hoarded" in the bank of heaven as it is used according to the wishes of the Owner. A recognition of this ownership becomes the foundation of true money management.



"IT OUGHT 'BE SAFE HERE"

Money And The Home

Money, or its equivalent, is of great importance in the successful operation of a home. If there is a constant concern over finances, the peace and tranquility of the home will be endangered and may even lead to divorce. It often does.

Therefore, every home should be managed in accordance with good business principles. If this idea that the home is a business seems odd, it shouldn't be, for in the operation of a household large sums of money are involved. This demands good business procedures: budgeting (a must), spending, saving and accounting. Detailed, accurate records must be kept, not only for tax purposes, but for personal analysis.

Unfortunately, the home in which money is wisely handled and controlled would be the exception rather than the rule. Difficulties are common.

Even more serious, especially to the Christian, is the fact that a lack of careful management results in unfaithful stewardship, for all money belongs to God and as such has eternal consequences.

The apparent unconcern for a systematic approach to home finance climbed to the level of the absurd when a man told me he never followed any budget, neither did he keep any accounts. He just reached into his pocket when he needed money. If the pocket was empty, the family lived on beans until the next paycheck. (It was comforting to know that his concern for the future included some extra beans!)

Maybe this hip-pocket-finance would work if one could always be sure of a constant source of income, but what happens if the income drops — or stops?

This hand-to-mouth existence must be very common for there are millions in financial trouble. Too many of them are not satis-

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fied to live in a manner their income would dictate, but want to live at the level of their wants, or in a manner to which they have become accustomed in glossier times.

One family followed this practice until it collapsed from the sheer weight of its unpaid bills. Another placed such demands on the bread-winner, that his work suffered as he spent time and energy in his endless search for new loans to repay overdue ones. (Possibly this hastened his untimely demise.)

Principles of Money Management

Successful Christian money management is based on two eternal principles: God's unrestricted ownership, and man's restricted stewardship. In the first instance, God owns everything: the cattle (Psalm 50:10), the silver and gold (Haggai 2:8), the earth and everything in it (Psalm 24:1). Constant recognition of this fact will help the Christian spend wisely and economically. He will manage his possessions as the Owner would wish.

Second, he will understand the reasons he has been entrusted with material things: to provide sustenance for him and his family; to provide assistance for those in need; to provide support for the cause of God; and as a test to determine his ability to manage eternal things. If his use of means does not harmonize with these objectives, he should prayerfully study and realign his priorities.

Let us consider these principles of family finance: making it, giving it, spending it and saving it. (Family should be defined as a single or multiple unit.)

Making It

When it is considered that all money is the result of an expenditure of time and ability by someone, it can be seen that there is no such thing as *easy money*. That which would fit this category for one person cost some other individual a portion of his life (that portion he spent producing it). The only way one could acquire such income would be to take advantage of another person's ignorance, his misfortune, or possibly his delinquency. A Christian will never do this.

Money is to be the result of personal, productive labor which is

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beneficial to society in some way. To acquire money in any other way is demoralizing to the individual, a form of intoxication, a form of gambling (wanting something for nothing). Children must be taught by precept and example, that everything in life costs something or somebody. Money represents life.

One of the bizarre attitudes one finds in the so-called Third World, is that labor is degrading and only for the unlucky, or those who don't have the intelligence or opportunity to better themselves. Its footprints can be seen everywhere.

Every type of lawful, productive labor should be considered dignified, regardless of its nature. If the job needs to be done, it is honorable and should be performed with exactness and dispatch.

Labor is essential to human development: physical, mental, and spiritual. It provides muscle growth, mental and spiritual exercise, creativity and character maturity.

In making money, one must be constantly aware of the dangers involved. It is in this area that the second great commandment comes into focus, treating our neighbors as we would wish to be treated. The Christian will measure every business transaction by this yardstick.

And finally, the family is to be contented. Paul learned this valuable lesson: "I have learned, in whatsoever state I am, therewith to be content." Philippians 4:11. This is an attribute many people never learn; consequently they are chronically unhappy.

To be contented with "such things as we have" does not mean that we should be passive, with no desire to better ourselves (there are too many of these), but, on the contrary, it means that we are to be satisfied with the results of our best efforts. This is the *good steward* part.

Money Management

(see final section of this book for a practical method)

Money, like sand, can sift through the fingers unless carefully controlled; the safeguard is a carefully planned (and followed) budget. A budget does not provide money — *it controls spending*. Indispensable to this plan is an accurate accounting of *all* incomes and outgoes.

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Many experts in money management will not attempt to give any advice until the problem individual/family has kept a strict account (to the penny) of everything they have received and spent for an entire month. This is the only way some people can be brought to see how much money can leak away in needless spending. Therefore, a budget is a *must* in good home management, but is even more important, in good stewardship.

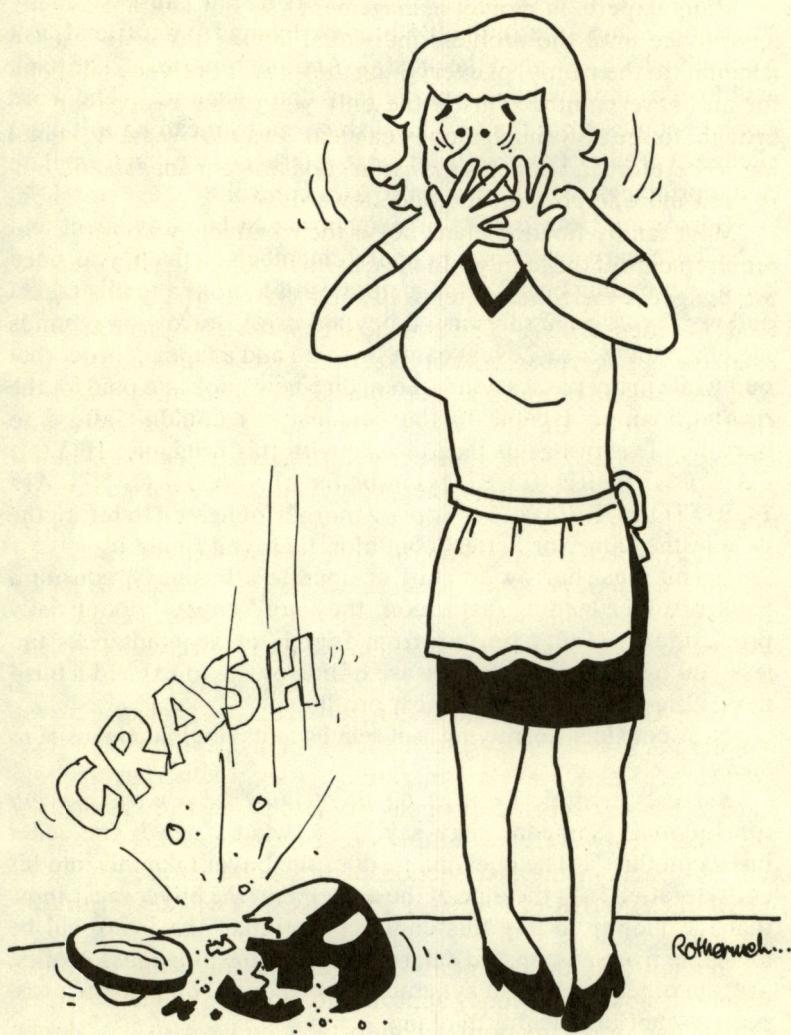
Most family finance plans begin their budgets with the basic requirements of the family. In the Christian home, the first item on the budget is the tithe, or tenth of the increase which belongs to God (Leviticus 27:30). This is to be set apart before any portion is used for any purpose. After the tithe is determined, free-will offerings should be given as an expression of love and gratitude to God for "it is He that giveth thee power to get wealth." Deuteronomy 8:18. The offerings will vary according to the financial ability as indicated by the fluctuation of income and/or expense.

The return of the tithe and the giving of freewill offerings may appear to be strange advice to those who are accustomed to giving *after* their needs and wants have been satisfied. But, God clearly states that He is first — not given just what is left over. Matthew 6:33; Exodus 20:3.

After God's portion has been removed, the balance of the income may be distributed to the family's needs in order of their importance. The financial situations vary so widely from family to family that any specific example would fall short of providing a guideline. However, a carefully orchestrated set of procedures will be found in the last section of this book entitled **CHRISTINA'S CORNER of FAMILY FINANCE**. I will deal with general concepts.

In a nutshell, the essentials of life are the following: an ample supply of nourishing food, appropriate clothing (suitable for the climate and/or occupation), a comfortable home, plus good home management. Add to this mixture a generous supply of vitality and cheerful good humor and the result will be a happy, fulfilled life.

There are two areas of money management that deserve special consideration: borrowing and saving.



Rottenuch...

"OH.... I BORROWED IT!"

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Borrowing can become a bad habit; it can cause so many problems. One sage said, "Before borrowing from a friend, ask yourself which you need the most." Another quipped, "The bank will loan to those who can prove they don't need it." The word *borrow* comes from the Old English *borgian*, meaning to take a pledge or credit. Possibly from these references we can formulate some principles which may serve as a control.

Borrowing from friends or neighbors can be convenient and even necessary on occasion, but remember "which you need most." Lending brings back memories of a broken tennis racket and my favorite .22 rifle rusted beyond use. Borrowing reminds me of a book whose covers came unglued and a tape recorder that quit while in my possession — I bought a new book and paid for the reconditioning. I came to the conclusion I couldn't afford to borrow. This brings us face-to-face with this principle: IF YOU CAN'T AFFORD TO BUY IT (or fix it) — YOU CAN'T AFFORD TO BORROW IT. You are morally obligated to return the item in the same (or better) condition than you found it.

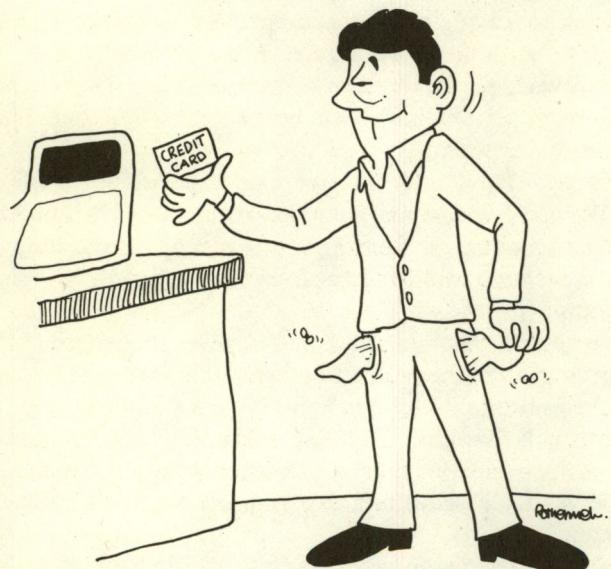
If you must borrow to start or operate a business, consult a bank or other lending institution; they are "cagey" about risky propositions. (Don't borrow from friends or acquaintances unless you have a surplus!) Beware of borrowing to expand a business. Big isn't always the most profitable.

Now consider borrowing as it relates to its original means of *to pledge*.

Some systematic form of payment must be a part of every transaction. Someone may say, "So, what's new? The seller insists on this." The question is, does the buyer take this into his consideration? At the time of the agreement, the buyer must know that the money to pay this contract (or repay the loan) will be available from anticipated salary, commissions, business profits, or from other sources. Payments must be based on genuine prospects — not on wishful thinking.

The common practice of borrowing (or charging) things for which one is unable to pay (at the time) is both discouraging and demoralizing — a form of slavery. An ancient proverb states, "A dollar owed is never owned." Credit-card-cancer, the disease

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which is epidemic today, must bear much of the blame for the proliferation of bankruptcies which plague so many businesses and homes. The pretty little plastic card can be a convenience — but must never be used as a substitute for the ability to pay. One of the first directives of the family-finance-doctor is "burn all your credit cards, before they burn you."

Saving should be a family habit even though the amount to start with may be small. Hopefully this practice was learned in childhood with the piggy bank. If not, then it should have priority over luxury or nonessential items.

Laying aside something from each income will provide a financial backlog; this will permit "specials" buying and eventually the ability to make substantial purchases without having to pay interest. But the monetary rewards are outweighed by the feeling of independence and confidence which a "little nest egg" engenders.

Now the caution: Savings should be made for a "rainy day" — not a hurricane! If a person has saved enough so he no longer has to depend upon God he has saved too much. He should immediately dispense the surplus as he has opportunity. If he has

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followed the practice of giving according to his ability, he won't be burdened down with any surplus. See Luke 12:16-21.

Another reward for saving can be termed *fun-giving* — those unusual opportunities which can be seized when one has a FUND. Let me explain.

My wife and I fell into this type of benevolence quite by accident. We had been helping a very poor church in their building program. The amount we were giving was really stretching our budget, but we felt we could manage for a year or two by exercising strict economy.

After the church was built (and paid for) we considered cutting down our giving when the realization came that during this period we had lacked nothing; why quit? So we continued to give, but placed it into what we called THE FUND. Then we waited for God to tell us (by a knowledge of need), where to place this money.

It has been such a rewarding experience I would like to relate one instance.

I was holding a seminar on Principles to Live By in a western church. Just prior to the afternoon meeting, the pastor took up a "small item of business" with the congregation. It seemed a new member was in financial difficulty. Through no fault of her own, she needed a certain sum of money by Monday morning, or she would face some serious charges. She had requested that the church loan her this money and she would repay it, as she was able, with interest.

The pastor was suggesting that the church *loan* her the poor fund; but there wasn't enough money in this fund — so he was going to take up an offering.

He picked up an offering plate, held it out to me with a generous smile.

"I'm going to start with our speaker," he said, "he likes to give." Caught off guard, I stated, "I'm not interested."

I could feel the stares of the people boring into the back of my head like a brain surgeon's drill. The silence was awful.

I could see the ice in their eyes when I stood up to make my presentation. I began, "I think I owe you an explanation." (This must have been the understatement of the year.) "The reason I

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said I wasn't interested in contributing to this offering is because, first, I don't want to loan this lady the money; I want to give it to her. She has enough trouble already without having to pay back a loan. Second, my wife is sitting in the back of the room and I need to consult her to see how much money is in the fund we use for opportunities like this." The congregation relaxed, some even smiled.

After the service, my wife filled out a check which I gave to the pastor to give to her (she wasn't present).

Just before the evening meeting a young lady came to me in the foyer and said, "I really appreciate what you did." Thinking she was referring to the presentations, I replied, "Well, it's an interesting subject."

"That isn't what I mean," she went on. "I mean what you did for me."

"What did I do for you?"

"The check."

"Oh, that? Well, you see, that wasn't my money."

"I don't understand." She was puzzled.

"You see," I explained, "my wife and I gave that money to God over a month ago — He just got around to letting us know what to do with it." She smiled, a tear glistening in her eye.

THE FUND, as it is known in our home, grew for some months. It was getting near the close of the year; we needed to put it somewhere, when the thought came, "I wonder if that lady ever paid that loan." I wrote to the pastor.

He gave my letter to the treasurer who replied that only one payment had been made and gave me the amount of the balance (with interest!).

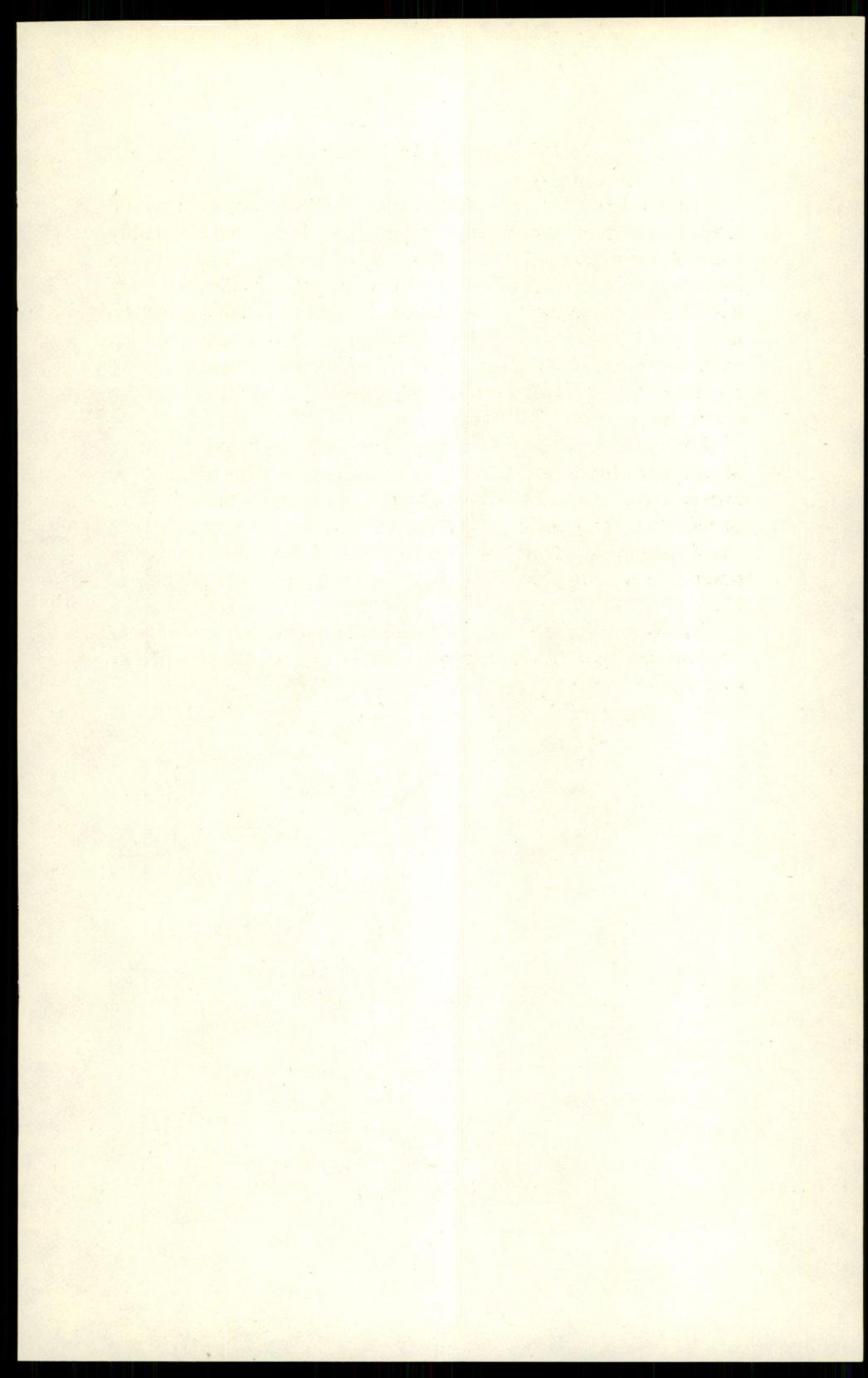
We sent a check covering the amount from THE FUND, with instructions that the note marked "paid-in-full" be given to the young woman, that a receipt be sent to us. The treasurer graciously complied. Along with the receipt was a warm note saying she was sure we would receive a rich blessing. (I still wonder why the church didn't want to receive that blessing, but I'm glad they gave us the opportunity.)

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Later a letter arrived which began, "Dear Friends: I would really like to thank you personally for what you did, but I probably will not have the opportunity this side of heaven. You have no idea what this has meant to me. I lost my job. It has been very hard for me to support my children. I couldn't finish paying the note, and I have felt so guilty. You have rolled a heavy burden from my shoulders; all I can say is "Thank You." Signed. All we could say was "Thank You God for allowing us to experience the divine joy of giving."

I recognize that a family with children and the heavy expenses of clothing, food, and education might find it very difficult or impossible to start a FUND to take care of unusual situations, but, on the other hand, it would be a great family project even if it had a small beginning. Possibly everyone could get into the act by practicing economy here and there — the rewards are unbelievable.

For those who are able, let me recommend this exercise in benevolence; you'll be so happy you did — and besides, it will take care of the "surplus."





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Money And The Child

Too many people consider money as the ultimate goal of life, the reason for living. They concentrate their efforts and energy in its pursuit rather than on its wise management. But the management of money is of the utmost importance, because if it is not used according to Christian principles, it will have a demoralizing effect resulting in a degeneration of character.

Instruction regarding the handling of money should be one of the first "classes" which the child is taught at home. That this has been painfully neglected is evident by the widespread ignorance exhibited by both youth and adults.

In practice, the period of money management is thought to begin after the youth receives his formal education and enters into the home/business phase of life. Many of life's failures, job, profession and home, begin at this point. It must be reemphasized that the wise or unwise use of money will affect every other activity of life.

There was a time in the educational system when undue emphasis was placed on service, without a corresponding emphasis on how this service was to be supported. Untold thousands of graduates have emerged from the august halls of learning (complete with cap and gown, along with rose-colored glasses) without the foggiest idea of how to make or manage money, unless, of course, they happened to be business majors. Even these had little concept of its spiritual significance.

Fortunately, the emphasis is better balanced today, because it is being recognized (by some educators at least) that unless a person has the skills to make and maintain a living, he will be of little value to himself or the community regardless of his grade point average.

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True education, in its broadest sense, is three-fold: how to make a living by the development and employment of individual talents, how to care for the physical being, and how to live and share the Gospel, God's Good News for the human race. This chapter will deal with the first phase: the practical application of money management for the growing child.

From earliest years, a child should be taught how to handle money. How to earn it, spend it and save it. He should be trained to keep his own accounts, beginning with the small sums of his allowance and expanded to include his earnings.

Just as soon as he can count to ten on his fingers, a child can understand the tithing principle: one tenth belongs to God. This understanding, this awareness of God's ownership early in life will lay the foundation for a successful business life and a cornerstone for spiritual perception. The eternal principle that God must be first in every decision and activity will place his priorities in proper sequence.

Then, as he awakens to the world around him filled with all the good things God has provided, he can be introduced to the opportunity he has been given to express *his* love and gratitude to God by giving free-will offerings. As he is trained to give as he receives, a lifelong habit will take root.

Most children have not had the advantage of such early training. They are not taught to give from *their* funds, but simply pass along the offerings placed in their hands by their parents. Such gifts cost them nothing, express nothing and lose the blessed training and experience of personal sacrifice.

The habit of systematically saving something from each income can be effectively taught during these formative years; this is so important to their future security. If a child is allowed to spend all his income, he will continue to do so to his sorrow. Adults who "live up to their incomes" (or beyond them) often acquired these habits in childhood, possibly from parental example.

As soon as practical, the child should be allowed to purchase some of his own clothing (with parental guidance, of course). As their money is transferred from their hands to the merchant, children will learn, as they could in no other way, that every article,

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"SHOES COST MONEY...."

every service, has a price, that money does not grow on bushes. (Enough latitude should be given by the parents so occasionally a child can make a mistake in his choice; mistakes are hard taskmasters but can be excellent teachers.)

A close friend had a problem with his sons, who always forgot to change from their dress shoes to play shoes. No matter what he tried, the results were always the same — they forgot and the shoes suffered. One day he came up with a new idea. He would raise the boy's allowances and let them buy their own shoes. How proudly they exhibited their saving passbooks (they loved to save), but the shoes still suffered.

Then came D day! He inspected their dress shoes and announced that the time had come to purchase new ones. The thought of disturbing their precious saving accounts was unthinkable; they polished and shined, shined and polished. After each operation, they would exhibit their latest efforts. The father's answer was always "no." After awhile he said, "You never wore scuffed shoes like these when I bought them; you aren't going to

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wear them now. Get your bankbooks — we're going shopping."

