

Channeling God's Wealth

by Charles C. Ryrie

GIVING IS ONLY HALF the story of money and the Christian's love for God. If everything comes from the Lord and belongs to Him, and if believers have dedicated their lives to Him, then not only is what they give to Him important but also what they spend on themselves. Both are indicative of their love. It is faulty reasoning to think that when believers have given a portion of their income to the Lord, the rest belongs to them. It is all His; they merely use part of it for themselves.

Although the average family's income is up considerably from what it was a few years ago, the universal complaint is "I do not have enough money." Everyone seems to want more, which, of course, is not wrong in itself. One wonders, however, for what purpose people want more money. It seems that very few Christians have this goal so they can increase their giving to the Lord's work. All things considered, the purpose for having more money in too many cases is to have more things. Today, the abundant economic life has become the necessary life.

But, someone may be thinking, what is wrong with having more material goods? What is so evil about the luxuries of the past generation becoming the necessities of this present generation? Is that not progress? And does not God want His people to enjoy all things? After all, the Bible does not even condemn money—just the love of money (I Tim. 6:10).

Money-Spending Pressures

Unquestionably, the Christian's use of money is the object of pulls and pressures from every side—from the advertising industry, from an individual's own desires and from the world around him. Every child of God needs help in discovering what is right and what is wrong in the use of money,

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particularly in an age of prosperity and full employment. If times were hard and money were tight, many of the problems would automatically disappear.

It is an often overlooked truism that it is easier for a person to live by faith when he *does not* have any money than when he does. After all, the one who has nothing has little choice about how to live. He is much more inclined, if not actually forced, to live in total dependence on the Lord. But when a Christian has money in the bank, he has a choice. He can spend it by faith or he can spend it directed by self. Therefore, in a situation of plenty, it becomes most important for Christians to use properly the wealth that God gives them.

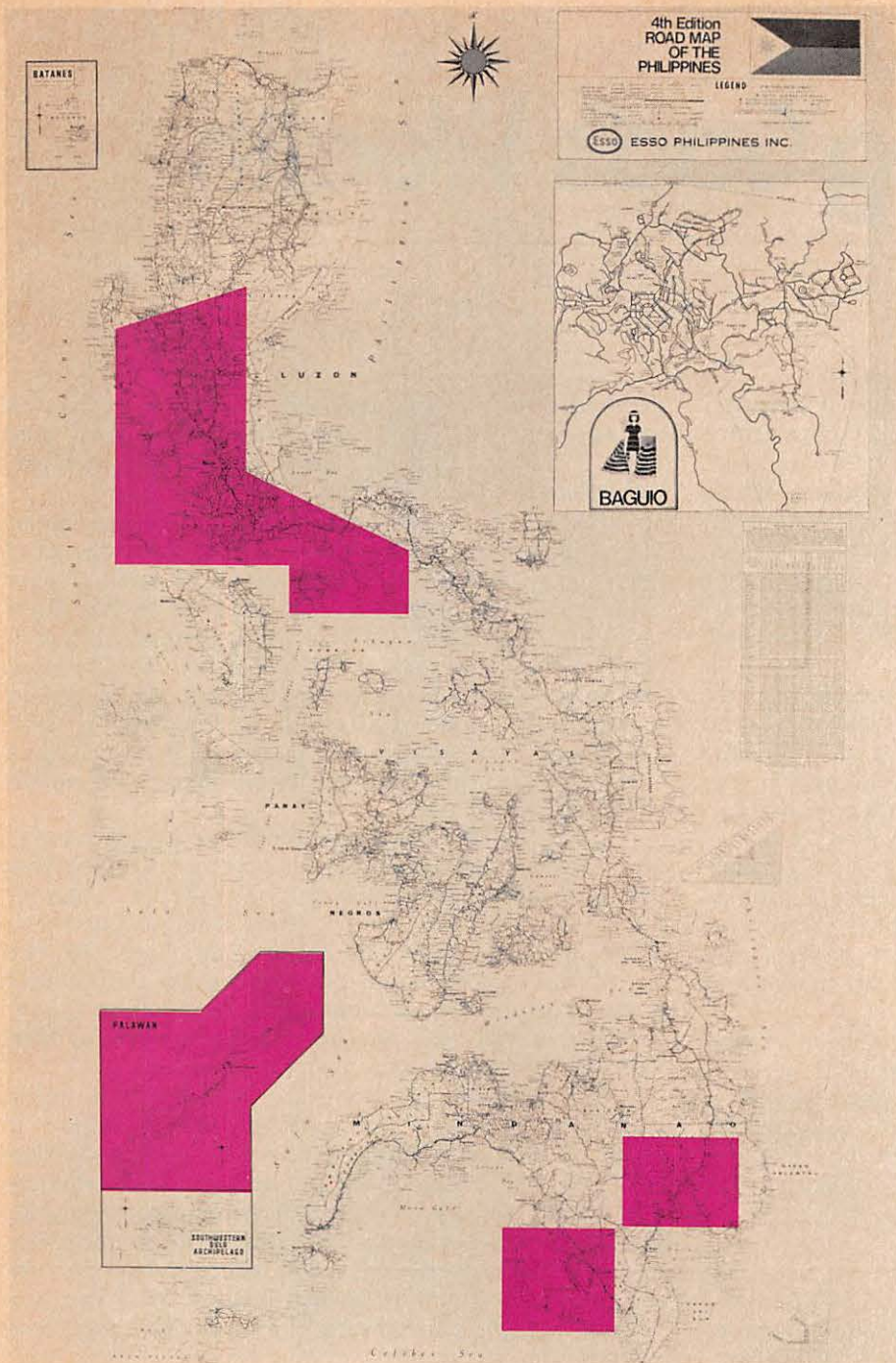
What does the Bible say about the use of money? Are luxuries worldly? May a person have a new car—even a big car—in the will of God, for instance? Of course, the Bible does not say whether particular things are right or wrong to buy and have. But the Scriptures do give some plain principles that should govern the use of all money, for God is not simply concerned with the amount Christians give to Him but with 100 percent of what they possess.

