

The Examiners

...Examining the Scriptures daily to see whether these things are so... Acts 17:11

MONEY

By Rev. Josef Cherreguine

MONEY was designed as medium of exchange. Coined money was unknown until the middle of 7th century B.C. Before the invention of coins, gold and silver metal was measured in terms of ingots or rings. CROESUS king of LYDIA was the first to preserve his money in form of coins. When CYRUS the Great captured LYDIA, he adopted the concept of coinage. CYRUS spread the concept throughout the Persian Empire and beyond.

Monetary transactions are a legitimate function of life. Barter trading was not only burdensome but also inaccurate in transacting the values of goods. Money makes life easier and better in many aspects [Genesis 23:9, Jeremiah 32:44]. Money at this point is a useful servant and effective tool. The giving of money is an expression of the believer's royal priesthood [Hebrews 13:15-16, 1 Corinthians 16:2, 2 Corinthians 8-9]. It replaces the animal sacrifices and offerings of the Old Testament believers.

MONEY HAS NO CREDIT WITH GOD-meaning to say, the amount we give is not the issue, but the mental attitude of the believer in giving [Proverbs 11:4, 13:7, 11].

The love of money is the head of the materialism lust and slavery to details of life [Matthew 6:24, Luke 16:9, 11]. The desire for money is very perilous for any believer. (That is his spiritual death), so that we can live for God [Mark 8:36-37, 1 Peter 1:8-19]- It can hinder the unbeliever from seeking salvation [Luke 16:19-31].

NO AMOUNT OF MONEY can purchase Salvation of our souls -the Lord Jesus paid for it in full by His blood

THE LOVE OF MONEY can cause the rich man to put his trust in the wrong things [Mark 10:23-25]. The love of money can become part of slavery to the details of life [Ecclesiastes 5:10-6:2]. The love of money will become the root of kinds of evil in the soul of a person [1 Timothy 6:6-12,17-19]. Money can destroy the grace orientation of a believer and contribute to his carnality and reversion of his mental attitude [Acts 5:1-10, James 4:14-5:6]. Money can be a source of deceit [Jude 11, Numbers 22-23]. Money at this point has become a cruel master and a dangerous enemy.

MONEY IS NOT THE MEANS OF HAPPINESS. For the believer there is no happiness from the details of life, including money. The believer's happiness is built on his progressive advancement and growth toward spiritual maturity.

MONEY IS NEVER THE MEANS OF SECURITY. Grace provides a security for which there is no substitute [Matthew 6:24-33]. Money has wings and it flies away. Money cannot guarantee anything. God is the best security in life -He guarantees everything.

Few can pass the test of prosperity for money can easily change the mental attitude of a person -for the worst. Money cannot buy salvation, happiness love, spirituality, stability, tranquility and the grace of God.

THE CHRISTIAN VIEW OF WEALTH

By Josef Cherreguine

For an individual the word "wealth" signifies well being resulting from outward rather than inward causes such as health or contentment. The word is used to signify the material well being produced and consumed in the community. Both uses of the term, whether pertaining to an individual or a community, are concerned with the evaluation of things according to priorities.

The value of an item of wealth is measured by the market price. If there is no market, the value can only be appraised. Because a railway and a share of stock in the same railway are not separate items of wealth, counting paper wealth such as equities and securities together with the underlying physical nonhuman goods involves double counting. When debits and credits for all forms of wealth are summed for a community, paper wealth cancels out and double counting is eliminated.

For the Christian, wealth is not an innate evil but an opportunity for godly service. While not the greatest value on earth, wealth can be a good thing. We should not put our trust in it because it can be lost or stolen.

Abraham was a very wealthy man who owned gold, silver, and cattle. Lot was also very wealthy. Job was a wealthy man before his ordeal and twice as wealthy afterward because God prospered him with cattle and livestock and blessed the work of his hands. God in no way questioned the legitimacy of their wealth. Although wealth is sometimes associated with violence and oppression, it is sometimes a gift from God representing a blessing on his people.