He chuckled as he related how they tried to find the cheapest shoes in the store. Finally (to the obvious relief of the clerk) he told him to bring out the good ones, "the kind I always buy." Two sad boys parted with their money, but he never had to remind them to change their shoes when they went to play. They had learned that shoes cost!

Isn't it possible that an education would be considered of more value by a child, or youth, if he realized how much it costs? When he never sees the bills, when he never sees the outlay of funds, is it small wonder that he thinks education doesn't cost anything, therefore it must not be worth anything?

On the other hand, if permitted the experience of paying (or at least seeing this money change hands) even if it is his parent's money, he will begin to grasp the inescapable fact that going to school is a very expensive proposition. It is a principle that one will usually appreciate something in direct proportion to its cost.

I grew up in a family where finances were frankly discussed. There was so little in those days that each member of the family had to be concerned. I can't remember when I wasn't aware of our problems: mortgage installments due, interest on loans, debts, as well as the gains and losses we as a family often incurred. This knowledge kept me from requesting things I would have liked to have but knew were impossible in our financial situation — things which would have created a hardship on the family budget.

Someone suggested that this knowledge would place an undesirable mark on a child, that such knowledge should be withheld. If this left a mark on me it was the recognition that "money doesn't grow on trees," that it is to be earned by labor, that it must be spent wisely. As I look back, I appreciate my parents for considering me as a part of the family, a partner in its successes as well as its problems. I felt I belonged.

I recall coming home from a summer in the Palouse country wheat fields. Our meals were provided. We slept on the ground. There wasn't much of anywhere to spend money, so my wages were intact. Although I had enough for my year's education, I suggested to my father that he take this lump sum (after I bought a

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set of dishes for mother) and pay off a mortgage "we" had which would save interest. He could pay my tuition and other costs during the year from his monthly income. I considered myself part of the family — its opportunities, its obligations.

It will require more than human wisdom to direct a child in his attitude toward money — how to earn it without making it his life's goal; how to save without becoming stingy; how to spend without being wasteful. Parental example will prove to be the best instructor.

The child must be taught that money is good only if it accomplishes good; it is valuable because it represents life; it is dangerous if it becomes a master. If he emerges from adolescence into adulthood with the skills to earn it honestly, to spend it frugally, to regard it as a valuable tool with which to attack the problems of life and honor his Creator, the parents can thank God for allowing them to add this member to His family on earth.

Training children as young Christian stewards is a serious responsibility, but Divine help has been promised in abundance. Ask for it.

Needs Or Wants

The faces of the senior class pictured in the center spread of the school paper had the "We-made-it!" smile, along with the information as to where they came from, what they did and where they were headed. I was interested in their goals: thirty-eight of the sixty-two wanted a million dollars and an XKE Jaguar! (At least, I thought, they were farsighted enough to recognize the need for money to maintain this kind of car.)

Those of us who were exposed to an education in which service was set forth as life's highest (and sometimes only) goal, will probably be amazed by these seniors goals — but we shouldn't be, for wants, even very ambitious ones, are often expressed. Who hasn't said at one time or another, "I wish I were rich." (I'll admit that when I heard the throaty rumble of a "Jag" taking off from a stop light, I got goose bumps.) But can a person justify the desire for things beyond his needs? I think so.

Needs are the basic requirements of life, depending on time, place and conditions. They must be commensurate to the situation and they mean different things to different people.

I remember a salesman who represented a well-known firm. He



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called on me driving a wheezy old vehicle that was only a mile or two from antiqueville. I wouldn't buy from him because I felt if the products he was selling were good and the service satisfactory, he wouldn't be covering his territory in such a contraption. He needed transportation *commensurate* to his occupation.

Speaking of personal interpretations of what constitutes a need, one is reminded of the story of the beggar and the rich man.

"You know, Sir," observed the beggar, "I'm richer than you are."

Eyeing the old fellow's tattered, cast-off clothing, the man smirked, "How can you say that?"

"Because, Sir," he smiled through some missing teeth, "because, I have as much as I need, but you don't have as much as you want."

This points up the fact that what may be considered as a need by one person may be useless to another. For instance, an Eskimo, because of the nature of his environment in the extreme north, must often be satisfied with only food, clothing and shelter. Whatever it takes to provide these, is a need. By contrast, a man living a thousand miles or more to the south, might consider he was living very primitively if he didn't have an electric stove, hot and cold running water, a refrigerator, washing machine and possibly a television. (This may be only a partial list.) He certainly wouldn't consider a seal or a walrus as a need and the Eskimo might not have use for a refrigerator.

But is there more to life than necessities? Jesus said, "The life is more than meat, and the body is more than raiment." Luke 12:23. But it would seem that this statement was to establish a priority rather than downplay the necessities of life.

Another time He pointed out, "Your heavenly Father knoweth that ye have *need* of all these things." Matthew 6:32, 33. (Italics supplied) Did this statement cover any of the conveniences of modern living? Or was it limited to a skimpy diet, one garment to cover the body and four bare walls? After all, basic needs are only a short step from actual privation. Did God expect us to live this close to poverty?

Inasmuch as the Israelites were to have been a model of God's

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family on earth, their economic structure may provide a clue. Deuteronomy 6:11 pictures houses "full of all good things." Chapter 8 describes their land as a "good land, a land of brooks of water . . . a land of wheat, and barley, and vines . . . and the power to get wealth."

From these and other references, it is evident that they were to have, not only their needs, but also the good things of life as well.

Using this as a criteria, there could be nothing wrong with a desire to have and enjoy, not only the necessities of life, but the comforts and delights of good living. But here is where we run into problems — the hazards inherent in wants. The desire for things, even good things, can become an obsession; this can lead to discontent, unhappiness, sometimes to theft, even murder.

Discontent often leads to envy, one of the most hopeless of human imperfections. The envious person is never satisfied, because the object of his envy keeps shifting. When he has accumulated as much as Mr. A, he sees Mr. B (who has more). Then there are C, D, E, and F. The only safety is to "be content with such things as ye have." Hebrews 13:5. Personal contentment can be one of the greatest blessings, for it is the requisite to peace of mind, which has no price tag.

An obsession for wants may also cause financial crises. It has been reported that two-fifths of everything we buy is luxury or nonessential items. When the average American is said to be only three paychecks from bankruptcy (if he lives in a new development, drop that to two), one can see why an insatiable craving for the so-called "good" things can be ruinous.

And still more calamitous to spiritual life is the seed of selfishness nourished by "wants." When the eye is blinded by the glitter of the heart's desire, the needs of one's fellow men become dim; the ear deafened by the raucous cry of the advertiser cannot hear the infant crying for food or the feeble plea of the aged. "Let them take care of themselves" is too often thought, too often expressed. (After all, the government has programs to take care of them.) Such attitudes clog the channels of benevolence; without the refreshing dew of charity, the soul will wither and die.

James refers to this insensitivity: "If a brother or sister be

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naked, and destitute of daily food, and one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not the things which are needful to the body: what doth it profit?" James 2:15, 16. The Christian can't feed and clothe the whole world — but he can try. Jesus would. In a society where the strident cry of the marketplace is BUY, possibly we need to hear the cry, "Baksheesh . . . Baksheesh."

She was huddled there against the stone wall, her teenage, dirt-streaked face looking up at me. Her baby, undernourished with a runny nose, sores on its pinched cheeks, was whimpering. Out from the folds of her black *quamis* reached a thin hand. In a voice I had to lean closer to hear, she begged, "Baksheesh . . . Baksheesh?"

An icy chill, colder than the breeze blowing in from the Sahara, clutched my heart. Another one of Cairo's beggars? Yes. Another hand among thousands pleading for a coin — any coin? Yes. But was it just another hand, I thought, or was it the hand of the world? Was it just the feeble cry of a poor little mother, or was it the cry of a world that only knows hunger, and cold and suffering?



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I pressed a coin into her hand and saw such a look of gratitude that it brought a tear to my eye. Much later that night I passed that way again on my way to my lodging. As I approached the corner where she had been, I consoled myself with the thought that she will have gone home by this time. She *does* have a home, I'm sure. With a baby? She must.

There she sat, huddled against the cold, stone wall. I couldn't see her face; she had covered it with her shawl. I guessed that the baby was asleep inside for it wasn't crying now. I didn't have a good night.

God knows we have needs; He wants us to enjoy the good things of life, but He has a lot of unfortunate children who don't have anything. Jesus must have had these in mind when He said, "life is more than meat." Life, in its fullness, would be experienced in the Godlike privilege of sharing, a constant awareness of this privilege would help one regulate his wants and bring contentment.

My bilingual companions were talking in the "other" language as we waited at the end of a long concourse in the airport at Trinidad. Tired of reading, not having anything more exciting to claim my attention, I watched a native girl washing the large windows which faced the runway. Up. Down. Up. Down. Side to side. Busily, she worked.

Finally, she slumped down in one of the seats in front of the window. She sighed and smiled. I smiled back.

"Tired?" I asked.

"Yes I am."

"How long have you been working?"

"Ever since morning."

"That's hard work, I know, but I never did it for eight hours." She laughed.

"Where do you live?" She leaned forward with the question.

I told her and we had a brief geography lesson during which she learned that there are two Washingtons — one on each side of the United States. She wanted to know what this Evergreen state was like. I did my best to describe the big rivers, big trees, big mountains. Her eyes were bright as she clasped her hands and said, "Oh, I'd love to see it."

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"Well, come on over. Be my guest." She shrugged her shoulders, "I'd like to."

Then she asked, "Are you going to stay for the carnival?" The way she pronounced *carnival*, made me think of how we kids used to say Fourth of July. Happy. Anticipating.

"No," I explained, "I have an appointment in the Dominican Republic. I'm going there now."

"Oh!" her face clouded, "you *must* stay for the carnival." (There was that lilting expression again.)

"I'm sorry," I said, "I would like to see it, but I can't — not this time." She looked at the little window washing tool she held in her hand. I asked, "Are you going to the carnival?"

"Oh! yes! I always go to the carnival. I love the carnival." Her face literally glowed; she *loved* the carnival. Then.

"Are you going to be *in* the carnival?"

She turned the little tool in her hand, a trace of sadness in her voice. "No," she answered, "I can't be in the carnival . . . I haven't enough money to buy a nice dress."

"Oh, that's too bad," I shared her disappointment.

Then her face brightened again, she smiled and softly said, "There's no use stretching your heart where your hand cannot reach."

I leaned forward, "What did you say?"

Her eyes widened. "I said, there's no use stretching your heart where your hand cannot reach."

"But that's beautiful . . . what's your name?"

"Bernadette."

"Bernadette, there was a man in the Bible who said that we should be contented with the things we have, but somehow you have expressed it so beautifully. No, I won't forget you, nor the beautiful lesson you have taught me."

"I did?" She smiled happily.



Investing In God's Money Market

The pivotal point in the management of personal and family finance is the titling principle. From this axis radiates every other activity including making it, giving it, spending it and saving it. If one starts from any other position, life is like a ship at sea without a captain; it is going, but no one knows exactly where.

So many problems are caused because business and pleasure become a compulsion and spiritual things, a convenience. This violates the first commandment, "Thou shalt have no other gods before Me."

The titling principle has its antecedent in Eden, when God planted two trees in the middle of this garden home and allowed unlimited access to one, provided the other remained "off limits." The fruit of the tree of life promised eternal happiness; the fruit of the other tree, death. "And the Lord God commanded the man, saying, Of every tree of the garden thou mayest freely eat: But of the tree of the knowledge of good and evil, thou shalt not eat of it." Genesis 2:16, 17.

Why did God make this prohibition?

The safety and security of any government depends on a recognition of authority; otherwise, chaos is the result. This tree was God's symbol of authority; it was to be a continual reminder to Adam and Eve that *He* was the Owner and *they* were stewards.

After sin invaded God's domain, the holy pair were driven from their home. The tree could no longer serve as a reminder of God's authority and ownership, hence the principle of the tithe. God instituted a new authority/ownership symbol — the titling system in which one tenth of the increase belongs to Him.

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"Skimming" ten percent from the top of the income isn't reasonable nor logical; it presupposes that God will extend the remainder to cover living expenses. It is based on faith, which isn't exactly a computer science, but rather the spiritual belief that God can be trusted, that He keeps His promises. It is the trust of a little child in his parents. He doesn't stop to reason it out, either.

The person who doesn't trust God, who doesn't recognize His sovereignty by refusing to return that which God has ordained for His own use, is stealing the fruit from the tree all over again. It constitutes an act of rebellion, a denial of God's rights, even anarchy. By this act the individual becomes the loser. By choice he relinquishes his membership in God's firm and is ineligible to invest in *God's money market*.

But let's not dwell on the negative; I had enough of that as a boy to last a lifetime. We had a pastor who must have felt our church should have one yearly sermon on tithing. (Whether he felt it a duty, or it was a directive from headquarters, I don't know.) When he announced his text, I knew we were in for it. The parts about "robbing God" weren't so bad, but then his face would grow stern, his searching eye would sweep the room, and in thunderous tones he would move into the "curse" part. I was so scared by this time, I wanted to crawl under the pews. I could see assorted calamities all over the place.

He must have held the view (like other folks I know) that the promises of Malachi chapter 3 are only spiritual — not money. "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and *prove me now herewith*, if I will not open you the windows of heaven, and *pour you out a blessing*, that there shall not be room enough to receive it. Malachi 3:10 (italics supplied).

Sounds like money to me.

Jesus was certainly talking about money (or whatever it takes to get food, shelter and clothing). "Your heavenly Father knoweth that ye have need of these things . . . and all these things shall be added unto you." Matthew 6:32, 33. Of course, there are conditions. The priorities have to be right — God must be first in our lives.

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There are some who are so afraid that this interpretation might encourage someone to tithe for the sake of personal gain, they limit it to spiritual blessing. I would rather take this chance than discourage thousands from making the dual application of spiritual and material. (If you can have the whole loaf, why be satisfied with half?)

The material nature of this promise is supported by abundant evidence. God does "open the windows" for those who are honest with Him. He makes the balance of their incomes worth more than the original amount (before they took out the tenth). How is this so? No one knows. Maybe things cost less, wear longer, come from unknown sources, whatever. But it is true. Those who are skeptical have never tried it.

This is investing in God's money market. It is fully insured (no limit) by the Universal Trust Company, a member of BOH (Bank of Heaven). This is a no-risk investment.

This "open window," however, doesn't cover our wants — even a creative God would have problems here — just our needs are promised. God knows what we need and how much more we can handle wisely. This is all He will give us. With this we are to be content.

Listen to the story of a little mother, following the close of a state-wide meeting.

"You don't know me," she began, "for we have never met, but I was in church one day in Alaska when you talked about the subject of making God first in our lives. My husband and I left the service during the singing of the closing song."

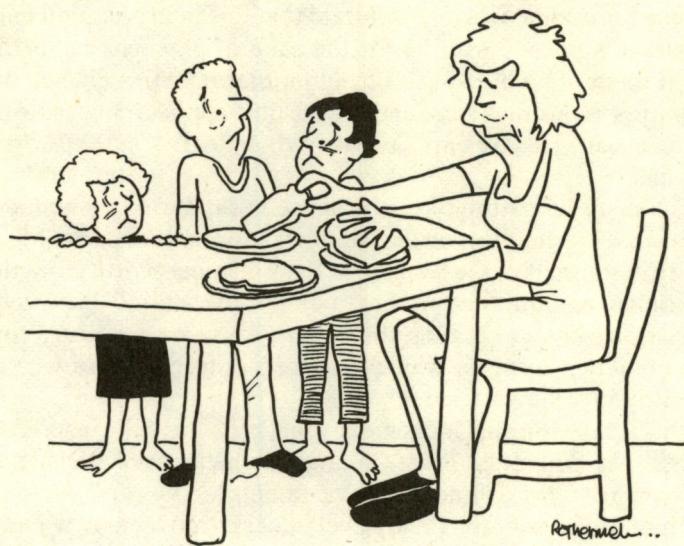
She hesitated, then went on. "We were in such terrible financial difficulty, we were at the end of our rope. You know what I mean? We have three lovely children but we've never ever had enough money to live on — not as we should.

"Please don't misunderstand me. My husband is a good man, but he doesn't have any skills or a profession. We have to depend on common labor and that doesn't pay very much.

"As I was saying, we were really in trouble financially. It was so bad, I literally had to *count bread*."

She explained that when her husband brought his paycheck

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home, they would pay the rent, utilities and a few things they *had* to pay, this left so little for food that she had to sit down and figure out exactly how much each child could have for each meal until the next check, including just how many slices of bread they could have.

"Believe me," she laughed, "there was no eating between meals at our house." She paused. "I hope I'm not boring you. Bored! I could hardly wait to hear the rest of the story.

"When we heard you read from Matthew 6 about the promises Jesus made, that God is really interested in us and knows what we need, my husband squeezed my hand. I knew what he was thinking because I was thinking the same thing. But the promise was based on the condition that we would be honest with God. How could we be honest? We never returned tithe because there was never anything left over."

I thought of some things I could say about this, but decided to wait.

"Well, as I told you, we left during the closing hymn. We had something to do when we reached home. We wanted to read this

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chapter for ourselves to see if it *really* said what it sounded like it said.

"We read it over and over, I don't know how many times. Finally my husband asked, 'What do you think?' I said, 'I guess we might just as well try it. Nothing else seems to work.' So we knelt and asked God to give us the faith and the courage to do it His way. We both knew it wasn't going to be easy.

"At the close of the following week, the very first thing we did was take out the tithe. Then we set aside some offerings. We had never given much, maybe a dime or two, but had always wished we could give more. I guess we both felt that if we were going to go broke, we might just as well do it in a big way."

I couldn't repress a smile at this.

"Well . . ." she continued, "it did solve one problem. I didn't have to count bread that week — there wasn't any money left to buy any! We just bowed our heads and prayed, 'God, we did it your way. Now we are in your hands.'

"But you know, before we even got hungry, a man who lived across the street came over and said he was going outside (to the mainland) and had a lot of groceries he didn't want to bother with. Could we use them? Use them! Could we! When he finished carting those boxes, we had more food in the house than I had seen for months.

"And then in the middle of the week, another neighbor dropped by with a big shopping bag filled with fruits and vegetables. He said a boat had just come in and he wondered if the kids wouldn't like these. The kids, as he called them, hadn't seen the likes of these in I don't know how long. As soon as he closed the door, they made a beeline for that bag. I didn't have the heart to stop them — it had been too long."

A tear puddled . . . ran down her cheek. In a voice choked with emotion, she concluded, "That was two years ago; I have never had to count bread again. Isn't God good?"

What could I say but, Amen, even if I had been able to talk?

I met her husband six months later. He confided he had always felt guilty because he couldn't support his family as he wished and knew he ought to. "But, you know," he added, "since we began

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doing things God's way, we have always had what we needed. Not a surplus — but enough."

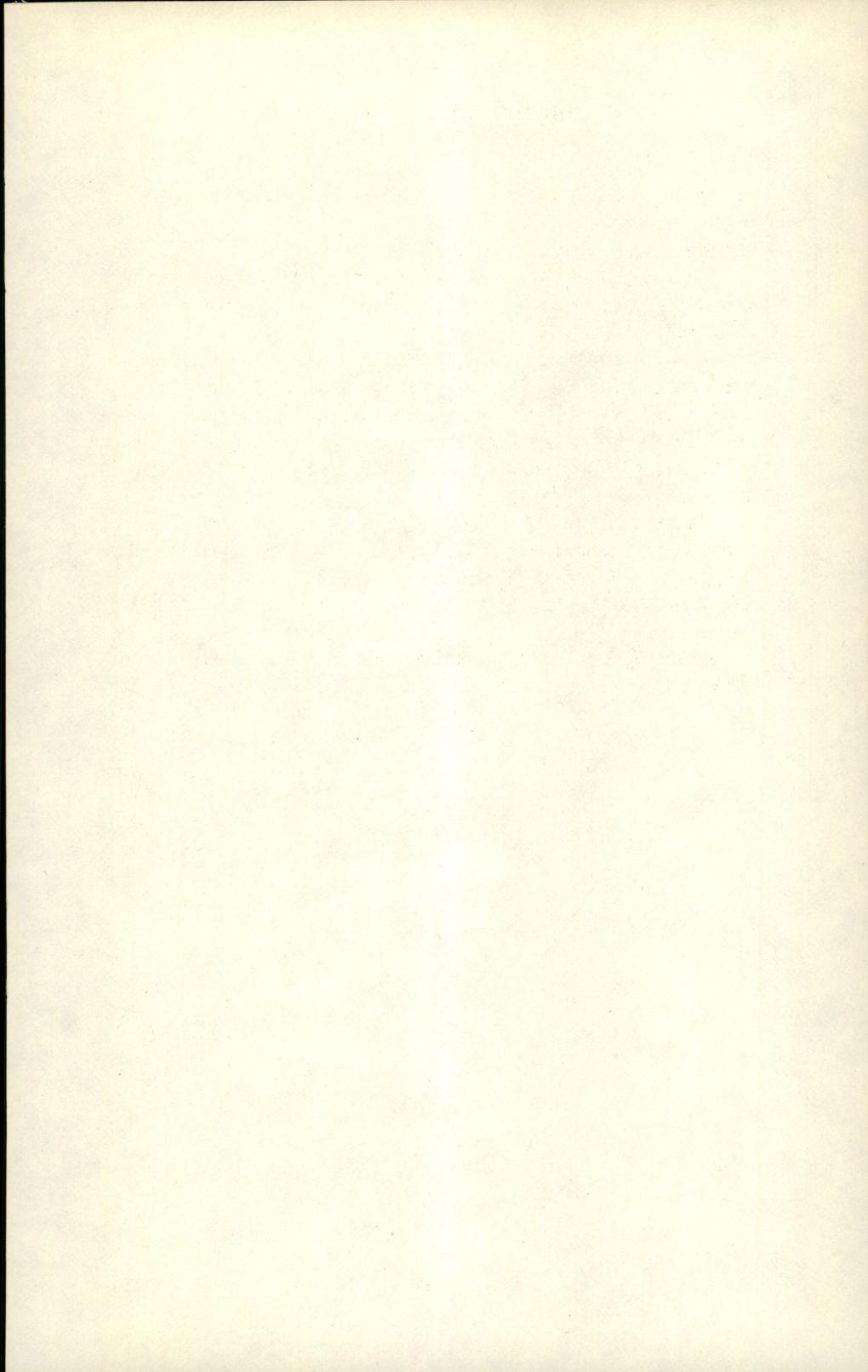
And that's the way God's money market works.