The passage of Scripture which gives these principles is seldom thought of when money is mentioned: it is I Timothy 6. An interesting feature of I Timothy is the connection between false teachers and money. And yet it is not a surprising connection, for false teachers usually are selfish in their desire for money, and false doctrine will affect the proper use of money as quickly as any aspect of living. An unscriptural attitude toward money is a great spiritual peril.

Contentment Great Gain

In contrast to the teaching of false teachers, Paul's overall governing principle concerning wealth is this: "Godliness with contentment is great gain" (I Tim. 6:6). Great gain does not necessarily come from two cars in the garage, but it comes from godliness and contentment. Godliness with contentment is the basic necessity of the Christian's life. No matter what else a man has, unless he has this, he has only a superstructure without a foundation.

What is godliness? It includes at least what Paul describes in verse 11 as righteousness, faith, love,



Color indicates major Tagalog-speaking areas.

Pastor Macasiano, assured that it was God's will for him, resigned his pastorate in one of Manila's leading evangelistic, Bible-centered churches to devote his full time to the development of a new Tagalog radio ministry under PBB.

Since eight major indigenous languages and some 100 other languages and dialects are spoken throughout the Republic of the Philippines, about the size of

Arizona and comprised of about 7,100 islands, obviously no single language can be understood by all. However, two of the major languages are Cebuano and Tagalog. The new Tagalog program will be understood by a large segment of the population.

Music, highly successful in preparing the soul for hearing God's Word, will be another important aspect of this new radio ministry.


John Hubbard, FEBC missionary, will conduct a Filipino choir in producing suitable Tagalog gospel music, to be produced in FEBC's Manila studios.

PBB, led by Ruben Copico, managing director, looks to churches and individuals in the Philippines for the financial support necessary to maintain these vernacular ministries. PBB plans to broaden the outreach by adding more stations as local support makes it possible.

Financial Responsibility

In a recent letter to the Back to the Bible Faith Partners and Prayer Partners in the Philippines, Herbert Epp, chairman of PBB, wrote: "Along with these added opportunities there is a corresponding responsibility upon our people to support such ministries which are truly Filipino. It is a Bible principle that those who receive spiritual blessings should share materially and financially with those who give them the Christian message (Luke 10:7; I Cor. 9:7-14). Many of you have faithfully prayed for this ministry and received spiritual help yourself. I would like to challenge you to listen to the Lord as He may speak to you about your responsibility in this matter.

