

A Theology of Refrigerators

*Income is up; spending is up; pressures are up—
how can a Christian honor God with his money?*

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Money, money everywhere,
But not enough to spend;
Money, money everywhere,
Who some more will lend?

INCOME is up; spending is up; pressures are up—especially on the Christian who wants to honor the Lord with his money.

Never before have Americans had it so good. The average family's income is now nearly \$7,000 per year. This is an increase of several hundred dollars over last year and \$500 more than the average income in 1959.

Not Enough To Spend

Money, money everywhere. But not enough to spend. In spite of the increase in income there is the continual complaint, "I do not have enough money." Everybody wants more. And for what purpose? Very few intend to increase their giving to the church. Otherwise the Lord's work would not be so needy for funds. Few are concerned about providing for a retirement pension ("Let the company do that"). When it is all considered, the goal is more money for more things. The abundant life has become the necessary life!

Who is to blame for these pressures that make luxuries seem to be necessities? The easiest whipping boy is Madison Avenue—the advertising industry. Spending for advertising in the course of a year is astronomical. But, the defense says, this money is necessary to promote an expanding economy and sustain full employment. If people do not buy goods, our economy will retrogress, and they will not buy without proper stimulus from advertising. But, the rebuttal comes, even if advertising in such proportions is necessary, it appeals to people's weaknesses. It seeks to produce an immediate impulse to buy, and it in no way attempts to appeal to man's reasoned consideration of his long-range objectives. It exploits man's weaknesses and lusts. When you

think about it, advertising is a pretty good whipping boy. Or is it?

At least, can the Christian blame Madison Avenue for his predicament? Oh, no, comes the reply, it is Satan who allures and tempts the Christian to overspend. After all, he is the head of this gigantic world-system, and he tries his best to get us to love the world. Satan is really the one to blame even though we recognize that he may use advertising or other means.

But, someone may be thinking, what is wrong with having some material goods? What is so evil about the luxuries of the past generation becoming the necessities of this present generation? Is that not progress? Does not God want us to enjoy all things? After all, the Bible does not condemn things—just the love of things.

Whatever we think, consciously or unconsciously, observedly the Christian's use of money is the object of pulls and pressures from every side. We need help to know what is right and what is wrong, 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 to live by faith when you do *not* have any money than when you do. After all, when you have nothing, you have little choice about how to live. You are inclined to live by faith in total dependence on the Lord. But when you have money in the bank, you have a choice. You can spend it by faith or you can spend it directed by self. So in an era of plenty, it becomes most important to know how to use properly the wealth God gives us.

Are Luxuries Worldly?

What does the Bible say about the use of money? Are luxuries worldly? May I have a new car, even a big car, in the will of God?

The Bible does not say whether it is right to buy any particular thing, but the Scriptures make plain certain principles that should govern the use of all money. God is not simply concerned with 10 per cent but with 100 per cent of what we possess.

We often think of 2 Corinthians, chapters 8 and 9 as the central passage in the New Testament on the use of money. Certainly it does contain the principal teaching on collections. It is, however, in the last chapter of a later epistle of Paul that we find the principles that govern personal use of and attitude toward money. That chapter is 1 Timothy 6.

Attitude Great Peril

An interesting feature of First 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 use of 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.

In contrast to the teaching of the false teachers, Paul's over-all governing principle in regard to wealth is this: "Godliness with contentment is great gain" (1 Tim. 6:6). Great gain does not necessarily come from two cars in the garage, but great gain comes from godliness and contentment. This word for "gain" means "basic necessities." 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.

What is godliness? It includes at least what Paul describes in verse 11 as righteousness, faith, 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 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 want, contentment, and in plenty, contentment—remembering that it is sometimes more difficult to be content in plenty than in want. This is the first great principle to guide the

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believer through the maze of abundant life in this twentieth century.

In terms of actual living, this principle means, among other things, that acquisition of the latest gadgets is not the most important matter in life. Thus the Christian who is not "surrounded" should not be frustrated even if neighbors look on the outward appearance, for God still looks on the heart. In man's heart, God wants to find godliness with contentment.

Lest anyone think that this principle justifies one idling in pious meditation all day without regard to financial responsibilities, Paul abruptly changes his emphasis. In 1 Timothy 5 he has already declared that the Christian is responsible to support the minister (5:17, 18) and his own family (5:8). Failing to do this is to be classed worse than an infidel!

Another great principle to guide the Christian is: Do not love money or what it can buy. "For the love of money is the root of all evil" (6:10). 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 goods God gives him if they are placed in proper perspective. Important, too, the verse does not say that money itself is evil but only that one's attitude toward it may be evil. Indeed, Paul says later in the chapter that God has given us all things to enjoy (v. 17). No false humility or sense of shame is warranted if God gives a new refrigerator or a new car. And certainly no explanation is justified of "what a fine bargain" or "discount I got!" On the other hand, if last year's model has to do when friends have the latest, let godliness with contentment, not the love of things, rule the heart.

Many "things" are without moral character in themselves. It is a person's attitude toward things and not their existence that constitutes good or evil. A refrigerator is not evil. A new refrigerator is not evil. The best model of a new refrigerator is not evil. But the cheapest model of a new refrigerator may be unjustifiable for a family already staggered by debts and stingy about their giving to God. The world system leaves God out; therefore, any purchase not made in the will of God is a flirtation with the world. Logic, "it was a good deal;" rationalization, "but it was on sale;" are not justifications for spending money outside of the will of God.

Thus, a "theology of refrigerators" for this expanding economy is basically: (1) learn contentment in the will of God, and (2) love God more than any "thing." When prosperity comes, as it has for many Chris-

tians in North America, use it to give more, not necessarily to buy more. Giving is a spiritual gift (Rom. 12:8), simply because by nature man wants to receive, not give.

Paul concludes this chapter of principles for personal finances with this reminder (and remember these words do not apply just to those who are in a higher income bracket—they apply to most of us in this day): "Charge them that are rich in this world, that they be not highminded, 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 hold on eternal life" (1 Tim. 6:17-19).

Let the follower of Christ practice full giving in full employment and inflated giving in an inflated economy.