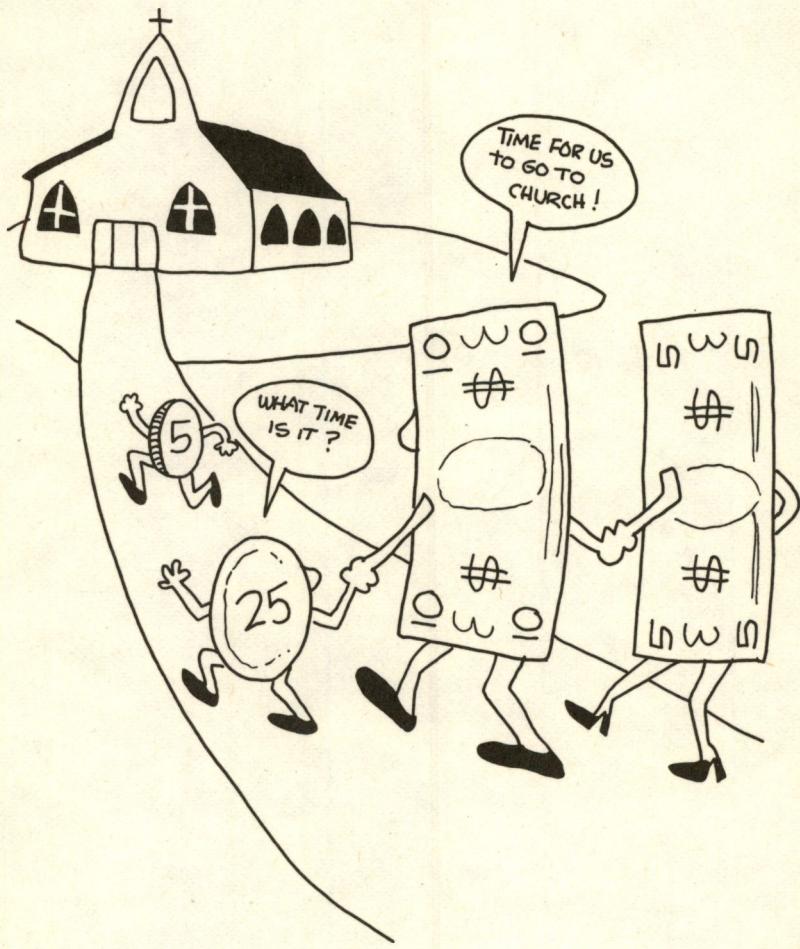
Certainly, the "pour out" promise means spiritual blessings, and intellectual, and healthful, too. It is a blanket promise for Christian faithfulness.

Consider the peace of mind which comes to one who has infinite confidence in God; he has the freedom of dependence. He *knows* that God will take care of him. And, even if things get "a wee bit untidy" (as an Englishman explained a complete disaster), he knows that God will see him through. Even bad times work out all right in God's plans.

But peace of mind? Who can determine its value? God says it isn't going to cost us anything; it's free! He knows how easily we get into trouble and how much trouble we have trying to get out. He says if we will only trust Him, even the big troubles will only be annoyances.

It all hinges on our recognition of His authority and ownership. Then, of course, we must act like good children.





Money And The Church

One of the important reasons that the Christian is entrusted with money is to provide for and maintain God's church and its work on earth. In fact, the "God first" principle would indicate that this is the Christian's most important task. Unfortunately, some very perplexing attitudes and actions are current regarding money and the church.

The source of church support may be divided roughly into three categories: one-third of the membership provides ninety percent of the operating costs; another one-third provides the remaining ten percent; the other third *does nothing!*

Some of those in the first third contribute to the church and its needs from a sense of responsibility and/or duty. Many do not appreciate this as an opportunity to express love and gratitude to God. Giving to things or to goals seems to be the motivation.

Some in the second third are giving "after their ability," but others are giving reluctantly, possibly as conscience money.

The third group, the "do nothings," reminds one of the story of a man who said the church reminded him of his wife — always asking for money.

"What does she do with it?" inquired his friend.

"I don't know," was his reply, "I never give her any."

Not only is this "do nothing" attitude an affront to the church to which one belongs, but it is a great dishonor to God. It shows a lack of recognition of God's greatness as expressed by David when he said that the fabulous house he wanted to build for God would only serve as a footstool.

However, segregating the membership of the average church into these three categories does not give an accurate picture of church finance, because the church is not receiving one hundred

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percent support. Evidence of this can be seen in the limited programs which it is carrying, both local and worldwide. The Good News which should be speeding around the world is often slowed to a crawl by inadequate financing. Why is this so?

Possibly the church has become so concerned with its money problems that it has been blinded to the real problem: selfishness, the blight of Christianity. It is a fact that a person will support anything he believes in, regardless of the cost. If the church is not being supported in a manner which its mission would justify, maybe the bulk of its membership *really* do not believe in it. This may be a hard statement but indications are that it is true.

A lack of finances would then appear to be a spiritual matter, one which should claim the attention and concern of the church, at large, before it seeks to solve its financial problems. In this case, a lack of money adequate for an aggressive program is only a symptom of a much more serious malady, and every attempt to treat the symptom will only prolong the disease.

In reality, the church should concern itself with men's hearts. This is its primary business. If it would concentrate in this area, it could then present its needs as opportunities for men and women to express love and gratitude to God. Approaching the problem this way would solve its financial difficulties and counteract selfishness rather than contributing to it. The by-product would be the demise of selfishness, for benevolence starves covetousness to death.

The two principles which Jesus gave the lawyer one day would solve all the church's problems, external and internal. Supreme love for God and unselfish love for our fellowmen would bring material and spiritual prosperity, as well as harmony in the social order.

Consider first how these principles would apply in a building program.

Devotion to God would spur the Christian, every Christian, into an all-out effort in preparing a dwelling place for God to meet with His people. This would be paramount in his thinking, paramount in his planning, paramount in his participation. He would work and give to the limit of his capacity. And, while his

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best efforts and gifts might fall short of the need, he would thus reach a point where God could work miracles in his behalf.

God does not do the work which He expects His stewards to do. He does not supernaturally provide material when He has deposited these with His stewards. But only after a group reaches its potential, He will provide whatever may be lacking. (How many churches there are who would be eager to rise up and testify to this.)

A spirit of sacrifice would permit the Christian to work in complete harmony with his fellowmen. He would have freedom to defer his individual opinions and judgment to that of the majority. (This refers to likes, dislikes, and preferences. It does not refer to principles, where an individual may have to stand alone, where the decision of the majority cannot be followed.) From a reasonable standpoint, this is the only way unity can be achieved in any group.

Unity is one of the most important attributes of the family of God. It is a testimony to God's miracle-working power. It is the convincing evidence that God sent His Son into the world to save sinners.

Jesus emphasized this, "That they all may be one; as thou, Father, art in me, and I in thee, that they also may be one in us: that the world may believe that thou hast sent me." John 17:21.

In the world there are unions, confederations, associations, all designed for concentrated group effort and benefit. But the members of these institutions usually band together for self-interest. "What's in it for me?" is often the rallying motive. The cover of harmony barely hides a perpetual discord.

In the family of God people of every race, from every class, band together for the common good, espousing aims and aspirations that are for the good of all people, motivated and actuated by the love which spills over from their supreme love for God.

It is impossible to measure the potential of such a group. They are limited to following Divine directions. God is unlimited in producing the results.

Jesus' two principles, supreme love for God and unselfish love for others, apply equally to church maintenance and outreach.

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Devotion to God would produce a continual systematic flood of funds which would enable the church to function as a heaven-on-earth soul-winning agency rather than one whose chief function appears to be fund-raising.

Valuable time that is too often wasted in begging for money, could be used in praising God for His blessings, studying His Word and laying aggressive plans for community and world outreach. This would counteract rather than foster selfishness. The church would cease begging and assume its rightful role as a preacher of righteousness.

The responsibility must be equally shared. The church must never regard its membership as only a means to perpetuate its own existence, neither must the members feel the church can operate without funds simply because salvation is free. The church must never consider itself as a separate entity. Its corporate welfare is the welfare of its constituents; its problems are an amalgam of their problems. The body of members *must* be regarded as the church. In this sense, the individual member becomes its greatest single asset; the loss of one member, its greatest loss. The departure of even one member should be cause for general alarm.

Because the church which is the most systematic in its giving habits, is usually the most systematic in spiritual things — and the evidence is clear — the relationship of money to the church is very important. This same observation may be applied to the individual member; benevolence and spirituality walk hand in hand.

The dedicated Christian, one who loves the Lord and comprehends the price of his own salvation, will never grow weary of the church presenting its opportunities for service.

An acquaintance said, "I wish I could find a church where I could hear inspiring sermons, beautiful music, fervent prayers — but didn't ask for money."

"I have great news for you," I replied. "I attended just such a service last week."

"Oh, where was it?" he inquired.

"It was a funeral!"

Anything as progressive and viable as a church must be, if it is to fulfill its mission, will require prodigious sums of money and

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time and talents. Its members will recognize every need as a glorious opportunity to express anew the love and gratitude they have for their Saviour who gave everything so they could give something. They will listen carefully to the voice of God speaking in their incomes. They will treasure their role as a copartner with Christ, a sharing copartner in the Plan of Redemption.

The church will be their first interest, its welfare their first consideration. Whether building a church or maintaining it, these Christian stewards will have abundant opportunities to lay up treasures "where there are no moths, nor rust, nor thieves."

"Ridiculous! Preposterous! Out of the question," was the evaluation of the church building consultant. "The plan is too big — you're too small." Their reply was to secure a billboard with the giant letters FUTURE SITE OF _____ CHURCH, and plant it on the front of the two acres they had purchased where thousands of people could see it as they sped along the thruway.

I'm sure most of the members who worship at the beautiful little brick church from week to week don't know about the faith which made it possible. They weren't around when it happened, and probably those who were have forgotten. But there it stands, a testimony of faith and perseverance — and God's miracles!

No, it didn't look reasonable to the small congregation, but they wanted a proper house of worship rather than the ancient structure they had been using. They believed that if they stepped out in faith, worked to the limit of their ability, God would do great things for them. He did. I only have room for two *for instances*.

One member, a farmer (probably the most prosperous of the group) pledged a considerable sum. His farm lay directly across the road from one owned by a state official who noticed, as he drove by one day, that the grain growing on the church member's side was much taller than his. He turned into the farmhouse yard and asked if his neighbor had observed this difference.

"What type of fertilizer did you use?" he inquired.

"The same as your man used over there," was the reply.

"How do you account for the difference in growth?"

"I don't know . . . unless."

"Unless what?"

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"Well, did you see the large sign on the highway where a new church is going to be built?"

"Who could miss it." He laughed.

"Well, I'm a member of that congregation and we don't have much money. So, maybe God is blessing me so I can build Him a house." The legislator rubbed his chin thoughtfully, thanked him and drove across the road.

A couple of hours later he was back with a proposition.

"Would you be willing to act as the foreman of my place? You wouldn't have to do any of the work, just oversee the operation."

"I suppose I could find time," answered the farmer.

"Then, it's a deal." And he was offered *fifty percent* of the profits made in the operation!

Oh, but the fish story . . . !

One member was a commercial fisherman. It had been a slow year; no one was catching enough fish to pay expenses. Then this church building project came up. Suddenly this member was coming to the wharf every day with his boat loaded to the gun-



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wales. To all inquiries of "when," "where," and "how," he gave the same answer: "Just like always." They didn't believe him.

So one morning they came early (before daylight), and hid their boats up a little estuary. When he went chug-chugging out to the bay, they followed. He cruised to a favorite spot, dropped anchor and began to catch fish. They anchored in a circle around his boat at a comfortable distance and began to fish. Nothing. It was maddening to see him hauling in fish after fish and they couldn't even get a bite.

Finally, one fellow pulled his boat alongside and asked, "What you got down there . . . a fish market?"

"I don't think so."

"Care if I fish?"

"Go ahead."

He continued to bring in fish, the other fellow, not a nibble. The old fisherman started shaking his head. "I don't believe this. There's something going on; I want to know what it is."

The lucky(?) angler replied, "I really don't know . . . but."

"But what?"

"Have you noticed the big sign down by the thruway where they're going to build a church?"

"Who hasn't?"

"Well, I am a member of that church and we're pretty small and don't have much money. Maybe God is blessing me like that fish story in the Bible."

"In the Bible?"

"Sure, don't you remember? Jesus . . . you know about him?"

"Yeah."

"Well, He came along one morning after these fellows had fished all night and didn't catch anything. He told them to let down their nets. They couldn't believe it — it was broad daylight. Anyway, they strung out their nets and suddenly had so many fish they had to yell at their buddies on the beach to bring another boat. The net even started to break."

"No foolin' . . . that's in the Bible?"

"Sure is. Maybe that's why I'm catching fish — so we can build a church."

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The fisherman rubbed his gnarled hands across his face, then suggested, "Hey, could we help you build the church, then maybe we could catch some fish, too."

"Don't see no harm in it."

Where do you suppose a lot of us come up with the idea that miracles only happened in Bible times? God hasn't changed. "For I am the Lord, I change not." Malachi 3:6. It took faith for things to happen back there, that's what it takes today. God is eager to help those who exercise faith and perseverance — human effort with divine power.

The Christian In The Marketplace

The Christian faces one of the greatest challenges in everyday business life, be it job, commerce or profession. It is here in the marketplace where the struggle for existence, prosperity, security or fulfillment rubs shoulders with dishonesty, greed and avarice, that one must be especially wary.

He may be tempted to divorce his religious principles from the hard line of customary business practices but the results will be satisfying to neither — one will neutralize the other. Or he may try to blend them in unequal proportions — the business will suffer or become the graveyard of his religion.

Religion and business cannot be separated. They must complement and balance each other. They are one. In religion, one learns the principles of God's kingdom; in business, he puts these into practice.

Unless these concepts are woven into every social and business transaction, unless they become the fabric of life, the religious and business life will be no more than exercises in futility — unsatisfying — pointless.

The plan of interlocking religion with the business life was crucial to the happiness and prosperity of ancient Israel. Every action, every transaction was to be controlled by this union.

Specifically, the Israelites were directed, "You shall not pervert justice in the measurement of length, weight, and quantity. You shall have true scales, true weights, true measures dry and liquid." Leviticus 19:35, 36 (NEB)

Back in the days before computers "bleeped" their way into our lives, a company marketing scales used customer protection

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as its main selling point. It pointed out that some "friendly" grocers were placing their scales above the eye-level of their clerks, with the result that each item was being weighed just a fraction heavier than it actually was. The new scale would give the correct weight when viewed from any angle. These unscrupulous merchants were cheating each customer just a little bit.

Or what about the butcher who was caught using lead weights to increase the profits on his chickens? (They dropped into a box of sawdust on the trip from the scale to the wrapping table!)

I recall purchasing four boxes of beautiful strawberries at a farmer's market one day. My mouth-watering turned sour when I found a box full of moldy berries under the top layer. It was worth a five-mile trip (each way) to see this chiseler put out of business by the market manager with the parting enjoinder "and don't come back!"

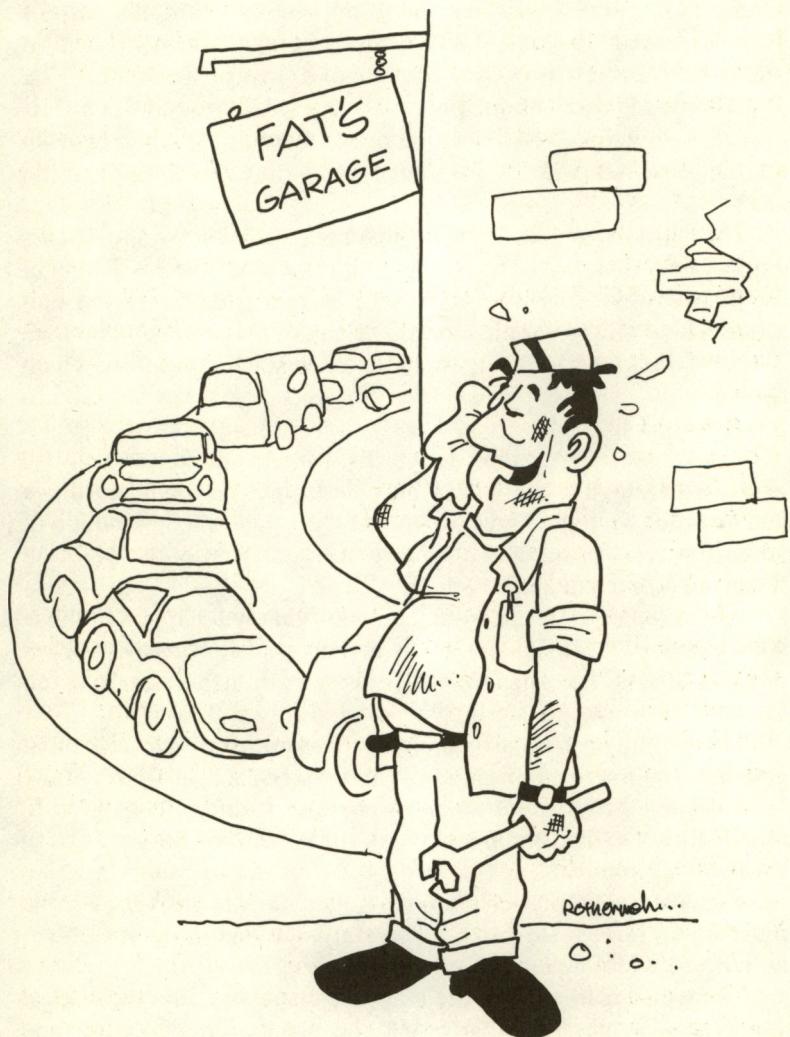
It wasn't four *boxes* — it was four *crates* that were delivered to a hospital by a professing Christian farmer. The berries on top were luscious, those underneath, moldy. He was asked for neither a refund nor a replacement. The trick was too shoddy, so unbelievable it was just easier to find another supplier. After this exhibition, who could trust him?

The well-known "rip-off," the shady deal, is not a modern innovation. It has been around as long as selfishness and greed — they came in the same package.

The world has a right to expect strict integrity from the Christian. This will be a positive witness to his profession. It will set him apart from his fellows as one who can always be trusted. What a joyous surprise it is to be directed to a businessman with the recommendation, "You don't have to worry about him — you can trust him," . . . then find it is true.

But can a person be successful in business and be strictly honest? In a world strangled by competition, can it be done?

Art did it. His place of business was out of town, one almost needed a guide to find it. The only advertising he had was satisfied customers. But his prices were so fair, his services so good, his word so dependable, he didn't have to hunt for buyers — they hunted him!



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Fats did it. No neon sign beckoned people needing car repairs to his dingy, little hole-in-the-wall shop. No TV advertisement promised "friendly" service, no comfortable waiting room, not even a clean restroom. Dirty, grubby, greasy. But he had so much business everybody had to make an appointment. You don't have to worry about Fats, was the word around town. His business proved it. (Believe me I remembered Fats when I was in another city and paid \$50 for a tune-up — they never touched the car!)

The Christian employer must never take unfair advantage of his employees. There are those who still remember the hardships of the 1930s when jobs were as scarce as hen's teeth and the employers held all the winning cards. Many of these took advantage of their fellowmen, offering them below subsistence wages which they couldn't refuse. What does one do when there are bills to pay, mouths to feed?

If one man, who was widely praised for his philanthropy, had paid his employees the wages they deserved, he might not have had so much money to give away. At least this was the opinion of some former workers with long memories. His image of being generous was tarnished.

James refers to this as fraud and tells what will happen to those who practice it. James 5:1-4. In money-getting, there is always danger, unless the principles of God's kingdom, treating our fellowmen *as we would wish to be treated*, are followed.

The employee must also abide by this same principle. He must give his employer an honest day's labor and earn his money. Many laws designed to protect the worker make it difficult, or next to impossible, for the employer to ask for or get honest production from his employees. But, laws notwithstanding, the Christian must guard his employer's interests as if they were his own; he must be an honest steward. (The statistics regarding both blue-collar and white-collar thefts are appalling.)

The world is filled with the lazy, the dishonest, and the critical workman. A person must covet the reputation of "good and faithful" in this life if he wants to enjoy an eternity in the next. One cannot work his way to eternal life, neither can he "faith" his way in. It must be a perfect blending of both.

THE CHRISTIAN IN THE MARKETPLACE

The Christian, employer or employee, must practice strict integrity in his financial obligations. If just one person is lax in this regard, all the members of his persuasion will be regarded as unreliable. This is one of the ironies of Christianity: the mistakes of one affect the whole.

The owner of a furniture store, a friend of mine, greeted me one day with the question/statement, "Why don't *you* people pay your bills?" I wondered if my ears were playing tricks on me.

I replied, "I didn't know I owed you anything."

"You don't."

"Who does?" He named a former member of my church. I nodded, "That figures." His blanket indictment wasn't very palatable to me so I asked, "By any chance do you have members of other churches who owe you money, who haven't paid their bills?"

"Yes, I suppose so."

"Do you consider all the members of these churches 'dead beats' also?"

"I guess it wasn't very fair, was it?"

"No, it wasn't and I want you to know I didn't appreciate it."

He apologized and I accepted. But this incident points up the fact that if only one person is delinquent with his obligations, a stigma can rest on the entire body. As a group, they are regarded as unreliable.

If a person cannot pay his obligations as he has promised, because of job loss, sickness or other misfortune, he can at least keep in touch, letting his creditors know about his plight and what plans he has for correcting it. Most business people are reasonable and will do everything they can to help a person over a difficult period — but they do not like to be ignored.

The Christian employer will treat every employee and customer as he would wish to be treated, the employee will regard the interests of his employer as if they were his own, thus the marketplace can become an opportunity to exhibit Christianity in action.

MONEY AND THE CHRISTIAN

Postscript: All Christians must be especially wary of business entanglements. Tempting financial opportunities are usually credited to the blessing of God, when in reality, the Devil is more often responsible, especially at those times when a person is impressed to make a substantial contribution to the gospel work.

It is at this point that Satan often suggests a scheme by which it appears the money can be doubled (or even tripled) and thus secure more means for the Lord. Then he arranges matters in such a way that loss and discouragement result. This is not limited to any one segment of society; rich and poor alike are prime prospects. The number of people seeking advice who have become involved in "sure fire" schemes would almost make a parade — a very sad one. (No banners, no bands.)

There is no easy way to get disentangled from one of these traps. The concensus of financial counselors is *get out as soon as possible, with as little loss as possible — but GET OUT!* Some loss is inevitable but this is to be preferred to throwing good money after bad. If the victim learns a lesson, it may have been worth the tuition.

Here are some "bewares" which may prevent such unfortunate situations. (They are not necessarily in the order of their importance.)

- Beware the "fast buck" scheme. Whether the "buck" is money or one of the four-legged variety, it can make a fast get-away.
- NEVER, NEVER CO-SIGN A NOTE FOR ANYONE! (Even Solomon wouldn't do this. Proverbs 11:15.)
- The red light should go on when you are asked to "bankroll" another person's ideas or brainstorms, unless you are feeling generous and want to make a substantial contribution.
- Avoid partnerships; they rarely work out. Even the best ones are far from perfect. NEVER enter into *any* relationship of this kind with a nonbeliever. There is no exception to this rule.
- Don't rush into decisions if there is any question about it, or if it requires a substantial outlay of money. Any legitimate proposition or purchase can afford the time it takes to study

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it carefully, pray for guidance and enter into it calmly with all the facts in hand relating to it. If it can't wait, *you'd* better!

- Conduct all business in a businesslike way, even when dealing with close friends or relatives. (A signed agreement and the receipts for payments saved me twelve hundred dollars when a close friend, in whom I had implicit confidence, died. His widow tried to collect the paid note from me. Without those records, it would have been an embarrassing situation, or one that could have cost me dearly.) Don't be embarrassed to do it right.
- Beware of becoming involved in too many projects. It is easy to get too many irons in the fire — easy to get burned pulling them out. When the interests are divided, it is difficult to give each one the care and attention it requires.

The Christian steward will always keep in mind that he is in partnership with God in every job, in every profession, in every business. This constant awareness will prevent hasty or rash decisions. He will always remember he is using someone else's money. Guided by these principles, the Christian can move into the marketplace with confidence, eager to display to the world that he is a steward of God.