"It is altogether fitting that the ministry of Philippine Bible Broadcasters should be truly Filipino and thus able to respond directly to Filipino needs. [Philippine] President [Ferdinand E.] Marcos has recognized the need for a moral and spiritual foundation for the New Society we are called upon to develop. Such ministries as the Back to the Bible Broadcast and the new Tagalog program have a vital part in laying the foundation upon which a truly just society can be built.

"When men come into a proper relationship with God; when their rebellion and sin against him is removed, and when they experience His overwhelming love filling their lives, then men can learn to live together in justice, peace, and love." 

patience and meekness. Contentment includes those inner resources placed in the believer's life by grace, which will make him contented within the varying moods and circumstances of life. It is the contentment of knowing "how to be abased, and . . . how to abound" (Phil. 4:12).

This does not mean that a man should not try to improve his lot in life, but it does mean that contentment involves learning to love the will of God regardless of the circumstances into which it may bring a person. In contrasting times of want and plenty, it is well to remember that it is sometimes more difficult to be content in plenty than in want. This is the first great principle to guide the believer through the maze of the abundant life.

In terms of everyday living, this principle means, among other things, that the acquisition of the latest gadget is not the most important matter in life. The believer who is not thus surrounded with the latest of everything should not be frustrated even if neighbors and other Christians look on the outward appearance, for God still looks on the heart. In His children's hearts the Lord wants first of all to find godliness with contentment. Buying too much may be a demonstration of a believer's love for things and a proof of his lack of love for God.

Lest anyone think that this principle justifies idling in pious meditation all day without giving attention to financial responsibilities, Paul makes it abundantly clear that the Christian is obliged to support his minister (I Tim. 5:17,18) and his family (v. 8). Failing to do this means that the Christian has "denied the faith and is worse than an infidel" (v. 8).

Another great principle in chapter 6 is this: Do not love money or what it can buy. "For the love of money is the root of all evil" (v. 10). On the one hand it means that the Christian must not covet money or the things it can buy. On the other hand, the injunction does not say that the Christian should not enjoy the things that God gives him, if these things are placed in proper perspective and bought in the will of God. Important, too, is the fact that this verse does not say that money itself is evil but only that one's attitude toward it may be evil. Indeed, Paul says in this very chapter that God has given us all things to enjoy (v. 17).

False Humility Unwarranted

Some fraudulently pious people are proud or falsely humble over what they do not have! No false humility or even sense of shame is warranted if God

gives you something. And if it is something new in the will of God, be thankful, enjoy it and do not be ashamed of having something nice and new. On the other hand, if last year's model has to do when other Christians have the latest, let godliness with contentment, not the love of things, rule the heart. It is important, too, to remember that getting something at a discount does not necessarily make it right. Things can be wrong at any price.

Of course, many material possessions are without moral character in themselves. It is the believer's attitude toward things and not the things themselves that constitutes good or evil. An automobile is not evil. A new car is not evil. The *best model* of a new car is not evil. But the cheapest used car may be flagrantly evil for the Christian already staggered by debts and stingy about giving to God.

The world system leaves God out; thus any purchase that leaves God out is a flirtation with the world system. Such logic as "It was such a good deal" or such a rationalization as "But it was on sale" are not justifications for buying anything or spending any money outside the will of God.

Thus, a doctrine of how to buy and prove our love for God in any economic situation is: First, learn contentment in the will of God in every circumstance of life and, second, love God more than any "thing," either possessed or desired. When prosperity comes, as it has for many believers, the spiritual Christian will use it to give more (in proportion, not merely in dollar amount), not necessarily to buy more.

Paul concludes this chapter of principles for personal finances with this reminder (and remember that these words do not apply just to those who are in a higher income bracket—they apply to most Christians today): "Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life" (I Tim. 6:17-19).

A spiritual Christian will practice full giving in full employment, inflated giving in an inflated economy and careful buying at all times. And by his use of all his money, he will prove or disprove his love for God.

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