Poverty In Prosperity

Reading a good book in front of a blazing fire would have been more desirable on that stormy night than driving the winding road of a coastal highway. The wind was flipping leaves and branches across the road. Rain slashed against the windshield. The wipers fought a losing battle. Except for the low hum of the motor, it was quiet inside; even the radio was silent. The driver stared at the white stripe the headlights were following. His passenger was dozing.

The blinding lights of a passing car and the sheet of water which slapped the windows made the driver duck involuntarily. It also woke his companion — possibly he wasn't asleep anyway, for he said, "I've been thinking. You were right."

"About what?"

"About prosperity." The driver stole a glance at his friend. His face was only a dim outline in the lights from the instrument panel; his eyes were closed.

"What about prosperity?"

"Well, I remember you said it could be dangerous."

"Do you think it is?"

"Yes, I do. I didn't believe you before, but I do now, because I feel trapped. I can't explain it but all the things I used to want, the things I liked aren't fun anymore."

"You don't have to feel trapped. You can get out, you know."

"How?"

"Get rid of the things that make your life so complicated, return to a simpler style of living."

"I can't do that."

"Of course, you can."

"No. You don't understand. I can't . . . because I don't want to. I wouldn't be satisfied with what I had before. I like the big house I live in, the expensive suits, the good restaurants and hotels. No, I wouldn't be satisfied at all."

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What triggered this soul-searching? Was it the driving rain, the monotonous clacking of the wipers? Whatever it was, this man was baring his innermost thoughts, his private self.

"And you know something else? Religion doesn't mean all that much to me anymore, either."

There it was — out in the open — the deadening influence of the insatiable desire for material things.

As a young man, he had been a dedicated Christian, poor (reasonably so) but honest. The church was his life. But as he became successful and affluent, he gradually lost his spiritual zeal; his finer sensibilities were dulled as "the end justifies the means" became his credo. As extravagance demanded more and more, his business became the graveyard of his religion.

While he used the term prosperity as the reason for his trapped feelings, what he really meant was wealth. Prosperity is not bad. Life requires basic necessities — wealth is a surplus. It is the use one makes of this overage that is dangerous to spirituality.

Prosperity reaches the flash point when a person has all his needs satisfied and comes to a fork in the road of life. One way leads to beneficence (the desire to accumulate for the benefit of his fellowmen), the other to avarice (a passion for getting and hoarding for personal benefit). One wonders how many people the Devil has trapped using prosperity for bait to lure them into the prison of selfish desire.

Wealth must have a high priority in God's plans. The record is clear. Abraham, Isaac and Jacob were men of great wealth. The same can be said of Joseph. The Israelites were promised the fabulous riches of Canaan. Solomon asked for wisdom and was given great possessions. John told the early believers, "Beloved, I wish *above all things* that thou mayest prosper and be in health." 3 John 2 (italics supplied). But their prosperity was to be weighed on a spiritual scale, "as thy soul prospereth."

Prosperity must be important for it is an almost irresistible attraction of universal appeal. People are drawn to prosperous people. For this reason, if for no other, Israel was to be a model of health and prosperity to the world. This would make it possible for

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them to witness to the benefits of worshipping the true God.

However, God also knew that wealth, given to be such a blessing not only to them but also to the world, could also become a curse if used selfishly. "And thou shalt see an enemy in my habitation, in all the wealth which God shall give Israel." 1 Samuel 2:32. Wrongly used, wealth would indeed be an enemy.

Someone may question, if God knew that prosperity could be a snare, why did He give it to them? But what kind of God would He be if He kept His people in poverty while He lived in luxury? Man was born with the desire for nice things, beautiful things, lots of things. It isn't God's fault if man misuses his blessings. He has always tried to find people who will use His blessings in the right way.

God hasn't always failed to find people who would follow His plans. Abraham was known for his hospitality. Job said he was "eyes to the blind, and feet was I to the lame; and the cause I knew not, I searched out" (Job 29:15, 16), and he was one of the richest men in the East. No, God hasn't always failed; even in modern times there have been men and women who have been a great blessing to their fellowmen.

One young couple entering into their life's work with bright prospects for wealth, prayerfully discussed how they should regard and use this surplus — if God blessed them in this manner. They decided their only safe course would be to help the unfortunate, and thus advance the cause of God on earth.

This professional man was asked one day how his business was prospering. He replied, "Oh, my business is excellent (almost too good). But I have so many missionary projects, I have to work hard trying to keep up with them. But God is blessing, and I manage to break even." He laughed at this, then added, "And I love every minute of it." He was rich indeed.

But how can there be poverty in prosperity?

In the first place, prosperity must not be associated only with money and material things. Paul says, "godliness with contentment is *great gain.*" 1 Timothy 6:6 (italics supplied).

Godliness. Godlikeness. In the consuming desire for wealth there is a danger of overreaching, or even dishonest practices.

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Even if one stays within the law in his business dealings, he may take advantage of another's weakness, his ignorance, or his misfortune. If this desire makes him insensitive to the problems and needs of his fellowmen, he is poor indeed.

If the desire for luxury and self-indulgence becomes the goal of life, godliness will wither and die, for it cannot survive in the polluted air of selfishness. If one can be really comfortable in a world filled with the hungry, the homeless and the destitute, he is sadly lacking in the love and sympathy which Godlikeness demands.

Contentment. Paul defined contentment as "having food and raiment" (1 Timothy 6:8), but how many people would be satisfied with this? Discontented men have become thieves because their earnings would not satisfy their wants. Women have ruined their husbands (and themselves) by their demands for the so-called "finer things of life."

Thousands of men have gone to an early grave, others into hopeless debt, still others to a life of crime to satisfy their inordinate desires. This is truly a poverty situation, for while the contented man has what he needs, the discontented one never has what he wants, for there is no way to satisfy the selfish heart.

Contentment must be an active, creative principle which makes it possible for a person to adapt to any situation and use whatever is available to its fullest extent. Paul had learned this secret of life. "I know both how to be abased, and I know how to abound: everywhere in all things I am instructed both to be full and to be hungry, both to abound and to suffer need." Philippians 4:12. Then he gives the reason for his success, "I can do all things through Christ which strengtheneth me." (verse 13).

She sat in church week after week envying her more prosperous brethren as she placed a copper or two in the offering plate. "If I were only rich," she would say to herself, "Oh, if I were only rich; I would give large gifts to God. I'd really show Him how much I love Him. How I wish I were rich."

Then her wish came true. Everything she did prospered. She no longer was forced to live with the specter of hunger and cold — her every need was supplied. (She came to the fork in the road.)

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The surplus now made it possible for her to give any size offering she wished. What did she do?

She built a fine house, filled it with expensive furniture, became a collector of art objects, dressed in the latest fashion. But she actually gave less to God than she had before! (She took the wrong road.)

As her passion for gain increased, her concern for the unfortunate (of whom she had been a part such a short time before), decreased. All the concern, the pity, the mercy, the tender impulses were blotted out by the indelible stain of selfishness. Now she was *really* poor, no matter how much of this world's goods she might wrongfully claim as her own.

Prosperity can be dangerous unless one chooses the divine road to beneficence — for if one makes the wrong choice, he might “gain the whole world and lose his own soul” . . . and be bankrupt for all eternity.

Why Do You Give?

In few areas of Christian behavior are the motives more suspect than in giving. It is not my intention to discuss freewill versus compulsory giving, but rather the motives which prompt it and the dangers which may accompany it.

This sphere of Christian action should be carefully studied for one can read of some folks who made some outstanding contributions and were rejected. According to the Bible, they prophesied, cast out devils, and "did many wonderful works." (Wouldn't a PR person have a heyday with these?) But even the volume of their accomplishments didn't qualify them for acceptance.

A guiding principle is found in 1 Corinthians 10:31. "Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God." This means that in every act, God must be foremost — the only object — not the glory of a building, or a program, or even a "good cause." Contrary to popular thinking neither the merit of the objective, nor the urgency of the need is a true motive for giving.

Giving can be complex although it is rarely considered so. Often the success of the objective obscures the motives of the givers, when, in reality, what is accomplished is not nearly as important as the effect on the donors. This can be a fertile field for combining selfishness and benevolence.

There are times when giving is in lieu of personal commitment or involvement; it is often easier to give money than time and effort. On the other hand, some folks would rather work than part with their means. One man was heard to say when asked if he was going to engage in a popular program, "I'd better, or I'll have to dig down in my own pocket for the money." It works either way.

Giving to the cause of God can be broadly classed into four

WHY DO YOU GIVE?

categories. Sometimes these overlap (a person may use one or the other, possibly a combination), but generally one of the four is employed.

Giving Reluctantly or Grudgingly

The feelings and emotions are stimulated by appeals for needs or goals. Is such a gift acceptable? No. God does not accept such offerings for they are a misrepresentation. They do not represent love and gratitude, therefore they are a mockery. Consider this hypothetical case.

A mother is busily preparing the evening meal. "Quickly, children," she says, "get ready for dinner; Daddy will soon be home."

Then she hears the car in the driveway. The door slams, the kitchen door opens and closes. Without looking around she says, "Did you have a good day, dear?" He doesn't answer. Wondering, she turns to see her husband standing there with a bouquet of beautiful red roses in his hand.



"I JUST FOUND THEM ALONG THE ROAD"

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Forgetting the flour on her hands, forgetting his dark suit, she hurries over and is about to throw her arms around his neck, when he steps back and says, "Don't make a big deal about it — I just found these lying by the side of the road." (Happy day!)

What did she have every right to think when she saw the roses? Of course the answer is obvious; her husband loved her so much, he stopped on the way home from work and bought the roses to express it. It wasn't her birthday, nor anniversary, nor a holiday, nor *nothing* — just love.

Well . . . God has some rights, too. When we place our offerings in the plate, He has the right to regard these as evidences of our love. Paul went so far as to say if we gave from some other motive, our songs of praise would sound like some out-of-tune instruments (at least, noisy ones).

This type of giving may pay some bills, it may accomplish some projects, but it does nothing for the giver, except maybe, build up his resistance to future appeals. It may even lead him to mock God.

Giving Willingly to Appeals

Is this acceptable? Yes. But there are dangers. What happens to the wellsprings of benevolence during the periods of time when there are no needs, nor appeals? They may dry up and the heart grow cold and insensitive. This can happen unless beneficence is not constantly exercised.

Another danger is that unless proper preparation is made beforehand, the donor may find himself facing an appeal without the amount he would like to give, the money having been spent on selfish indulgence.

From the standpoint of efficiency, funds secured in this way are usually insufficient for the needs; repeated appeals have to be made. (This sparked the suggestion, "If you don't get enough the first time around, pass the plate until you do.")

Then consider the time involved. The period which should be spent in worship and study is wasted in begging. This can be very disconcerting, not only to the member, but to the visitor who really came to be spiritually fed. (Or why did he come to church?)

How embarrassed I was the day I invited a friend (not a church

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member) to accompany me to church. That day *seven* offerings were taken along with all the pleading and promotion that is common with this type of fund-raising.

Each time the plate was passed, he reached into his pocket. He was not a man of means. Seven proved to be the perfect number; he never accepted another invitation. My own respect for my church was lessened for I really didn't invite my friend to hear the latest approaches to raising money.

Planned Giving to Definite Needs

This is acceptable giving for it places the donor on a systematic approach to benevolence. But even in this there is danger — the problem of giving to things. What happens if the object to which a person gives doesn't turn out the way he, or she, anticipated? What if the project fails? This could very well stifle future benevolence.

Another danger is that the needs may not be large enough to challenge the potential of the givers. This allows them to keep more than they should to be spent on selfish interests. In effect this encourages selfishness. This is just as applicable to the church as to the individual, for unless a church strives to reach its potential, it provides the soil and climate in which individual covetousness will flourish. In this type of giving, a person may not be giving "after his ability" nor "as God hath prospered."

Planned Giving to God

This is the highest type of giving, the ultimate in Christian response, the type Scripture indicates God really desires.

It has been proposed that before a person can "graduate" to this type of giving, he must be led along by other, more traditional methods. This is open to question. Evidence is abundant that a new believer, filled with a first-love experience, is often generous to a fault, meaning that he wants to give more than his financial condition justifies.

Jesus said He was married to the church. This analogy carries over into the giving practices of His followers. Once the average marriage settles into a "groove," the courtship-honeymoon desire

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to give the moon and assorted stars isn't so often demonstrated.

Planned giving to God is a heart experience. "Every man according as he purposeth in his heart, so let him give; not grudgingly or of necessity." 2 Corinthians 9:7. This type of giving is the result of love and love demands expression in some tangible way.

It is possible to give without loving, but it is impossible to love without giving. This is as true in our relationship with God as it is in our social life. Therefore, it is important that we analyze our patterns of giving for these are indicative of our heart condition — do we love God, or ourselves?

Giving to God can be so elevating, so exhilarating. Instead of thinking of heat bills, lights, or side-walks, the mind is constantly directed to God, His mercies, His love. It is a constant reminder of the human/divine relationship — a partnership. What greater thought could occupy the mind than that we are copartners with Jesus Christ?

Procedures in Planned Giving to God

First, the tithe must be set apart *before* any portion is spent for personal needs or wants. God must be first.

Second, freewill offerings are determined (according to ability), but before we spend anything on ourselves. Again, God must be first. In following this procedure, the tithes and offerings will be given *at home* (or place of business) but before any personal expenditures. They are given at home; *distributed* at church.

A portion or percentage of these offerings should be allocated for the local needs of the church, the balance used for work outside the immediate area, such as conference and world outreach. The point to remember is that in this plan all offerings are *given* to God and *distributed* to things.

Occasionally, a person who has made a commitment to God of a certain amount or percentage of his income finds himself in difficulty because of a reduction in income or a rise in expenses. This often occurs when children enter academy or college. The immediate reaction is one of guilt if the offering is lowered. This person must realize that God never expects one to give more than he is able; His plan was never designed to work a hardship on anyone.

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One man who had been accustomed to giving a certain sum from his paycheck each month, felt concern because he had to reduce his offerings when his children entered higher grades of school. He hadn't realized that the stewardship of his children and their education was just as important (maybe more so) than gifts placed in the offering plate.

Stewardship is a flexible relationship. It covers every activity and every situation of life. As conditions change, so will the responsibility be altered. It may be increased or decreased, possibly even transferred from one area to another, each one of prime importance.

If we truly love God, we will give to Him, then distribute to those things which make up His kingdom here on earth. Our gifts will be the ultimate expression of our love and gratitude and thus we will lay up treasures in heaven.



Success In Failure

The track record of the world has always been failure. Isn't it strange that all education is geared to success? When does a youth have opportunity to prepare himself for failure? Where could he find such instruction? What happens if he does not succeed in life? If he faces financial problems, how can he meet such a situation when he has been trained only to succeed? It isn't until he finds himself in trouble that seminars and courses are available which deal with family, parent and financial problems, along with stress control.

This is especially significant to the Christian because unless he understands the basic reasons for failure and how to cope with it, his faith in God may not only be shaken, but destroyed. It is paradoxical that although God's plans are also geared to success, sometimes He has to use failure to achieve them.

But first some ground rules.

Money and property are valuable, if used wisely. Poverty is an evil to be avoided. The Jewish leaders of Christ's time believed that prosperity was evidence of God's blessing and approval and poverty the result of a curse. Even today, success is equated with prosperity; failure, with poverty. But remember that prosperity is a relative thing.

After the stock market crash of 1929, the newspapers carried the story of a man who jumped to his death from his office in a Wall Street skyscraper because he was down to his last half-million dollars! (Being down to the last half-million must be a traumatic experience.) This points up the fact that what one person considers poverty might be regarded as prosperity to another.

Therefore, one must determine what prosperity and poverty really are. Via instant recall, we have defined prosperity as having what one needs — when he needs it. To have more than this is some degree of wealth; to have less, some degree of poverty. A

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person who has more than his needs is in position to give assistance to those who have less and need it.

Success, then, would be the result of prosperity as it relates to the necessities of life. It is at this level that the Christian must be content.

This does not mean that one is to be satisfied with a modicum of sustenance, but rather that he must be satisfied with the results of his maximum efforts, whatever these may be.

God only entrusts each individual with the amount he can manage wisely. To give more than this would be unfair, for a person would be held accountable for more than he was capable of handling wisely. The Devil, however, would like to maneuver an individual into this position. So he often has more to do with the accumulation of property than the Lord has. He knows that its mismanagement will prove his downfall.

Solomon drew a fine line between riches and poverty. "Give me *neither* poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee and say, Who is the Lord or lest I be poor and steal and take the name of my God in vain." Proverbs 30:8, 9 (italics supplied).

However, life is rarely so finely balanced; there always seems to be a lack or a surplus. The question is, how shall we regard adversity — as a curse, or a blessing in disguise?

Adversity may be divided into two general categories: self-imposed and circumstantial. Self-imposed adversity is preventable as can be seen from the following examples.

Poor or Mismanagement

Many people live up to their incomes, spending as much as they earn, as fast as they earn it. They never seem to consider the lean times of seasonal employment nor the possibilities of unemployment or decreased income. Nothing is saved for "rainy days" (or any other kind). Their finances go up and down like a roller coaster.

Then there are those who always live beyond their incomes always hoping to avoid an inevitability as sure as death and taxes.

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Unwillingness to Adjust the Lifestyle

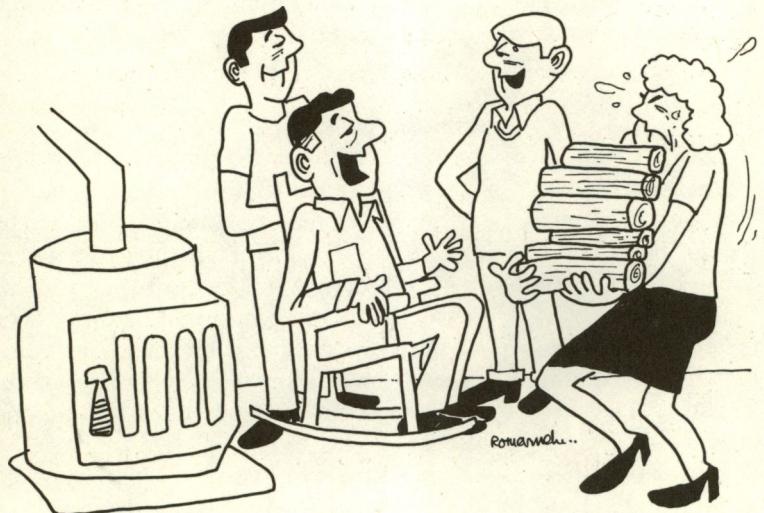
Some folks insist in living in a style to which they have become accustomed, regardless of their incomes.

A couple seeking financial advice after losing a high-paying job said they could get other employment, but it didn't pay nearly enough to support them. As the wife put it, "We just can't live on that amount." One could understand her reasoning (?) if the riding horses in the corral, the four-wheel drive recreational vehicle, and the motorcycle were essential to their standard of living.

If there was one lesson the great depression of the 1930s taught those who experienced it, it was that a person had to "make do" with what he had — or starve. Many people in today's easy-handout society have never learned this lesson.

Unwillingness to Accept Alternate Employment

"I was offered a job," one man explained, "but I'm looking for quality employment" (whatever that is). His desire to find working conditions in the field of his choice can be appreciated, but that old adage remains, "beggars can't be choosers" — neither should they be until conditions justify it.



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Indolence

This is the polite word. It really means just plain old rocking-chair laziness. (One wonders if the designer of rocking chairs had resting or loafing in mind.) Even the Wise Man spent a little time on this one: "Yet a little sleep, a little slumber . . . so shall thy poverty come as one that travaileth." Proverbs 6:10, 11.

He must have been an interesting character, this man who spent all his time talking to neighbors, his older sons — anyone who would listen. He wanted to be a preacher. His wife carried in the wood (after she split it!) to keep the fire going. He rocked and talked. A terse, pointed message was relayed to him. Its salient points included:

- Anyone can find work *of some kind* if he really wants to.
- A definite relationship exists between productive work and good religion.
- A person is just as responsible for his talents and energy as the talent of means.
- The best *sermon* a man can preach to the world is to take care of his family.

Then followed a sharp enjoinder regarding his practice of "running up bills" in one community, then moving to another to avoid payment. This was bringing reproach on his profession, as each member was being regarded as unreliable. All because of indolence.

Circumstantial Adversity

Adversity often is the result of the ordinary hazards of life, often expressed as "just one of those things." Accidents can incapacitate a person, cutting off his income. Medical bills add to the problem, often compounding it. Errors in judgement can cause hardships (nobody is perfect) but it is better to try and fail than to never try. Economic shifts often bring depression. For instance, the closing of a large industry (many times without warning) has a "domino" effect from worker-to-merchant-to-manufacturer. These instances are so common and varied that no one case would serve as a pattern.

However, there is another kind of adversity which must be clearly understood by the Christian for it may be the result of *divine design*.

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It is probably unthinkable to some that God would deliberately allow adversity to come upon an individual, but it is within the scope of divine providence to allow this to happen. The history of Israel's bouts with apostacy during the time of the judges provides ample proof of this.

It wasn't in God's plan for His people to be brought under the domination of their cruel neighbors time after weary time. But He allowed it to happen in the futile effort to bring them to their senses, to convince them that their only safety, security and happiness lay in strict obedience to the laws and ordinances He had given them.

Christians (modern Israelites) need, at times, to be jarred out of their complacency. Business interests can be all-absorbing; God is forgotten. Amusements can consume time and interests. Sometimes a person caught up in the daze of trying to make a living finds he has little energy or time for spiritual things — then finds he has plenty of time to consider the direction his life has taken when he is suddenly without employment. Because of this, one who is suffering financial adversity must never think God has forsaken him. On the contrary, it may be by divine design. It may be a rich blessing in disguise. What should one do under these circumstances?

There are seven steps:

- 1) Don't become discouraged
- 2) Cast all cares upon God
- 3) Remain calm and cheerful
- 4) Pray — don't forget to offer praise and thanksgiving
- 5) Ask for skill to manage wisely and prevent loss and disaster
- 6) Do everything possible to bring about favorable results
- 7) Accept whatever happens with a thankful heart — perhaps
success might have been the worst thing for you

One of the most amazing examples of the blessings which may be experienced in adversity was given me by the sister of a woman who was imprisoned during World War II in western Europe.

Every day this woman, a Christian, would gather her wretched companions around her and thank God for His blessings to them. They were too miserable to protest.

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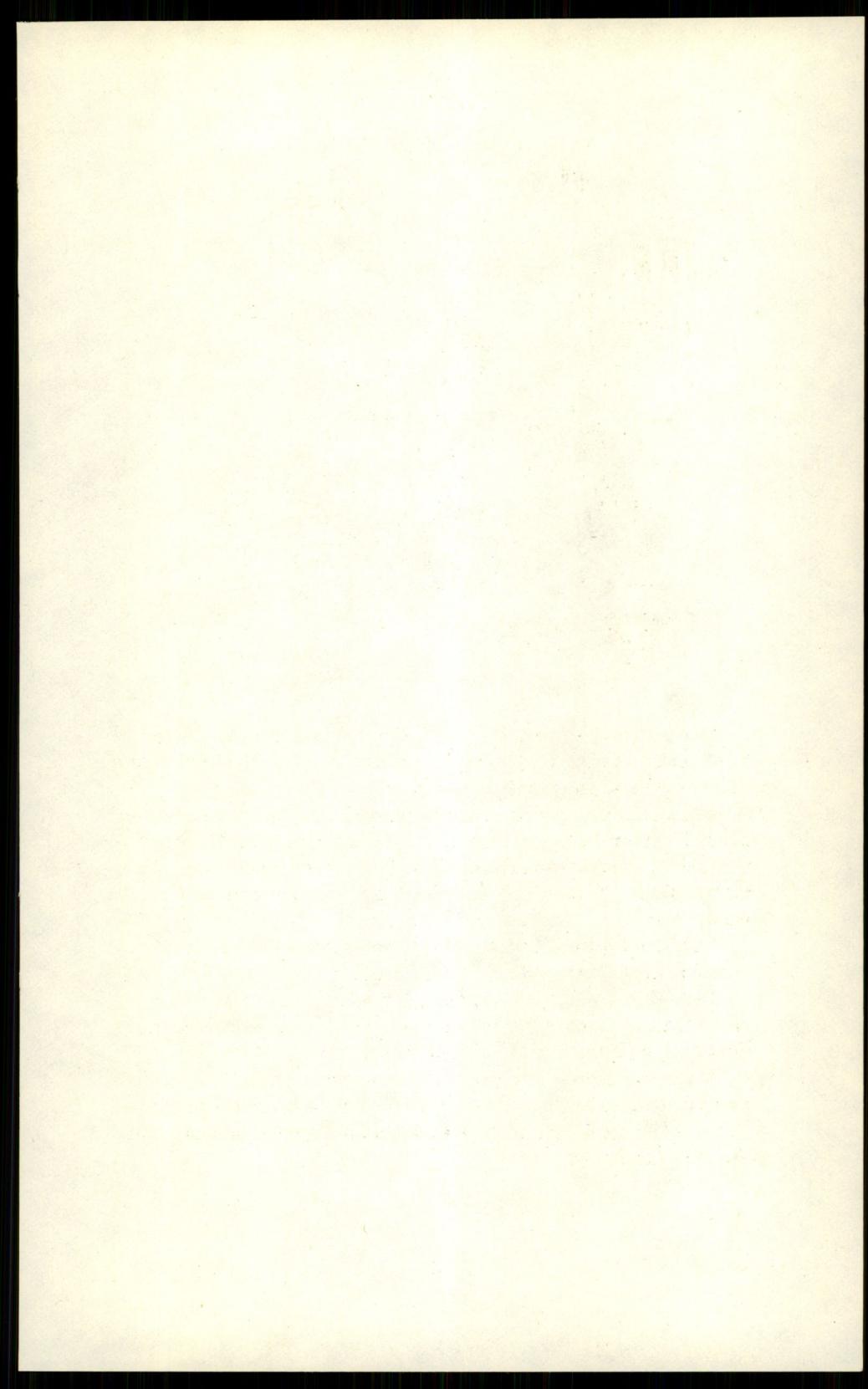
One morning she prayed, "Thank you Lord, for the shelter we have, a bed on which to sleep, the clothes we wear, the food we eat . . . and thank you Lord for the lice!"

She could feel the shock and disbelief before she opened her eyes. Then one of them blurted, "You can thank your God for this miserable, cold prison and for these stone beds where we have to sleep. You can thank Him for these rags we wear and for the slop we have to eat . . . *but not for the lice!*"

She looked from one to the other of these pitiful, desperate women, then quietly said, "Yes, I thank God for the lice."

But why, I wanted to know. My hostess explained that because these women were so lousy the guards never bothered them. God had used the lice to protect them!

If we could only remember that our plans often fail so God's plans for us can be a complete success. If our eyes could be opened so we could see God's plans in their totality, we would want it just the way He does it.





"HERE'S YOUR VIEW PROPERTY FOLKS"

The Trap Beside Investment

The letter which came across my desk was a "doozey" (as one of my friends would call it). It promised white sand beaches, waving palms, endless days of sunshine — well, not exactly — but the prospects were there.

It offered a 36 percent profit on a minimum investment with little risk. (I liked that last part.) It explained that through the use of computers, the company was able to "lock in" on both purchases and sales. In the old days, BC (before computers), this was referred to as "playing both ends against the middle!" (It was such a good deal — I couldn't afford to accept it.)

One of the perplexities which faces many affluent Christians in the management of money is to determine the difference between investment and speculation. In a world loaded with unpredictable hazards, the line separating these can be extremely fine. The observation regarding the one can be used to justify the other. Is there a difference? If so, what is it?

No set of rules could be formulated which would remotely cover all the variables involved. However, there are some principles which may serve as distinguishing features, safety factors and indicators. While these will not in every case prevent loss, the one who follows them may be absolved from blame if such loss occurs.

Investment may be defined as entering into a business relationship in order to gain interest or income. This is not only permitted in the Bible, but required. The parable of the talents gives proof of this. The man who made no investment was dealt with severely.

Solomon said that a virtuous woman was worth more than precious gems. He listed among her accomplishments, skill as a wise investor. She purchased a field and planted a vineyard. Was this investment or speculation? Some might argue that this was

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speculation, that she couldn't be sure of a return on her money. However, it must be recognized that the field was a tangible asset with a market value. The planting of a vineyard was based on sound business principles; the soil and climate were suitable, and a market available. This was true investment.

It is true that she might have suffered loss, but she was working from a position of past performance and present conditions relating to the raising of grapes.

Thus it may be concluded that investment decisions should be based on tangible assets with a current market value, and a predictable rate of growth based on either past or present performance and future anticipated demand. Normal economic conditions will serve as a guide.

But even in investment there can be dangers to the Christian. He might follow acceptable business practices (be legally correct), but if he takes advantage of another's misfortune or his ignorance, then the transaction would be listed in the books of heaven as robbery (1 Thessalonians 4:6; Matthew 7:12).

One man bought a car (which he didn't need) as an investment from a man who offered to sell it for a price far below its market value, because he desperately needed money for some medical bills. The buyer was certainly within acceptable business practices. He paid the asking price, he was legally correct, but he was taking advantage of the misfortune of another.

As a Christian, he should have paid the man an amount somewhere near its market value allowing himself a normal margin of profit, or he might have loaned the money taking the car as security, thus allowing the man opportunity to recover it within a reasonable period of time. As it was, he said "it was a steal." In the books of heaven, it was probably recorded exactly that way.

Another instance comes to mind. A man who had "inside" information learned that a highway was being re-routed. This would make a particular parcel of land very valuable; instead of farmland, it would then be rated commercial. He purchased the land from the owner, who charged him a fair price based on its present usage but who was ignorant of the proposed road change.

Once more the transaction was legal in every way, but morally

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wrong. Taking advantage of another's ignorance or misfortune is self-destructive. It does irreparable personal harm. (This is not treating our neighbor as we would wish to be treated.)

How then does investment differ from speculation?

The Christian must be aware that the Devil cleverly conceals a trap close to investment. The trap is speculation. It is often baited with the thought that this will provide abundant means to further the Lord's work on earth, therefore must be divinely arranged.

Speculation, according to the dictionary, is the act of engaging in a risky business transaction that offers the possibility of large or excessive profits. The terms "risky" and "excessive profits" pinpoint the difference between investment and speculation.

The investor seeks by every means to minimize the risk element; the speculator relies on it. Fortunes have been literally sunk in mines that never produced anything except profits for the promoter. The same can be said of many real estate ventures (some of which were underwater — or in a swamp!), depending on some chance development to make them valuable. In speculation, risk is the name of the game.

The investor will anticipate profits commensurate with normal business conditions. The speculator, on the other hand, seeks excessive profits based on the credo "the greater the risk, the greater the profits."

This desire to obtain money faster than normal conditions will permit is a form of intoxication, which accurately describes the actions of some people who have been eager to part with their money.

A super-smooth-talking promoter swept through a state, offering unheard of profits for a paltry (?) five-thousand dollar investment in a hydroponic tomato-raising venture. The "unheard of profits" proved to be correct — no one has heard of him since! Dozens of otherwise sane people rushed into this scheme and no one took the time or trouble to investigate either the man or his credentials. It is unbelieveable how gullible (or intoxicated) people can become when excessive profits are promised.

One may smile at those foolish enough to buy the Brooklyn Bridge (I understand they are still selling it) but whether it is

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bridges or potatoes or cotton or a gold mine in Mexico or blocks of ice from the Arctic, the appeal is always the same: unusual and excessive profits — and there are always those who will “bite.” (Didn’t Barnum say there was one born every minute — so there shouldn’t be any shortage.)

A practical knowledge of the principle not to seek profits “which normal conditions will not permit” would have saved thousands of dollars, even millions, for which some Christian stewards may have to give account.

Another element in speculation which is even more devastating than the loss of money is *the desire to get something for nothing*. Sometimes people win and as one man expressed it, “laugh all the way to the bank.” This is contrary to Christian stewardship in which the acquisition of money or property is to be the result of an expenditure of time and energy (1 Thessalonians 4:11; Exodus 20:9).

The desire to get something for nothing is next in kin to gambling, a transaction in which property or money is transferred in a way not acceptable to a planned order. In this sense, the speculator and the gambler share the same cabin; each wants something for which he has not worked.

Those who engage in this pursuit become indifferent to law and order, both man’s and God’s. As they take advantage of the weaknesses and ignorance of their fellowmen, they become insensitive to their well-being. This can only produce a degeneration of character for it is contrary to Christian principles.

A Christian comes to the aid of the unfortunate. The gambler takes advantage of them. His sympathies become seared as the desire for something for which he has not worked smothers his benevolent impulses.

A prominent businessman was once seen taking money from a former partner in a game of chance (actually he was cheating him) when he knew the man’s family was suffering from a lack of proper support. Speculation may contribute or lead to this desire for unearned profits or excessive returns.

“A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.” Proverbs 28:20. Experi-

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ence has shown that those who engage in speculation often place themselves on Satan's ground, where they are subject to unusual temptations and often disappointments. This activity has often led otherwise honest men into risky or fraudulent business practices. There is a principle which states that there is nothing as demoralizing or intoxicating (especially to youth) as the acquisition of money or property without labor.

A young teenager, under the guidance of his father, was able to make a large sum of money in less than one year by playing the stock market. Without doubt the results were gratifying to both son and father (the latter bragged about it), but what about the unseen results?

Will this lad ever be satisfied with normal wages from a normal day's labor? Has this first taste for excessive profits created a craving for more? Does this father realize that the road on which he is directing his son is "demoralizing and intoxicating?"

I asked a market analyst in New York what factors motivated those who "play" the market. He answered without hesitation, "excessive profits and greed."

As one moves cautiously into the mine fields the Devil lays for the unwary, past the results, past even the desire for easy profits, one comes face-to-face with the motives. These are probably the most damaging of all, whether one wins or loses. Invariably, one encounters the common denominator of all the world's problems: selfishness. Only this could fire the blind zeal with which a speculator seeks his ends. There is no thought for his fellowmen. It is always "me — and mine."

On the other hand, the investor can be motivated by the highest of goals: love for God and the benefit of all mankind. As he sees the gigantic task before him and considers his puny resources, the task looks hopeless. But through good investments, he has opportunity for a much greater potential. His love for God and corresponding love for his fellowmen becomes the great motivating force in his investments.

He recognizes that the money is not his, but God's; he is a steward, responsible and accountable. He realizes that money is life and must be dealt with accordingly. (Would a person risk his

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life needlessly? Some do.) This realization will lead him to move with caution, minimizing chances — never seeking them. He has divine principles to guide him, unerring advice as close as a prayer. If he is spiritually awake, he will hear that still, small voice directing "this is the way" (Isaiah 30:21).

Investment then, is a business transaction based on sound economic principles. Speculation is a risky venture which promises profits not possible under normal conditions. The one is Biblical, the other is not.

Gifts Without Strings

If the object to which you gave didn't turn out the way you thought it should, would you stop giving?

Some people do — and the Devil chalks up another score on the board, for he'll do anything to keep people from giving, or to get them to stop giving. It is a law of the universe that everything receives that it may give. Because of this, the Devil lays subtle plans to break this cycle of benevolence and thus creates disunity and disorder.

One cannot be concerned solely with the act of giving; it is the kind of giving that is important. There is one kind that could be labeled selfish benevolence. While this might appear contradictory, it is not, for selfishness and benevolence can be very compatible under certain circumstances.

Much of the giving so popular today, has so many strings attached it is difficult for the funds to do their work. Too many feelings and emotions get in the way. The reason for this is the selfish motive that is the basis for the majority of fund-raising campaigns. The prospects for personal gain will often open the old pocketbook when all other methods fail. Dinners, entertainments, and sales (to name a few) cluster under the umbrella of "good causes" and address their appeals to the selfish nature. This is *selfish benevolence*.

Another type of giving is the result of pressure or obligation. Millions of dollars are raised annually by relief agencies and other organizations using group pressure as a tactic. The goal is one hundred percent participation for the employees of offices, stores, factories, and even cities. Plaques and certificates are often given in recognition. Praise is liberally heaped on the "in-house" promoter.

A court case was settled recently in behalf of a plaintiff who refused to give to one of these appeals and was discharged as a

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result. It would be safe to say that the majority of the donors to such programs consider this an "either-or-else" proposition, especially if the solicitor happens to be a supervisor, or the boss! Tragically, the church, which should realize the importance of motive, is often guilty of this same practice of goal emphasis.

Another kind of benevolence might be termed "reluctant benevolence." This is also called the "Aunt Harriet gift." Such gifts are made because the recipient "expects" it. "After all, what would she think if I didn't?"

Then there is the benevolence which may be a by-product of selfishness. Selfishness can produce a nagging, gnawing sensation which often forces a person to make a sudden generous gift. The object of the gift is immaterial — the reason for the gift being to rid the conscience of a guilty feeling. The unfortunate result of such giving may be the backlash which may accompany it.

The relief from guilt will be temporary at best. Then the person may regret the action as a "moment of weakness." This will stiffen the resolve not to "let down" in the future, thus selfishness is more firmly entrenched in the heart. This self-destructing type of giving is *guilty benevolence*.

True benevolence must be disinterested and unencumbered with no strings attached. This does not mean that a person has no interest in the object(s) to which he gives. On the contrary, he is so vitally concerned with them that he refuses to allow his feelings or emotions to interfere with his giving.

True Christian giving is disinterested, a divine principle which must reign in the human heart which is so vulnerable to selfishness. If the emotions or feelings are permitted to control the actions, the results can be disastrous.

Consider the case of Sister X. She is a real person, living in a real city. The names have been omitted for obvious reasons.

Sister X was a member of a church in which I was conducting a yearly budget program. One evening she called me to one side and cautioned, "Whatever you do, don't let anyone call at my home about this program — my husband is a terror." (He wasn't a member.)

"I'd like to meet this terror." I laughed. (I wondered at the

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time how such a nice-appearing lady could marry such a terrible husband.) I assured her there wouldn't be any embarrassment to her.

"I told my husband what you said," was her greeting the next time I saw her, "and he said he would like to meet you, too." So we set up an appointment for an evening a couple of days later. I really looked forward to it.

But on the day of the appointment, the pastor informed me of another engagement of which I had been unaware. I planned to phone her and set up another date.

Then followed a series of incidents which led to a very revealing conversation with her.

On that rainy morning I had some business to attend to in the downtown area. I was returning to my motel, when I noticed the barrier which had been blocking a newly completed crosstown thruway had been removed. (I have an insatiable urge to drive on new highways.) It appeared to go in the general direction of my lodging, so I was soon spinning along on this lovely strip of concrete.

It lasted only a mile or two, when all traffic was shunted to an offramp and I found myself at an intersection protected by a blinking, orange light. Just across the road was a park, and I immediately recognized these as the landmarks she had given to assist me in finding her house. I decided to locate her place in the daylight so I wouldn't have trouble when I returned at night.

I found the address, then decided to stop rather than phone, tell her of my other appointment, and make a new one. I pressed the doorbell. She opened the door almost immediately. The startled look on her face made me wonder if I was calling at an inopportune time.

"The angels must have sent you." The greeting startled me for I certainly wasn't aware of any celestial guidance at this point.

"Is something wrong?" I asked.

She didn't explain, just invited me in and directed me to a chair in the living room. Puzzled, I waited as she seated herself and slowly rubbed her hand across her forehead.

"I'm so disturbed," she began, "I haven't slept for two nights. It's the program at the church."

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"What's the matter with it?"

"It's the school part. I don't like it." (In the budget there was a yearly subsidy for the operation of the local church school. Up to this point, I wasn't aware of any opposition to this item.)

"Don't you want to help support the school?"

"No!" Her tone left no room for negotiation.

"But why not?"

"Why not?! I'll tell you why not! I was a member of that school board and they took an action I didn't like. I told them so, they went ahead anyway — and I resigned!" There was a long pause. Then, as if it were an afterthought or a postscript, she concluded, "And I quit paying my pledge, too."

"But you can't do that."

"Why not?"

"Why not? Because that would start a canker growing in your soul."

"What's a canker?"

I explained that a canker is like an ulcer — a sore. People get them, trees get them, dogs and cats get them. I pointed out that the Devil doesn't care what he uses to get us to stop giving. He knows that if he can slither into our giving practices, a lot of other things will come unzipped at the same time. In this case, he used her upset feelings to start the little sore growing.

I really wanted her to see the danger she was in (the money wasn't important). I wanted her to understand the principle of disinterested benevolence. I felt I must expose her feelings and motives so she would understand it.

"Why did you make the pledge in the first place?" I asked.

"Why . . . because some of the kids can't afford the tuition . . . and well, the school needed the money."

"I suppose now that you have stopped giving, all the children can pay their own tuition and the school doesn't need any more money."

"I don't suppose so." Now she was thinking.

"Am I safe in assuming that the school is now worse off than before?"

"I guess so."

GIFTS WITHOUT STRINGS

"How much was your pledge?"

"Ten dollars a month."

"What did you do with the money?"

"What money?"

"The money you saved from not paying your pledge. Didn't you say it was about four months?"

"About that, I guess."

"So what happened to the forty dollars?"

"I don't know," she shrugged her shoulders, "I guess I spent it on myself." This thought seemed to amuse her, but the smile quickly faded as she began to realize how the Devil had tricked her.

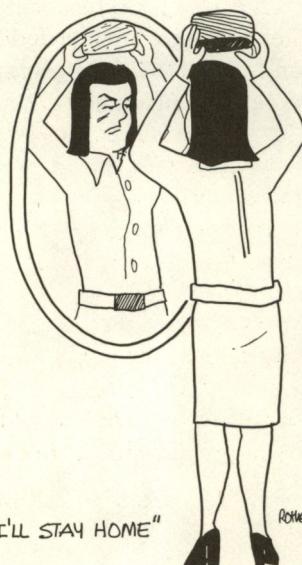
"What should I have done?" She was anxious and honestly worried.

"Why, disagree if you want to, resign if you want to, but never, never let your feelings interfere with your giving."

"What did you say that sore was?"

"A canker."

"I know what you mean. Last week I stood before that mirror (she pointed to one in the hallway) and put on my hat. I was just



"I THINK I'LL STAY HOME"

Rohrer...

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ready to leave for church when I had the strangest feeling. I felt this sudden urge to take my hat off and stay home . . . I love to go to church. And something else . . . I was seriously thinking of resigning as leader of the welfare society. I don't understand this at all; this has been my life."

She studied her folded hands as if she were reliving the whole experience again. The question was on her face before she spoke. I could see it in the tiny squint in one eye: "Is this what the devil does?"

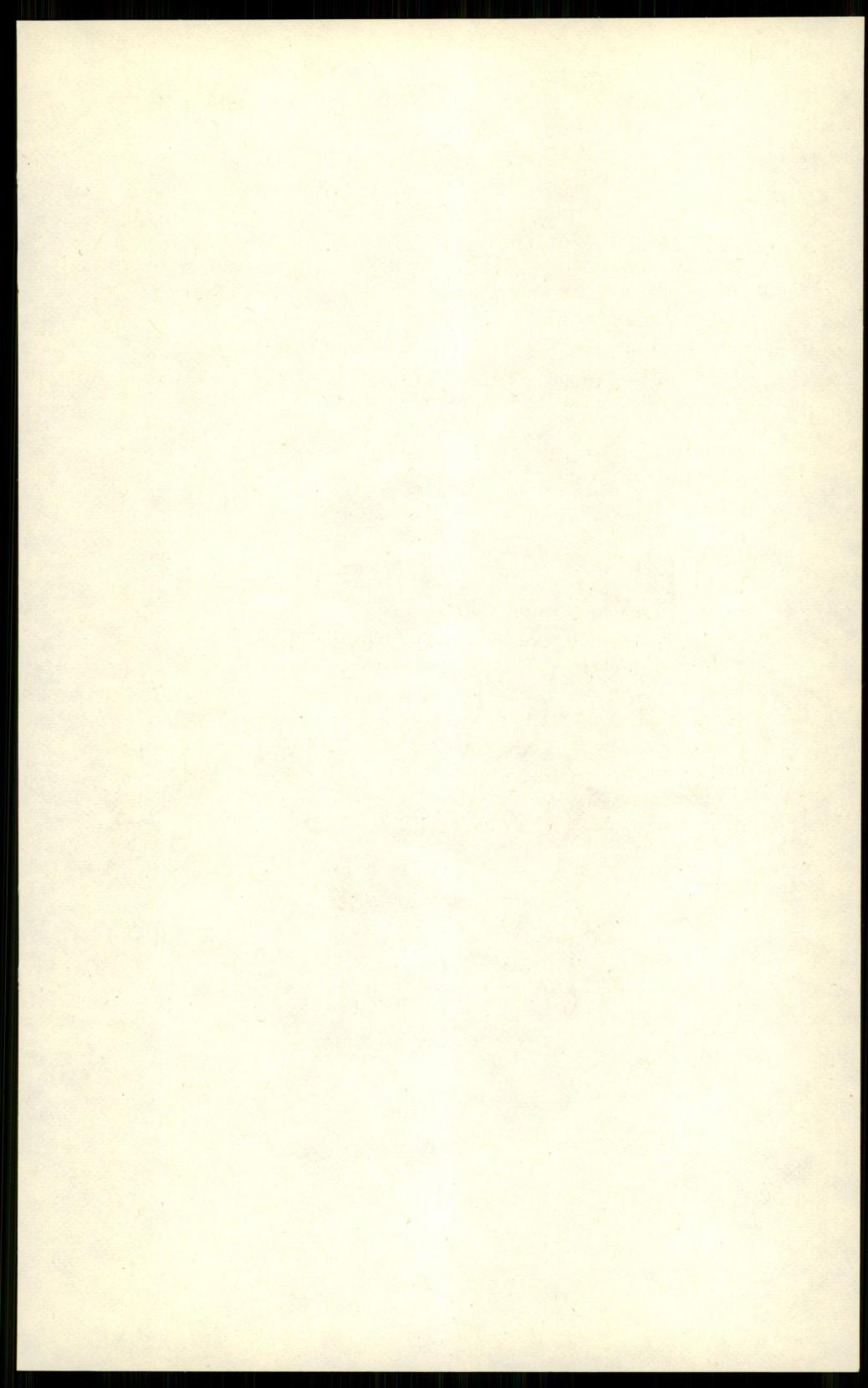
"That's what he does and how he does it."

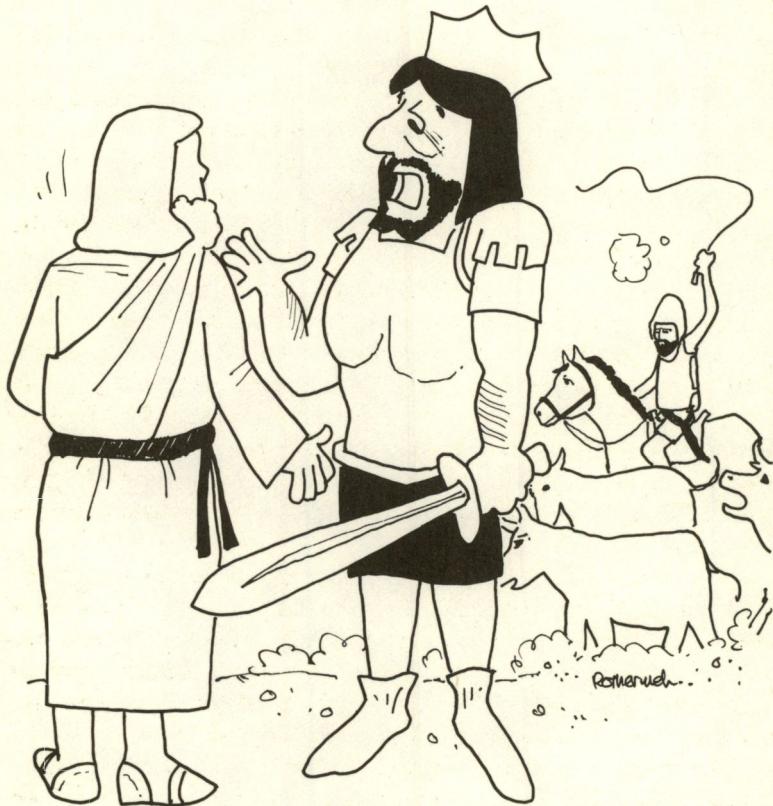
"Well, I'll show him!" The message should have gotten through to him — it was final enough.

The following week, I was walking by the room in the church basement where the ladies processed clothing which had been donated for welfare work. I looked in. There she was working away, happy — humming a tune.

Just in case someone is wondering about her husband (the terror), he was a delightful person. I got the impression that he had built this "terror" image around himself as a protection against some of the well-meaning folks who may have been a bit "pushy" in the past. As a result of our visit, he became not only interested in the program of "her" church, but insisted in having a share in it.

Of course, I wasn't surprised, for I was sure a nice person like her wouldn't have a terrible husband.





"THEY'RE FOR A GOOD CAUSE"

Money And Sacrifice

Money and material things have been so closely linked with the term "sacrifice" for so long that the true meaning of sacrifice has been lost. There is nothing wrong with money per se, nor with sacrifice. The problem arises when the one is regarded as a requisite for the other.

Sacrifice is the foundation of the plan of salvation, for God gave His only son for the rehabilitation of all mankind. This one act exposed the Devil's lie that it is impossible for God to sacrifice, therefore it is unfair for Him to require this of His subjects. This sacrificial Gift (which had nothing to do with money) provided the pattern which every subsequent follower of Christ should emulate. The point to be observed is that sacrifice involved a person—not money. When money came into use as a useful tool of commerce, the Devil saw an unusual opportunity to use it as a substitute. Although money represents life (that part expended in useful employment), it must never be used as a substitute for life. One wealthy man is reported to have said on his deathbed, that he would give his entire fortune for just one more hour of life. One wonders how he would have used it. Surely it would not have been wasted.

Money has a long history of use as a substitute for sacrifice.

A classic example of this occurred when Saul, the first king of Israel, was directed to *utterly* destroy the heathen Amalekites. He *almost* carried out his instructions, but saved the king and an assortment of sheep and oxen, justifying his disobedience by saying these were saved for sacrifice. (For a good cause.)

The prophet Samuel, viewing this unscheduled cattle drive, asked, "Hath the Lord as great delight in burnt offerings and sacrifices, as in obeying the voice of the Lord? Behold, to obey is better than sacrifice, and to hearken than the fat of rams." 1 Samuel 15:22.

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Even the offerings they were required to make for the commission of some sin became a snare to them. They lost sight of the lesson these regulations were intended to teach. Remission of sin demands the spilt blood of Jesus. It involves a person, not just some "payment" for wrongdoing. God wasn't interested in rams nor bullocks nor turtle doves; he was interested in people.

"Will the Lord be pleased with thousands of rams, or with ten thousands of rivers of oil? Shall I give my firstborn, the fruit of my body, for the sin of my soul? He hath showed thee, O man, what is good: and what doth the Lord require of thee, but to do justly, and to love mercy, and to walk humbly with thy God." Micah 6:8.

Even these vast amounts could not be a substitute for what God really wanted: people who would be honest; people who loved mercy; people who would walk humbly before Him; people — not a subsitute.

Is it possible that some of us slip an extra bill or two in the offering plate (conscience money) with the thought that this will square the account? It never will. God isn't interested in "bills" anymore than He is interested in rams and oil. He wants people.

I was traveling with a friend of mine, the editor of a small city newspaper and the discussion got around to religion.

"I joined a church last week," he said.

"That's good," I replied. "What did you have to do?"

"Nothing." He seemed surprised that I would ask.

"Nothing? You didn't have to give up anything, change anything — just nothing?"

"I don't understand," he was genuinely puzzled. "Are you supposed to do something when you join a church?"

"Well, I always thought so. Why join if it makes no difference in your lifestyle? It would seem like I could find a more constructive way to use my time — and besides they might want me to help support it. That could be expensive."

"Oh, they already contacted me about that," he laughed, "and I told them I'd help out."

Is this what the church was looking for, simply financial support? Wasn't it interested in him as a person? Isn't a soul involved here somewhere? One wonders if the church had lost its sense of mission, its reason for being.

MONEY AND SACRIFICE

A spin-off of this substitution is the philosophy held by some individuals that they are the owners of their possessions and therefore capable of making a trade with God, material things for spiritual, earthly for eternal. How else could they consider these if they are only using them as a "pay-off?"

The cathedral dominated the narrow streets and balconied buildings in Fort-de-France on the island of Martinique. The cool narthex was a welcome relief from the hot Caribbean sun. I watched as the people, obviously poor, dropped their coins in the many boxes which were placed at strategic points.

One woman, literally in rags, wept and prayed before an image of Christ in a coffin. Four times I saw her drop a large coin in the box. I saw not the slightest trace of reluctance in her giving. My mind went back to the widow in Christ's time who cast two mites into the temple treasury chest. Why, I wondered, do many Christians find giving such a burden? Why would anyone coin the expression "giving until it hurts" or "giving until it stops hurting?" Who ever felt any pain giving someone else's money away?

There was a policy covering the size of donations in a store where I worked. With all the solicitors who were constantly selling something for something, or begging, we *needed* a policy. As I punched the NO SALE key on the cash register and handed over the sum previously specified by the owner, I never felt even the slightest twinge of pain — it wasn't my money.

Giving to God would cause no trauma if one considered that it already belonged to Him. This recognition would prevent one from thinking of it as a sacrifice.

It is not that the giving of money and material things is unimportant. It is very important, but only as a way of expressing love and gratitude. Remember, we may give without loving, but we can't love without giving. Then is there any sacrifice in giving material things? Yes. But it is in the heart of the giver, not in the gift. The sacrifice part is the desire in the heart which this gift would have satisfied if the love of God had not been greater than the desire for self-gratification.

While God owns the world and everything in it, there is one thing over which He chooses to have no control: our hearts, unless

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of course, we choose to give them to Him. God's government is founded on the great love principle; love demands freedom of choice. God's appeal is "My son, give me thine heart." Proverbs 23:26.

As sacrifice began with a person, it must end with a person. As it began in the heart of God, it must be consummated in the heart of man. This is all God ever wanted, that we would give Him our hearts in total submission. But the choice is ours.

If Jesus could have secured our redemption by the gift of material things, he could have given the universe. But it cost Him His life, and that's what it will cost us, for this is all we have to give; everything else belongs to God.

The Quality Of A Gift

Those who seek funds for benevolent purposes have discovered long ago that instead of appealing to a person's reason, sympathy, beneficence, or the nobler attributes, the most successful appeal that can be made is to the appetite. In order to get something for themselves, people will give when otherwise they would do nothing.

This is so evident in the constant flood of candy/cookie sales, entertainments and other fund-raising schemes which ebb and flow across the land.

Each innovative project spreads like a pebble in a pond with surprising speed, with little or no advertising and may even jump from one country to another (without visas). They also have the characteristic of recurring in regular cycles, like locusts (and are about as devastating).

The Devil must enjoy this activity as much or more than any other, for it is such an insult to his enemy, Jesus Christ.

Because the true motive in giving is love (John 3:16) and Jesus Christ was a perfect gift, it would seem that our gifts to God should also be perfect, motivated by love (see Leviticus 22:21; John 14:23). While we usually think of the message of the prophet Malachi as referring to the withholding of the tithes and offerings, the most scathing rebuke concerns the quality of their offerings: "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 sacrifice, is it not evil? and if ye offer the lame and sick, is it not evil?" Malachi 1:7, 8.

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Incredibly, this rebuke was not directed to an individual, or even a group of people, but an entire nation! Even more startling is the parallel which exists between those people who were to herald the first coming of Christ with those who are to prepare the world for His second coming.

That the same conditions do exist is evidenced by the methods and means which many churches of every persuasion use to obtain means for their financial support.

Consider these for instances:

One lady said she had saved twenty dollars to spend at an annual fund-raising sale for her church. When she was asked if this twenty dollars were dedicated to the Lord, she answered without hesitation, "Of course, I am going to give it all to Him."

It was then suggested that this money be spent hypothetically: she would spend five for a sack of potatoes; another five for apples; five for a little table; and five for a picture. Then it was pointed out to her that she hadn't given the Lord anything — *she took it all home with her!* She just traded her money for other things.

When she saw the logic of this, she exclaimed, "Why . . . why, I'm going to give it as an offering right now!"

There is certainly nothing wrong with raising or producing things and offering them for sale. This is good stewardship. However, care must be exercised in the way the sales are promoted, so that those who buy don't get the idea they are giving to God when they actually give nothing — *they take it all home with them.*

Or this one.

A man paid fifteen dollars for a pumpkin and insisted he had given fifteen dollars to the Lord.

I suggested that he had made a bad deal.

"No!" he insisted, "I gave that money to the Lord."

The members of the church concurred with the "bad deal" idea. He was adamant in maintaining that he had given the money to the Lord. Finally, he argued, "I wouldn't pay fifteen dollars for a pumpkin!"

"That's what I said," I told him. "I think you made a bad deal."

He scratched his head, reluctantly admitting he had made a bad deal.

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"How did you get into this bad deal," I asked?

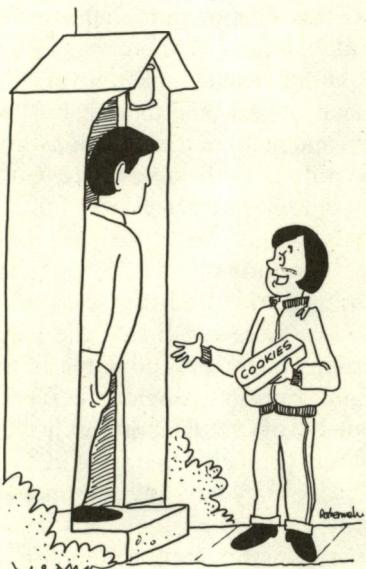
"Well, it was like this. I was bidding against Joe, here. He bid fourteen dollars and ninety five cents. I bid fifteen . . . and I got stuck!"

One wouldn't do this to a loved one. "Here's a gift . . . I got stuck."

This habit of *giving to get* is so common (and generally accepted), that some folks even get upset when these gifts (?) are exposed for what they really are — "polluted offerings." In these, rarely, if ever, is God even considered. Rather, the "need" or a "good cause" is emphasized. Neither causes nor needs qualify as motives for giving to God. They are just opportunities to give.

Consider the idea of appealing to a man's reason.

Frequently one sees bright-eyed children scampering around selling candy (or whatever some eager promoter comes up with), trying to raise money for a school or camp project. They learn early in life that most adults will not give unless they get something



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for their money other than the satisfaction of helping. Hence candy, or some other product is used to "prime the pump."

Of the money that is spent on these things, about forty percent goes to the project and sixty percent to the manufacturer or sales organization. Reason would dictate that the entire amount go into the project — not less than half!

Even more serious than the waste of money is the effect upon the children. If they grow up with the thought that in order to get assistance they have to bribe someone, when they become adults, they may think they have to bribe God. And wouldn't they think this?

In the first place, children should be taught to work for their objectives. Remember the principle that obtaining money or property without labor is intoxicating and demoralizing (especially to the youth). It is getting something for nothing. This is the essence of gambling.

They should be encouraged to work to the limit of their capacity toward their goals. When they reach this limit and are short of their objective, which often happens, at this point they should be able to obtain assistance from those who have a much higher potential, without having to *bribe* them.

If a child is taught that he can look *up* to an adult (who is bigger than he) for assistance as he would to a big brother or sister, when he becomes an adult and reaches the limit of his capacity with more needs than he can fill, he will look up to God. He will have developed the habit of looking up in childhood. Every child needs this training.

The question of "-a-thons" surfaces frequently. These enjoy such popularity and are so varied that almost any prefix can be attached. The problem here is not that the participant does not expend time and energy (often in prodigious amounts), but that he makes no useful contribution to society. Exercise, yes — useful labor, no. A knowledge of useful labor, not just exercise, is one of the best legacies parents can give their children.

One may walk, ride bicycles, jog, climb mountains — even throw frisbees — but what has he done for society? Does not this contribute to the current mental attitude that life is a "lark" just for

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having fun? All these have their rightful place but they should not be used to motivate our giving.

And what about the sponsor?

One man was very vocal in his disagreement with the thought that “-a-thons” were harmful. He said he considered it a great privilege to sponsor such events, that he had just done so.

He was asked these questions. Did you consider the objective to be a part of God’s work? If so, do you have to have someone ride a bicycle, or jog around a lake, to get you to give to God? Did the thought cross your mind that if the rider fell off, you wouldn’t have to give so much? Outside of some exercise, what contribution did the participant make for the good of society?

He may or may not have been convinced — he never answered the questions.

A boy called one day and asked a neighbor if she would sponsor him in a bike-a-thon. She kindly told him that she didn’t believe in these methods, but suggested that if he wished to work, she would provide employment to help him with the project. He hung up.

Not wanting his mother to misunderstand, the lady drove to his home. She explained why she didn’t believe in these activities and renewed the offer of work.

His mother replied, “Work? You couldn’t get him to work! We can’t get him to work!” To which the lady kindly said, “Then I’m not going to contribute to his delinquency.”

One wonders if this lad’s lack of training in this vital area was the reason he was in serious trouble with the law a short time later.

Another boy heard about the work offer and called to see if he might take advantage of it. When he arrived, he asked how long he could work. He was told, “as long as you wish.” He spent most of the day on such tasks as cleaning up the yard and washing windows and was paid for it.

The following letter appeared in my local newspaper:

To the Editor:

How about next year organizing a “work-a-thon, instead of a walk-a-thon for the March of Dimes. There must be hundreds of senior citizens in this area who need help from washing windows to sprucing up the yard. I think con-

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tributors would be much happier to donate so much per hour worked rather than miles walked, and everyone would benefit more. The kids would learn how to work and enjoy the happiness brought to older people, the charities would probably fare better, the kids would be accomplishing something more than just getting exercise, and all the youthful energy could be put into producible service for the community. Next year I will welcome the opportunity to contribute to a "work-a-thon."

(Signed)

Amen . . . and Amen.

Every offering must express love and gratitude to God for His mercy, His goodness and long-suffering. Every gift should be representative of the one great Gift, Jesus Christ, who made the supreme offering for us. "It shall be perfect to be accepted; there shall be no blemish therein." Leviticus 22:21.

The Apostle Paul speaks of liberality as being a grace which should be characteristic of Christians. (2 Corinthians 8:2, 5, 7) Then he gives the formula for acceptable offerings. "For if there be first a *willing mind*, it is accepted according to that a man hath" (verse 12, italics supplied). Such giving will never have to be unhealthfully stimulated by "-a-thons."

The Biggest Gift

A national convention was being held for directors of church fund-raising organizations. During one of the more relaxing periods in the program, someone tossed out the question, "What is the largest pledge you ever received?"

One man related the circumstances leading to a \$10,000 pledge, which was topped by another involving \$15,000; this was upped to one in which \$25,000 was the top pledge.

Sensing I would soon be "priced out of business," I said I would like to tell of an unforgettable experience involving the largest pledge I ever saw. It wasn't an easy story to tell because I was too emotionally involved.

One evening, a church finance committee was going over the names of its members, trying to determine the financial potential for a new church project. Not being acquainted with the membership, I watched with interest as the member's cards were separated in reference to their financial potential.

One member glanced at a card, then casually flipped it to one side of the table. I was curious. I picked it up and read the name, Mrs. Lyons.

"What's the matter with this one?" I asked.

"She doesn't have anything," was the reply. They went back to sorting. I wasn't satisfied.

"She's a member, isn't she?"

"Of course."

"If she's a member, shouldn't she be given the courtesy of a visit?"

"If you want to visit her, go ahead. We haven't any time to waste." I put the card in my pocket.

All I got was a lot of head shaking when I tried to find her address that snowy February evening. I was about to give up when a man pointed to a dingy, two-story building across a row of

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railroad tracks where a switch engine was shuttling boxcars back and forth. No, he didn't know where the road was which led to the house. I crossed the tracks. She lived on the wrong side of the tracks — literally.

The man who answered my knock answered my question by jerking his thumb toward a dimly-lit stairway. I could barely find the door at the top, but a welcome smile greeted me as Mrs. Lyons urged, "Do come in . . . come in. I'm so glad you called."

I entered a room smelling of fresh paint that was as dimly lit as the stairway. My hostess led me to an adjoining room where a fire burned in a little wood stove. The naked bulb hanging from the ceiling tried to dissolve the darkness. When my eyes became adjusted, I could see the reason for the dimness as Mrs. Lyons didn't need any light — she was blind! — alone.

Her eyes were chalky white, but her smile was so warm, so generous, I immediately forgot the trouble I had experienced in locating her home. I noticed the wall had been painted recently. Green. She had some of it on her hands and some streaks on her face. "I see you have painted your apartment."

"Yes, does it look nice?"

"Very nice."

"Well, I can't see it, but I have a neighbor whose son has been out of work for a long time. He was so discouraged I decided to get him to paint my rooms so he could earn a little money." (And she couldn't see them!)

Rubbing her hands lightly, she unfolded a story which made me ashamed I had ever complained, even once.

She was a widow living on a pension, one-half of which went to pay for the rent. The balance could hardly provide food, but she explained, "I don't eat very much." (She couldn't on that amount.)

She had spent some time in the hospital a month or two before so she was trying to pay on that bill also. It didn't take a computer to figure out that she was living on the threadbare edge of poverty. While I was occupied trying to match income with expenses, she flashed that smile again.

"My, my, I shouldn't be burdening you with my problems. God

THE BIGGEST GIFT

has been so good to me. I have this nice place to live, this little stove to keep me warm, and the food I need. As I said, I don't eat very much." Then leaning forward, she asked, "Did you come to see me about the new church?"

"Yes, I did," I managed to say. (Somehow it didn't seem very important.)

"Oh, that's wonderful; please tell me about it."

I whispered a prayer for the skill to paint such a vivid picture of the new church she would be able to "see" it.

I described it in every detail I could remember, how it would look from the outside, as well as from within. I explained how the pews would be arranged, the pulpit, choir loft, foyer, stained glass windows and the children's rooms. She exclaimed over every detail, rubbing her hands excitedly. When I finished, she said, "Oh, I can hardly wait to see it!"

She asked two or three questions about the building and I explained. Then she said, "Did you come to see me about my pledge?"

"No, I really didn't sister. I just came to visit you and tell you about the church."

A frown crossed her face. "But . . . but I want to make a pledge; I want to help build the church."

"I really think," I hesitated, "I think you have more than you can take care of without helping build a church. There are plenty of us who can do that."

"But you don't understand," her voice had a pleading tone, "God has been so good to me . . . I must help."

Extending a foot, she showed me an ugly scar just above the ankle where she said a large ulcer had been. This sore had defied all the efforts of the doctors. She was finally told that in order to preserve her life the leg would have to be amputated.

"Being blind is hard, but losing one of my legs. . . ." She didn't finish.

The doctor told her this wasn't an emergency. He was going on his vacation and when he returned, he would check her into the hospital for the operation.

During the two weeks he was gone, two sisters in the church,

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retired, but former nurses, came to see her. They put cabbage leaf poultices on the sore and prayed fervently that God would spare her limb. (I couldn't find out what the cabbage leaves were supposed to do — but I did remember that Jesus put some moist clay on a blind man's eyes one day.)

Whatever it was, cabbage leaves and prayer, or prayer and cabbage leaves, when the doctor returned he saw to his utter amazement that the ulcer was healed — her leg was saved!

Earnestly she pleaded, "Now do you see why I must help build Him a house? I have to."

By this time I could have crawled under the door without opening it. I felt that small. I did manage to say, "All right, sister, you help build Him a house; I'm sure He will bless you."

"But don't you have anything for me to sign?" ("Please, Lord," I prayed, "anything but this — not a pledge.")

"Yes, I have a pledge card." What else could I say? Slowly, I took a card from my pocket and asked, "How much are you going to try to give?"

Now her face really lit up, "I've been thinking. I think I can give 50 cents each week. Will that be enough?" I couldn't answer.

I wrote 50 cents in the proper place on the card. She said, "You'll have to hold my hand so I can write my name on the right line."

I held that hand as she slowly formed each letter of her name. Then she looked at me with those sightless eyes and said, "Thank you, thank you so much for coming."

I'll admit I carefully monitored this gift. Not only did she faithfully place her 50 cents in the building fund each week, but God did bless her financially so she no longer had to live with the specter of want.

"That," I concluded, "was the largest pledge I ever saw."

There was a chorus of "amens."

So often one reads about or hears a person praised for a large gift or donation. The honor distributed so copiously makes one wonder if the person "dishing it out" really understands that no man *owns* anything and therefore is in a poor position to give

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anything. One also wonders if a person receiving these accolades (complete with publicity and plaques) really appreciates it — or is it just another fund-raising gimmick?

Whatever the cause or reason, people seem to be impressed by large amounts. But is size the true measure of a gift? What about the poor widow in Christ's time? How big is big? Suppose a person wanted to receive such commendation, how large a donation would elicit this response? One thousand? Five thousand? A quarter of a million? How much?

Jesus said, "Take heed that ye do not your alms before men, *to be seen of them.*" Matthew 6:1 (italics supplied). He clearly dealt with the motive in giving, which is of far more importance than the amount.

This does not mean that we are to hide our good deeds, for He also said, "Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven." Matthew 5:16. But care must be used not to shine them in other people's eyes.

He knew how prone men are to praise a large gift which may not represent sacrifice at all, then ignore the small amounts which come from hearts overflowing with love and gratitude.

He did not downplay the large gifts. A faithful steward of much will give much; these are referred to as "princely offerings." But by His reference to the poor widow, He directed the attention of His disciples to the fact that these seemingly insignificant amounts are regarded in heaven as "priceless."

Wouldn't it be interesting to watch the angels weigh our gifts on the scales of heaven?



The Most Difficult Gift

In our money-oriented society, it might be well to consider (contrary to popular opinion) that there are some things money cannot buy. As a matter of fact, there are situations in which money is worthless.

We had driven over fifty-three miles of forest service road, fording streams and bounding over rocks. We parked the car, donned our packs and spent more than an hour picking our way to the bottom of a canyon where a beautiful, crystal-clear brook gurgled its way among the granite boulders.

After a smoke-flavored campfire dinner, I leaned against a giant fir tree enjoying this wilderness setting, relaxing. My arm rubbed my shirt pocket. I was aware of a rustling sound. Curious, I pulled out a crisp ten dollar bill. I remembered placing it there before leaving home, just in "case of emergency."

Emergency? I suddenly realized that this money was totally worthless until I spent at least two and one-half hours climbing back to the car; then I would have to drive the fifty-three miles back to the junction with the main highway; then if by chance the little store was still open, it could be exchanged for something I might use. In this canyon it was of no value at all.

This incident supports the assumption that there can be a situation in which money is worthless or in which it wouldn't even be a substitute for other mediums of exchange which might be of more value.

We have already established that money represents life, for it has the same components of time and ability, that money is life done up in a convenient package for storage and use; however, even though it represents life, it must never be used as a substitute for personal involvement.

THE MOST DIFFICULT GIFT

There are some professing Christians, however, who feel that their gifts of money relieve them of personal commitment. They appear satisfied, sometimes elated, because of their giving records. They do not seem to understand that stewardship is a man's total relationship to God; money and/or possessions are only a small part of this relationship. The one cannot be a substitute for the other.

The Bible provides abundant, overwhelming evidence that religion involves personal effort. According to James, there is a close correlation between genuine religion and a personal involvement program. "Pure religion and undefiled before God and the Father is this, to visit the fatherless and widows in their affliction." James 1:27.

Jesus said two groups of people would be present at His second coming: one on His right hand, the other on the left. To those on His right hand He would say, "Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: For I was hungered, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger and ye took me in: naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me." Matthew 25:34-36.

Isaiah summed up religion as a practical application of the commandment to love our neighbors as ourselves. "Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? When thou seest the naked, that thou cover him: and that thou hide not thyself from thine own flesh?" Isaiah 58:7.

It would appear from these references that true religion is community welfare work of the highest order, to be engaged in by everyone, not limited to a few elderly sisters who meet regularly on Tuesday afternoon!

Put simply, true religion is a deep abiding devotion to God of such intensity that it will spill over into love for our fellowmen. Their welfare will be our concern. Possibly, the reason this is so hard to put into practice is that personal involvement is the most difficult gift of all.

The newspapers carried the story of a boy arrested for armed

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robbery in Los Angeles. His parents were notified and asked to come to the police station. When they heard that their son was in serious trouble, they reacted with embarrassment, irritation and anger.

They were embarrassed to have to go to a police station, embarrassed at what their friends might say and think, embarrassed that their names were going to appear in the papers (not in the society section).

They were irritated because this disrupted their plans for the evening. (He had a poker date with some buddies — she had a bridge party.) This upset their smug schedule in upper middle-class suburbia.

They were angry at their son for subjecting them to this indignity, and they were angry at themselves. Somewhere, somehow they had failed as parents. It wasn't a popular conclusion.

The boy stared sullenly at the floor during their initial tirade, as they vented the feelings which had been building up during their ride to the station, as they blamed each other.



THE MOST DIFFICULT GIFT

Finally the distraught mother asked, "Why, Freddie — why? You never even hinted that you wanted something that we didn't get for you. What more could we have done? Now this . . . Why? Why? If you wanted more money, why didn't you ask for it; we'd have given it to you — you didn't have to steal it. What more could we have done?"

Finally, Freddie raised his eyes, took a deep breath, and said, "You really want to know, do you? You *really* want to know?"

"Yes, yes, of course, we do."

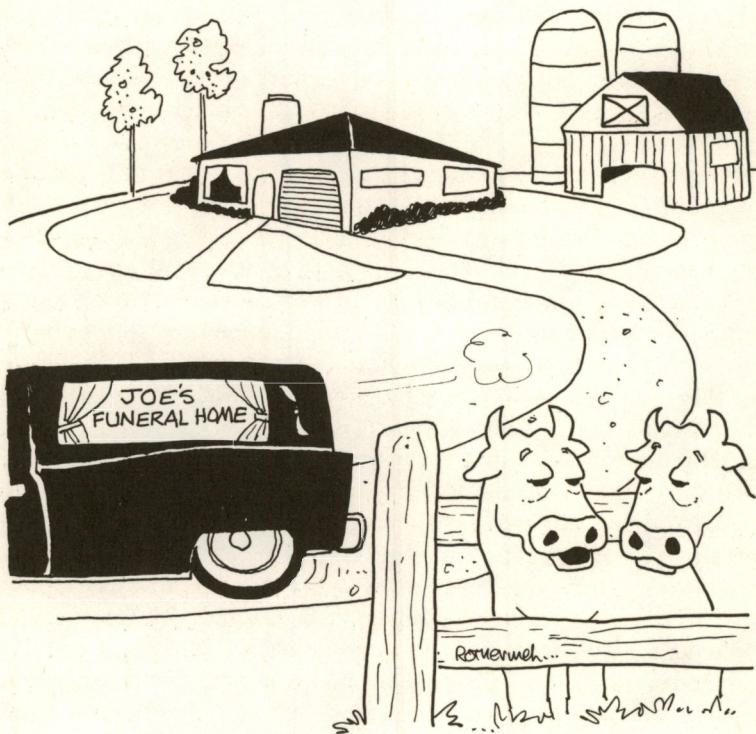
"All right, I'll tell you! Oh, you gave me things all right. Too many things — but when I wanted you, Dad, to play catch with me, it was always, 'Sorry, son, I'm busy; here's some money. Why don't you run on down to the malt shop for a treat on me . . . OK?'

"When I wanted you, Mom, to spend the evening at home (it gets pretty lonesome by yourself), it was always, 'Sorry, Freddie, I have a bridge date tonight,' or, 'your father and I have a date with some friends for dinner. They're older, Freddie, you wouldn't enjoy it. Tell you what. Here's some money — why don't you go down to the Paramount. I hear there's a new show starting there; they say it's terrific. . . . You understand, honey . . . don't you?'

"Sure, I understood, too well; I was in the way! Oh, you gave me things all right, everything but your time and love — that's all I really wanted . . . I wanted YOU!"

There are some things for which money cannot be a satisfactory substitute. One can't help wondering how it is with God. Do we sometimes slip a five, or a ten, or a twenty dollar bill in the envelope or offering plate as if to say, "I'm sorry God, I'd really like to give you my time and energy, but You know how it is; I'm so busy that when I get home at night — I'm bushed. Maybe this will make up for it . . . won't it? You do understand . . . don't you?"

Money may be a subsitute for some things, but it can never replace our time, our interests, and our influence. What God really wants is US!



"I WONDER WHERE THE BOSS IS GOIN?"

Money Without The Christian

Inevitably, there comes a time when the works of a lifetime, money, houses, farms, factories, businesses and investments, find themselves without a manager, because "man goeth to his long home, and the mourners go about the streets." Ecclesiastes 12:5. How the Christian has prepared for this moment will determine whether or not he passes the second test in faithful stewardship: accountability. The preparation may be postponed; the moment cannot.

The wise steward will not procrastinate. At each stage of his life, he will have made sure that when the time comes when he can no longer manage his affairs, they will be returned to the Owner in some acceptable way.

Unfortunately, there are some stewards who cannot be considered wise; many of them manage their affairs as if they were the sole owners. They give when they feel like it, to those things which please their fancies (they may even be recognized for their liberality), but they do not recognize their steward-relationship to God. This attitude reveals their true motives which are basically selfish.

Many of these *do* make extensive preparations for the disposal of their possessions. Lavish gifts to relatives and friends, memorials, foundations and endowments all testify to this. But the underlying motive for these is usually to call attention to the giver — to perpetuate his memory.

Of course, there are those who recognize God as the Owner of their possessions but manage them according to their own wishes. They are ultraconservative in their giving, constantly fearful of the "rainy day," that time when poor health or economic adversity may threaten. They really do not trust God; they really do not

MONEY AND THE CHRISTIAN

believe that as faithful stewards, "all these things shall be added." Matthew 6:33. At the close of their lives they are content (may even desire) for God to have what is left. They appear unaware that "dying benevolence" is one of the purest forms of selfishness.

There are many who transfer their stewardship responsibilities to their children, who may or may not be capable of managing them wisely. They forget that God only entrusts a person with the amount he is capable of handling. In reality they are taking God's place in this decision. Too often this places a burden on the children which proves their undoing.

To teach children the dignity and skills of labor, to provide them with the parental example of disinterested benevolence, these are the legacies of true riches. The building blocks of Christian character are usefulness and benevolence.

We are fortunate to have many examples of true Christian stewardship. Recognizing that everything belongs to God and is only an entrusted gift, these people dispense it freely as opportunities present themselves. They realize that gifts to needs are really gifts to God (if only a cup of cold water), precious opportunities to express love and gratitude.

They keep their accounts in perfect order against the time when they may be *temporarily* relieved of their stewardship, and the heavenly auditor examines their books. They make provisions that will stand the test of law for the disposition of their goods in a manner acceptable to the Owner. This might be through provision for the care and education of minor children, assistance to those in need, or helping in the spread of the Gospel.

By dispensing the larger portion of their estates during their lifetimes, they serve as their own executors — it only remains to allocate what they have left. In this way they fulfill the final aspect of stewardship: accountability.

One writer said that after the rich Pharisee, Nicodemus, finally recognized Jesus as the Son of God, he used his fortune to aid in the care and establishment of the early church. Tradition records that he was expelled from his high office, ejected from Jerusalem and lived out his life as an outcast — in poverty. He couldn't transport his gold, silver and houses to heaven, but eternal wealth is easily

MONEY WITHOUT THE CHRISTIAN

transportable. Sometimes it is just a single meal to the hungry, or a pair of shoes — sometimes, a fortune.

John Wesley said, "Your way lies plain before your face; if you have courage, walk in it. Having *gained*, in the right sense, *all you can*, and *saved all you can*; in spite of nature and custom and worldly prudence, *give all you can*." Then he listed the ways a faithful steward will employ his possessions. 1) "Provide things needful for yourself; food to eat, raiment to put on; whatever nature moderately requires; for preserving you both in health and strength; 2) Provide these for your wife, your children, your servants, or any others who pertain to your household. If, when this is done, there is an overplus left, then do good to 'them that are of the household of faith.' If there be an overplus still, 'as you have opportunity, do good unto all men.' In so doing, you *give all you can*: nay, in a sound sense, all you have. For all that is laid out in this manner is really given to God."

A person who follows this pattern of life can stand tall on that wonderful day when Jesus comes and confidently report, "Thou deliverest unto me five talents: behold I have gained beside them five talents more," and hear those thrilling words, "Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter into the joy of thy Lord." Matthew 25:20, 21.

This is the reward of the faithful steward.

MONEY AND THE CHRISTIAN

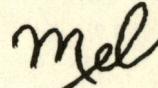
This note of appreciation . . . goes to my wife Christina (I call her Chris) for the efficient, sometimes interesting way she has managed our family finances.

The wedding bells had barely stopped ringing when I asked her if she liked to manage money; she said she didn't mind, so she was elected, delegated, ordained and assigned (my unanimous vote) the undisputed custodian of the family finances. This has allowed me the freedom to pursue many things far more interesting to me than money.

The wisdom of my relinquishing this so-called man's perogative surfaced one time when my insurance man handed me the yearly "jolt" with the suggestion that because of its size, I might like to pay it in three installments. Chris said, "no problem," all we had to do is the same thing we had been doing for the past eleven months: add one more month's allotment to the insurance budget. This is how I learned about her 12-month plan for a balanced, no-worry budget.

Quite frankly, it was easier to get her to manage the family finances than it was to get her to put it all down on paper — but I won again — so here it is. All I can say is try it — you'll like it . . . I do!

Thanks Chris

A handwritten signature in cursive script, appearing to read "Mel".

Christina's Corner

of

Family Finance

By
Christina Rees



CHRISTINA'S CORNER ON FAMILY FINANCE

Christina's Corner of Family Finance

In the years I have been a "budget manager" and have helped those who were in financial trouble, I have observed the many interesting (sometimes irresponsible) ways in which people manage their money. I have seen those who appear to live from hand-to-mouth, without so much as a thought about the possibility of sickness or unemployment, as well as those to whom financial security has become an obsession.

Between these two extremes are the *adjusters* and the *organizers*, the hard core of responsible society. The *adjusters* seem to allow their incomes to dictate their lifestyles and adjust, up and down, accordingly. The *organizers* meticulously plan their standard of living and are loathe to deviate, even a little, from this precise blueprint.

Somewhere between these middle-road methods lies a happy medium, which I prefer, that incorporates the best parts of each: a well thought out plan for the financial management of the home, but with enough latitude to adjust when, where, and if, conditions change.

I am sharing the principles I follow, and examples of these, hoping it will be of some benefit to:

- Those who are just starting a home and would appreciate some "how to" information.
- Those who have never been trained to manage their money and find themselves in trouble.
- Those who, up to this time, have mismanaged their finances and want to reform.
- Those who have suffered some financial misfortune and are trying to get "on track" again.

Possibly it will also help the *adjusters* to plan and the *organizers* to adjust. My main goal, however, is to help each person become a responsible steward of God, because the management of money is an important part of stewardship.

Let's begin.

There is no alternative for a good budget, one based on a careful analysis of the income and expenses. Adhering to a budget provides valuable discipline for every member of the family; it con-

CHRISTINA'S CORNER ON FAMILY FINANCE

trols spending and prevents waste. It teaches system and order which will be invaluable to the children in later life as they learn the value and management of money by precept and example.

Support is the cornerstone of the budget. It must be a cooperative effort by each member of the family unit. Good planning can lead to the fulfillment of the family's goals, as well as financial independence. However, unless the husband and wife see eye-to-eye on this, a budget will be a waste of time.

One person must act as the "manager" of the budget. This is a must. (Too many cooks spoil the broth.) The person chosen for this position should be the one who has both the *time* and *ability* which not everyone has.

The financial management of one home was thrown out of kilter because the wife who attended a family life seminar, was instructed that it was the husband's *duty* to handle the finances. Dutifully she tossed the whole bundle into her husband's protesting lap. It was a fiasco.



CHRISTINA'S CORNER ON FAMILY FINANCE

He didn't number financial know-how among his considerable talents. He couldn't reconcile the bank account; bills were unpaid; the utilities were threatening to cut their services. What a relief it must have been to him when a counselor suggested that the wife resume her expert role as family financial manager and let him return to what he did best: make a living. Not everyone has a "green thumb" when it comes to handling money.

Then, of course, there was the wife who took the money her husband gave her to pay the rent and bought a new dress instead! It works both ways.

The budget manager (whoever has the qualifications) keeps the records, controls the writing of checks and the payment of bills. No one writes a check, nor charges anything without confirmation from the "bookkeeper" to be sure these are "built" into the budget, that there is money available to cover the purchase.

The "budget manager" will carefully study the family's income and living requirements, including housing, food, clothing, as well as future needs and expenditures. But before there can be any budget, there must be an income.

The income is the lifeblood of the family. This may come from salaries, commissions, bonuses or profits as a result of jobs, businesses, or professions. Often, as is in the case of salaried workers, the Income and Social Security taxes are withheld. The worker must base his budget on "take home" pay. If these taxes are not withheld, they must become a part of *every* monthly budget or the family will face a disastrous bill at tax time.

I learned one principle of money management at an early age: the maxim of "waste not — want not." As children, we were taught this principle of saving — even pieces of string were wound on a ball! This may seem strange, even ludicrous, in this disposable age, but I have always appreciated my mother's homespun wisdom. It has influenced my management of money through the years. This principle may be applied to all phases of family life: utilities, food, clothing, entertainment . . . even gasoline!

Because of my frugal upbringing it isn't hard for me to think realistically about handling money. I believe this same maxim will help you immeasurably in your financial management, especially if you are working on a limited income.

CHRISTINA'S CORNER ON FAMILY FINANCE

Personal and family money management falls into roughly three general divisions: *giving, spending and saving.*

Giving as the FIRST expenditure may seem odd, especially to those who have been in the habit of tithing and giving offerings after all their real or imaginary wants have been satisfied, but it is essential for it complies with the "God first" principle. This practice makes the rest of the plan workable. It is the "switch" that opens the line between heaven and earth; it is the power source.

In practice, the first appropriation is the tithe, then the freewill offerings according to the ability, or "as God hath prospered." 1 Corinthians 16:2. From this point a person can move forward by faith, believing that God will stretch the balance of the income to meet the needs. Jesus said His Father knew about our needs and would provide them (see Matthew 6:33).

After this first allocation of the income, one can move into the material requirements of the family. The following list is a general one. It may or may not contain all the items applicable to your situation.

Common Home Expenditures

Housing — mortgage payments or rent

Utilities — electricity, heat, telephone, water, garbage

Food/Household — family, paper goods, toiletries

Taxes — Real Estate, Income, Social Security

Insurance/Licences/Fees — house, car, drivers . . . dog!

Clothing

Automobile — gas, oil, tune-up, repairs

Medical — health insurance, medicines, minor professional services, (animals)

Educational

Savings

Unemployment Reserve

Allowances — parental, children

Debt Reduction (?)

Miscellaneous — furnishings, recreation, gifts, books, magazines, papers, etc.

CHRISTINA'S CORNER ON FAMILY FINANCE

Before preparing even a tentative budget, certain aspects which may affect it must be considered.

Housing

If a person owns his own home, he is responsible for taxes, insurance, and maintenance. If one is buying on contract, taxes and insurance are often included in the mortgage payments; upkeep is not.

If one is renting, maintenance is the responsibility of the owner; utilities are paid for by the renter. Sometimes water and/or garbage are included in the rental agreement. It is common to have a "clean up" fee with the first month's payments to cover costs of repairing any damage done to the property, or repairs and cleaning necessary to bring the property into a rentable condition.

The point to remember is that whatever one is responsible for, over and above the actual payments for housing, must be included in the budget.

Income

Before preparing a budget, consider the nature of the income: is it steady? or seasonable? If a person is guaranteed a monthly income with no lay-offs, the budget can be prepared on this basis.

However, many workers find themselves with periods of unemployment due to weather, markets, or other variables. Others, such as those engaged in the building trades, have times between jobs or other disruptions in which they receive no income at all, except possibly unemployment insurance. In these situations, the annual income (anticipated or based on past experience) must be divided into 12 equal parts. The budget is based on this "adjusted" figure.

On those months when the income is high, no more money must be spent than on the months when it is low. (Here is an area in which most people get themselves in trouble.) If a person recklessly spends this "good times" income, he is digging a financial hole for himself.

Under this budget plan, more money will come in some months

CHRISTINA'S CORNER ON FAMILY FINANCE

than is required to balance the budget. THIS MUST NOT BE SPENT! It should be placed in a special fund marked UNEMPLOYMENT RESERVE FUND. The budget can be balanced on the lean months by *drawing* from this unemployment reserve.

Make a skeleton outline of the anticipated expenditures based on past records (if possible). If these are not available, one will have to *guesstimate*.

If possible build a little "cushion" into the monthly expenditures to cover cost increases. This particularly applies to such items as taxes, insurance, and utilities. (See sample SUGGESTED HOME BUDGET. Use this as a work sheet.)

Base the calculation of all expenses on totals for the previous year (if available, or estimates), divide this yearly figure by 12 to get the monthly amounts. This method spreads the financial burden equally over the year. Even the "biggies," insurance, taxes, (those once-a-year jolts) are reduced to a monthly amount. Once this plan is in full swing, all one has to do is to add the last twelfth to pay the bill.

CHRISTINA'S CORNER ON FAMILY FINANCE

(Sample)

Suggested Home Budget

\$ _____ . ____ anticipated yearly income (gross or take-home).

Budget Expenditures

Yearly	Monthly	Expenditures
\$ _____	\$ _____	*Tithe
\$ _____	\$ _____	*Offerings
\$ _____	\$ _____	Housing
\$ _____	\$ _____	Utilities
\$ _____	\$ _____	Insurance
\$ _____	\$ _____	Taxes
\$ _____	\$ _____	Food/Household
\$ _____	\$ _____	Automobile
\$ _____	\$ _____	Clothes
\$ _____	\$ _____	Medical
\$ _____	\$ _____	Education
\$ _____	\$ _____	Allowances
\$ _____	\$ _____	Savings
\$ _____	\$ _____	Unemployment Reserve
\$ _____	\$ _____	Miscellaneous
\$ _____	\$ _____	Total

* The tithe is not an expense but an expenditure, and should be listed before any other item. After the tithe, the freewill offerings should be given "according to the ability."

CHRISTINA'S CORNER ON FAMILY FINANCE

The Money Card

When the proposed budget lies within the income, make a MONEY CARD. (See sample) Trim a 3" by 5" plain index card to fit the inside cover of your checkbook. (Mine is approximately 2½ by 5 inches.)

(Sample)

On the MONEY CARD list the items from the budget with corresponding monthly amounts (in pencil). Round off numbers. Scotch-tape the ends of this card to the inside of the checkbook cover.

When a check is written or a budget expenditure is made, erase and update the amount of money remaining in that fund. (Round off numbers.) If this rule is followed, a glance at the card will show how much money remains in the checking account for each item in the budget.

MONEY CARD

Tithe	120
Rent	300
Utilities	160
Insurance	30
Tax	60
Food, House	200
Car	75
Clothes	30
etc.	

Update Procedure

At the end of the month, list the MONEY CARD items with their unused amounts on a piece of scratch paper and add the new monthly allotments.

(Worksheet sample)

Rent	Utilities	Insurance	Car
00	17	30	22
+ 300	+ 160	+ 30	+ 75
<u>300</u>	<u>177</u>	<u>60</u>	<u>97</u>

Now erase the old figures on the MONEY CARD and update with these new amounts. Some expenses, such as the "biggies," will build up month by month. These can be put to work collecting interest either in an interest-bearing checking account, or in a short-term savings account. Leave all surplus monies *in the funds* for which they were set aside. This will even out such expenses as the utility bills which fluctuate from summer to winter.

CHRISTINA'S CORNER ON FAMILY FINANCE

If you keep accurate records you will have an instant audit of the budget at all times.

Don't Get Discouraged

I'll admit it may be hard to get started on a working budget when there are no reserves from which to draw and large bills come due before enough money has accumulated to cover them. It may be necessary to draw from other funds such as savings, allowances, clothes and even pinch the food allotment to pay these. This is only a *get-started* measure. The rule is to stay within the budgeted amount on each item.

What to do With the Income

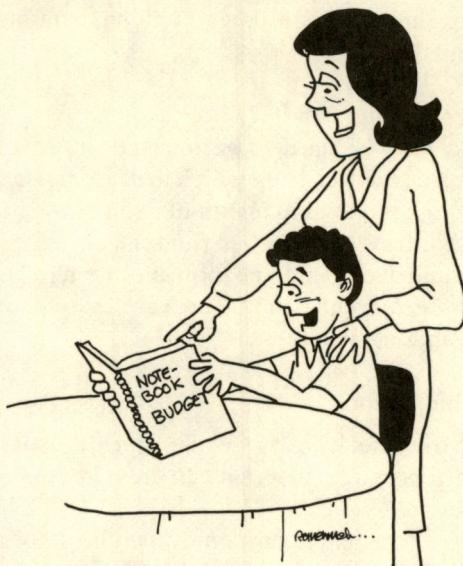
- Deposit the check or money in an interest-type checking account (if possible) where it can draw interest while waiting to be used.
- Withhold a reasonable portion of the check for cash expenditures such as part of the food and gas money, offerings, allowances, etc. Be careful here. Withholding too much cash at one time leads to overspending and one might find herself/himself finishing the month on beans — and hitchhiking!
- The person who purchases the groceries should manage the food money; the one who takes care of the car, the gas money.

Allowances (parental and children)

Each member of the family should be given a regular allowance (as soon as the budget will allow), which is to be personally managed. This will train the children to tithe and give freewill offerings from *their own money*. They can also cultivate habits of saving and careful buying, especially if they are responsible for some articles of clothing and this is added to the allowance. These amounts need not be large, but they should be regular — something an individual can count on.

The child should be taught to keep accurate records of his incomes and spending. Childhood is the time to form good habits

CHRISTINA'S CORNER ON FAMILY FINANCE



of money management. Just as soon as possible they should have a personal savings account. A passbook all their own is a powerful incentive for saving. The following information will assist the parents in training their children to manage their money wisely.

Child's Money Record

1. Use a lined notebook, two facing pages for each month. (See sample)
2. List headings on the top line.
3. Draw vertical lines to separate columns.
4. List day of month in left hand column.
5. Record income and spending as they occur, additions under the plus (+) sign, money spent under the minus (-) sign.
6. At the end of the month, add column amounts, subtracting the minus items (money spent).
7. List the amounts that were not spent as a "carry-over," and record in the proper columns on the next month's record. The "carry-over" monies should equal the amount in the cash envelopes in the notebook pocket (on inside of back cover).

(Sample)

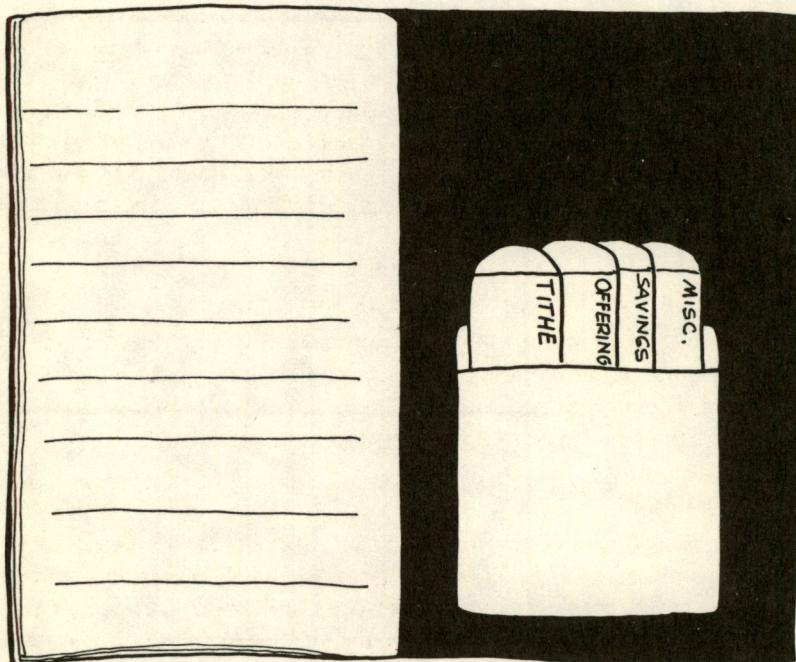
Child's Money Record

1984	Income	Tithe	Offerings	Savings	Spending	How money is spent
Jan.	* Allowance ** Earned	+	-	+	-	+
1	* 4.00	.40	.40	1.00	2.20	
7				-.10		Offering
9						
14				-.10		
18	** 2.00	.20	.20	.50	1.10	
21				-.10		
22						-1.00
28		-.60	-.10			Tithe, Offering
Totals	6.00	+ .60	-.60	+ .60	-.40	
						+ 1.50
Carryover						
						- .00
						+ 1.50
						+ 3.30
						- 1.10
						- 1.10
						+ 2.20

CHRISTINA'S CORNER ON FAMILY FINANCE

What the Child does With His Money

1. Paste a pocket (part of a large envelope, open at the top edge), across the bottom part of the inside cover of the MONEY RECORD NOTEBOOK.
2. The pocket is to hold individual envelopes labeled TITHE, OFFERINGS, SAVINGS, SPENDING.
3. Keep cash income in labeled envelopes to draw from as needed for weekly offerings or spending.
4. At the end of the month, remove the tithe money from its envelope, place it in the church "Tithe" envelope and place this in the offering plate during the church service. Be sure your name and address is on the envelope and the money listed as tithe.



CHRISTINA'S CORNER ON FAMILY FINANCE

Savings (rainy day)

Some buffer must be built into the budget to provide for such things as emergencies, special/bulk buying, and interest-saving on major purchases. A special part of this buffer should be designated "rainy day" money and should not be touched unless there is a genuine emergency, or unless one wishes to make a special offering to God for an unusual manifestation of his care and protection.

Even though the savings may be small in the beginning, an amount should be faithfully set aside from each income. This will develop into a habit which will prove invaluable in your money management.

Unemployment Reserve (for those "lean" months)

In those occupations where there is seasonal employment or those which are regularly (or irregularly) interrupted by weather or other conditions, this 12-month plan for family finance will provide a measure of security. On those months when the income exceeds the demands of the budget, the excess should be placed in this *unemployment reserve*. This isn't savings; it is budget adjustment money. Whatever you do, DON'T USE IT for any other purpose — you will need it on the "lean months."

Debt Reduction (this is a moral obligation)

"Owe no man anything." Romans 13:8 is sage advice. If a family has an outstanding debt(s), it must be liquidated *before* personal desires and comforts. One is never really free to use the money in his possession if it is owed to someone else.

Miscellaneous

At the bottom of the list in budgeting must be the desires for more comfortable furnishings, a new color TV, recreation, gifts, books, magazines, papers, etc. (Books and magazines are available by the shelf-full at the public library — they don't cost anything.)

All these things may be desirable, even good, but they must

CHRISTINA'S CORNER ON FAMILY FINANCE

come after the necessities of the family are cared for and never from reserve money! Saving for some item, such as a piece of furniture, can be a family saving project.

Why not look for recreation close to home. We have traveled a thousand miles and camped in places that weren't as pretty as some within two miles of our house! The trip was nice; it was good to "get away." A healthy budget can afford it, but it is disastrous to a lean one.

I recall one family that was in serious financial difficulty because "Cousin Sue" was getting married in a state two thousand miles away. They *had* to attend. They *had* to buy new tires and a brake job for the car. They *had* to get new clothes for the trip, and of course, there was gas and oil, motel bills, food, and gifts — all on credit cards. I don't know if they ever dug out from under that one. Desires can be devastating motivators.

Speaking of gifts — why not make them? People really appreciate things that are distinctly "you."

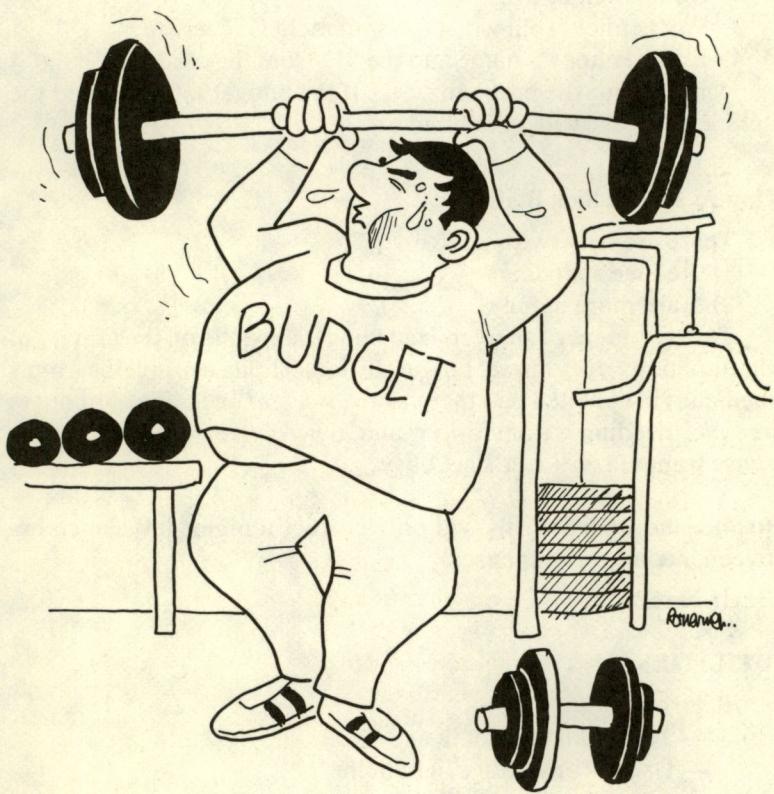
What About Credit Cards?

Charge cards are "debt cards" and should *never* be used by those experiencing "budget fever." By this, I mean those having problems "making ends meet" (income and expenses don't balance). A charge card can easily become a cruel master. "The borrower is servant (slave) to the lender." Proverbs 22:7. How true. Freedom often flies out the window marked CHARGEITIS.

In our why-not-charge-it society, thousands of credit card (ab)users find themselves hopelessly trapped in the clutches of the "charge load" — payments along with multiplying interest and carrying charges. Credit buying encourages people to purchase things they don't need with money they don't have.

It takes super discipline to manage credit cards wisely. They should only be used for identification and/or convenience with the knowledge that there is money allocated in the budget to cover the bill when the statement comes WITH NO INTEREST!

Some may think I'm "death" on credit cards. I'm not — only on their wrong use. We use one charge card regularly and three others on occasion, but only as a convenience to save carrying



CHRISTINA'S CORNER ON FAMILY FINANCE

extra sums of money. We *never* pay interest on the charges. The account is paid in full as soon as the statement arrives.

This budget plan has provision for the proper use of a credit card. The purchase must first "clear" the *money-manager* to be sure there is sufficient money in the proper fund to cover the charge when it comes due. Record it this way: (This is a hypothetical charge-purchase of a shirt purchased at Penney's for \$12.00.)

1. Reduce the "clothes" amount on the MONEY CARD by \$12.
2. Add Penney's as an expenditure on the MONEY CARD with the amount of \$12.
3. Pay Penney's bill when the statement is received.
4. Erase Penney's name and the \$12 from the card.

And now for the problems. . . . If the budget totals exceed the anticipated yearly income, read on.

How to Treat a Sick Budget

There are only two ways:

- (1) Reduce spending
- (2) Earn more money

The treatment of an oversized budget depends on the gravity of the situation. As a nurse, I naturally look at these problems from a medical viewpoint. I see them as *overweight*, needing to reduce; *anemic*, needing a transfusion; and *hyperactive*, needing a good-sense tranquilizer. Let's get busy.

Reduce the Budget (This will only correct a minor imbalance between income and expenses)

Begin here:

UTILITIES

Electricity:

- Turn off lights not in use
- Use lower wattage light bulbs
- Eliminate electric dishwashing
- Dry clothes outside when possible

CHRISTINA'S CORNER ON FAMILY FINANCE

Heat:

- Close doors to bedrooms and other unused rooms.
- Lower thermostat, wear warmer clothes
- Investigate house insulation provided by some power companies

Phone:

- Eliminate long distance calls — write letters
- Eliminate multiple phones in house

Water: (when metered)

- Hand wash dishes
- Use quickie showers instead of tub soaks
- Hand sprinkle yard and garden

Garbage:

- Collect cans, glass and newspapers in quantities, take them to recycle station. Cans must be washed, rimmed, and smashed flat.
- Burn trash where permitted
- Bury (compost) garbage if feasible

FOOD

The amount of food that is thrown away each day in America is appalling. The whiny excuses, "I don't like it," "I'm tired of that," "I'm too full," should make every guilty person hang her/his head in shame, and it would if they would remember that every day two thirds of the world goes hungry!

I remember as a girl, that here was always plenty to eat at our house, but nothing to waste. Left-over food was always used a day or two later in an entirely different appetizing form. This took some creativity. My mother was gifted that way. I also learned to take only what I could eat (every spoonful!), for if I didn't, this was the first thing I was served at the next meal! (It is amazing how fast one can learn this lesson.)

My folks bought much of their food in bulk (when circumstances permitted) and saved a lot of money. This helped feed the

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five, hungry, growing youngsters. This is essential on a limited income. I still remember how we looked forward to the end of the month when Dad paid the grocery bill — the merchant always gave him a bag of candy. What a treat this was for the kids who didn't see candy very often.

Here are some suggestions I have found helpful in saving money on food:

- Shop once a week from a *shopping list*.
- Sale prices are usually the best buys. If the budget permits, buy ahead on staples such as flour, shortening, margarine, toilet paper, etc.
- Use cents-off coupons for *needed* items — not to use coupons.
- Buy sale-priced in-season produce. Avoid delicacies and out-of-season fruits and vegetables.
- Eliminate "junk" foods, soft drinks, candy, pretzels, etc.
- Cook from "scratch." Packaged products and TV meals are convenient but expensive. (Potato chips cost 5 times as much as potatoes and are far less healthy.)

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- Grow a garden in summer if space is available. It doesn't take much room to produce an abundance of lettuce, onions, carrots, beets, spinach, string beans and tomatoes, and are they good fresh picked!
- Try raising some berries. It doesn't take a lot of room and they bear the second year. How about blackberries along the fence; raspberries behind the roses; strawberries in a tub!
- U-pick fruits and vegetables. Pick on shares. Eat, dry, can, or freeze.
- Tight budgets won't allow eating out — one splurge and ker-boom goes the budget!
- We take a lunch and something to drink when traveling. It beats eating in restaurants and it's a whole-size cheaper.

CLOTHING (You can save a bundle here)

I still remember the first new dress I had. My mother made it. Up to that time I wore hand-me-downs. Maybe this doesn't sound very appealing, but as Mother said, "We have to make do with what we have; we wouldn't want to be beholden to other people." So we made do, and weren't too proud to do it.

I was taught to mend, not throw things away. We had catalogues from Sears and Wards, but they were only for "wishing." When the wishes got too loud or too insistent, mother would remind us that "money doesn't grow on trees."

How about these tips:

- Wait for sales (it really pays).
- Shop at thrift stores; you will be pleasantly surprised at the quality and prices. Lots of foolish folk wear things once and discard them. Look at it this way: the clothes are no different after they wear them and have them cleaned, than if you wore them and had them cleaned.
- Every girl should learn to mend and sew.
- Window shopping is a "no-no." The temptations are too strong.
- Avoid fad styles; stick to conservative all-time acceptable clothing.
- Buy seldom, wisely and of good quality.
- Buy wash-and-wear clothes. Save dry cleaning bills.

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AUTOMOBILES

Cars are expensive to buy and expensive to maintain. They are a wonderful convenience (great for vacations and running down to see Uncle Bob), but a family can take a lot of public transportation for what it costs to operate a car for just one year (not to say anything about licenses and insurance). Sometimes, because of the location of home and job, a car is the only alternative, but one should never sacrifice family comfort and security for the sake of convenience. Here is the sad news: If the budget cannot afford insurance and maintenance costs, the family cannot afford an automobile. Find some other transportation or move to an area where this is available.

If you have a car, trimming the fat means getting rid of a second one, then try these savers:

- DON'T EVEN CARRY A GAS CREDIT CARD, let alone use it.
- Always ask yourself the question, "Is this trip necessary?" Carpool not only transportation to and from the job, but family and shopping appointments.
- Be price conscious. Don't drive into a service station like a "big shot" and with a flourish say, "Fill 'er up." Often the station across the street will have gas 5 cents per gallon cheaper. Learn where the best prices are and buy there.

MEDICAL (save by staying healthy)

A limited budget allowance can't take care of a major medical problem, unless accumulated over a long period of time. If possible, insure the family through an employer insurance plan. (Many have them.) If this is not possible, try to stay healthy with nature's medicine: healthful food, fresh air and sunshine, plenty of water (inside and out), regular exercise adapted to age and physical condition and plenty of restful sleep. Maintain a cheerful mental attitude and above all, trust in God. Oh, yes, keep the weight within acceptable limits, but don't become a victim of crash or fad diets.

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EDUCATION (This applies to those families who send their children to private schools.)

Tuition, fees and transportation are high, but I believe that any family that wants its children to have a Bible-centered education will find ways and means to do it, even if the children have to be taught at home (where the law permits). Such study programs are available from several sources, among which are the following:

HOME STUDY INTERNATIONAL

6940 Carroll Avenue
Takoma Park, Maryland 20912

HEWITT-MOORE CHILD DEVELOPMENT CENTER

P.O. Box 9
Washougal, Washington 98671

THE LAMPLIGHTERS

P.O. Box 6-104
N. College Avenue
College Place, Washington 99324

I know from experience that where there is a will, there is a way, but one must have the desire and be willing to work. Maintain the right priorities and practice strict economy. Investigate these possibilities for additional income:

- Exchange part-time work for tuition money. (Garden, yard, housework, etc.) There are many people who need help or would be willing to "create" jobs, to assist children who really want an education and are willing to work for it.
- Summer work: harvesting fruit and berries, in addition to those listed above, can produce money for entrance fees and tuition.

Remember that a person will appreciate those things most which personal effort made possible. Make the cost of education a partnership between parent and child. This will help develop a healthy independence.

Caution: Discard immediately all "bargain" mail advertising such as "six books or records or tapes for only one cent!" Regardless of the offering, these can be financial traps. There is no such thing as something for nothing — there's always a catch some-



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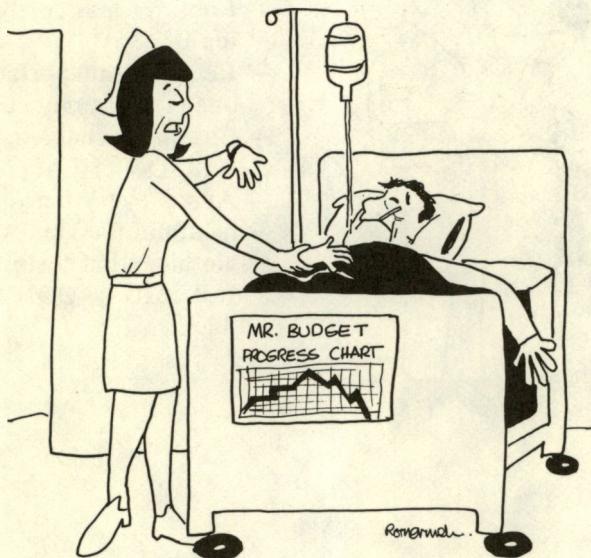
where. It is easy to get in, hard to get out. The temptation to buy is too great. Avoid getting involved.

THE ANEMIC BUDGET (needs a transfusion)

Sometimes sicknesses, accidents, disasters, possibly accumulated past debts make the need for extra money a necessity. Even paring the budget to the "bare bones" isn't enough. The only solution is to obtain more income.

You might consider these sources:

- "Moonlighting" (extra part-time work)
- Live-in care for ambulatory senior citizens
- Professional homework: typing, sewing, crafts
- Infant care by mother, for working mothers
- Children earning money from yard work, berry picking, paper route, selling surplus fruits and vegetables from garden (if applicable)
- Teenagers selling magazines



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END OF THE ROAD (this is an emergency)

There are instances of people being *hyperactive* in their life styles, or are afflicted with "chargeitis." What they need is a *common-sense tranquilizer*. These are the people who still want to do something about it, feel they have the will power, and are willing to take whatever steps are necessary to get themselves on-track again.

It may be traumatic to change one's mode of living — but the next step is bankruptcy! Forget the "Joneses." Throw out the "we owe it to ourselves." Get with it. You have no choice — you used that up a long time ago. It is better to have peace of mind and undisturbed sleep than to constantly worry about tomorrow and the great stone faces of the bill collectors.

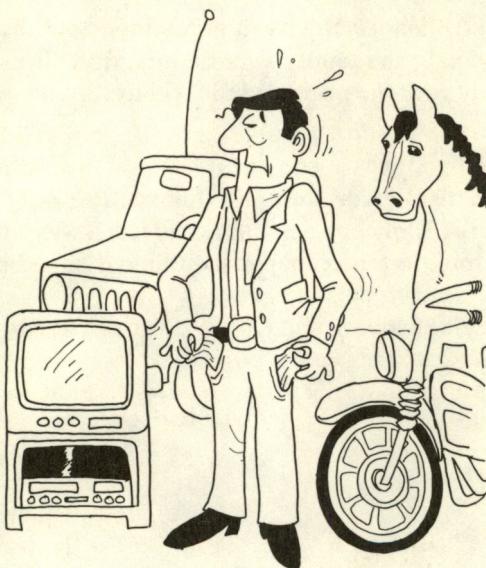
Here is the prescription. Get it filled at once. Take the whole bottle. Forget the water — these pills need to be bitter so you won't forget next time.

- Look for less costly housing
- Reduce transportation to one (1) economy car
- Cut up all charge cards — ALL OF THEM
- Avoid everything (except healthful food and suitable clothing) that costs money.
If it costs — DON'T!

Good luck.



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"NOW WHAT?"

TOO LATE — YOU'RE IN THE DITCH!

We come at last to those sad instances where the family finances are wildly out of control. There was adequate income for the family to live on a carefully controlled budget, but irresponsibility, by all parties concerned, has placed them beyond any "patch-up" measures. There is no easy solution to this — but there is one:

Locate a reputable family finance counselor firm. Place the family finances completely under their control (they will insist on it). *They* will manage the income. *They* will set up the budget. *They* will pay the bills. *They* will determine how much the family will be allowed to live on. (Tuition isn't cheap in the school of hard knocks.)

I said it wouldn't be easy, and it won't — but it's a last ditch stand (you're in it). Doing it this way will, at least, preserve the family's credit rating (if it hasn't been lost already), in which case it

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will help reestablish it. But even more important than money, it will keep inviolate the family's moral integrity. It may also provide the family with the pride and the will to start all over again.

A FINAL THOUGHT . . .

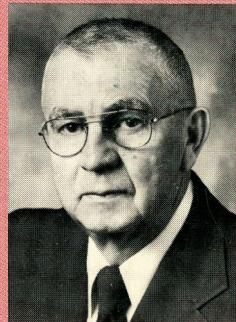
If this practical guide to family finance brings freedom from financial worry to only one person, I shall feel it was worth the time and effort it took to put on paper the things I have been carrying around in my head.

I'll be praying for you.

Christina

The Author

Mel Rees is a native of Portland, Oregon — born back in the horse-and-buggy days. A graduate of Laurelwood Academy and Walla Walla College, he spent a number of years in the private sector before being called into the ministry. He labored in the Greater New York, New York, and Oregon Conferences, and in the Columbia and North Pacific Unions.



He was one of the first to see the importance of stewardship education as outlined in the Bible and Spirit of Prophecy. He has shared these principles with people as far north as St. Lawrence Island in Alaska and as far south as Cape Town, South Africa.

Since retiring in 1975, he has held "Principles to Live By" seminars in the United States, Mexico, Central America, South America, and the Caribbean. He believes, and teaches, that religion should be simple, that people should live by principle rather than rules — that this is what Jesus taught.

Mel and his wife Chris live in Woodland, Washington, in a beautifully wooded area where they have an orchard, berries, and a garden some refer to as a "truck farm." They raise far too much for two people, but enjoy sharing, which they consider a divine privilege.

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