Sometimes wealth can help us when there is trouble, although it cannot shield us from God's judgment. Wealth can tempt us to forget God and prevent us from enjoying things. God entrusts his wealth to individuals and institutions in order to increase its value.

As compassionate stewards of God's property we are fully responsible to God for the proper administration of God's given wealth. At the same time we are the legitimate owners during the period of our stewardship. Complete economic self-sufficiency for an individual or even a small community is difficult, if not impossible, because of the curse of the ground. This forces us to cooperate with other men of all types to increase our own per capita wealth. This is a way in which our interdependence as human beings is demonstrated. How we manage our cooperation with other people will determine to a large extent the value of our wealth.

Although there are many motives for accumulating wealth, most of the population has no significant accumulation. Most people tend to live above or at their income and run down what little liquid wealth they own. They may do this in reaction to those who love money and wealth for its own sake rather than for what it can do or in reaction to examples of the tyrannical use of wealth. Nevertheless, wealth can be enjoyed for the prospect of family continuity it offers, the status it provides, and the opportunity for the exercise of power.

In recent times the importance of providing for one's children as a motive for accumulating wealth has diminished. Public and private security and pension plans; taxes; and geographical, occupational, and marital mobility have all contributed to this general tendency.

MONEY: A WRONG MOTIVATION

By Rev. Josef Cherreguine

Some men enjoy the process of accumulating wealth because it demonstrates that they have the ability to grapple with the vicissitudes of life and win. A man who puts together a successful deal may even feel the same kind of inner satisfaction as a poet or a mathematician who has just completed a creative endeavor. For him it is not so much the enjoyment of using wealth that motivates as the fun of accumulating it.

The owner of a successful business may enjoy identifying himself with the success or wealth of his business, especially if it dominates a market. The accumulation of wealth in this case accompanies successful activity and enlarges the individual's influence. Directing great affairs, putting one's ideas into practice, or only doing good for mankind may be important motivating factors which impel a Christian man to devote his energy, capital, and time to subduing the portion of the earth under his sphere of responsibility.

One's world and life view affects one's attitude toward wealth and its accumulation. When the highest purpose of man is seen as the attainment of spiritual union with God, wealth may be regarded with a certain amount of disdain. The accumulation of wealth beyond the minimum to keep an ascetic alive may then harm the individual and subvert his spiritual union with God. Because the desire for wealth and the things wealth allows can defile the spirit, the struggle of life is to mortify any desire for wealth and to escape any attachments to wealth. This antagonism between spirit and wealth is unnecessary, however, and may ultimately be understood as anti-Christian.

For very few, wealth is seen as real but also dead and inert because it is totally unrelated to the spiritual issues of life. For this reasons such people fail to relate to wealth except to use, manipulate, or destroy it. This attitude directed toward the physical world leads to the depletion and destruction of the earth's wealth. Only by having one's mind renewed can we come to a true and joyous repentance of our anti-Christian attitude toward wealth, our rape of the environment, and our disdain of God's creation.

Still others believe we are caught up in an inevitable process of evolutionary advancement to which all means of wealth should be directed. Only the best in civilization as confirmed by repeated human judgments should be encouraged. Some holding this view, however, suspect that a greater flow of wealth retards human creation, knowledge, and experience and causes decay in civilization.

For the evolutionists this is evidenced by a coarsening of cultural tastes, an atrophy of conscience, and a frenzied search for sensual pleasures, which satisfy only for a moment. For the Christian these phenomena, while real, are the results of turning from God rather than the accumulation of wealth.

The Christian sees a world of spirit and wealth flowing together in oneness without antagonism. Through Jesus Christ all wealth is clean, and both spirit and wealth are to be respected. The Christian way of unity is for people to be fulfilled and expressed through material wealth in an abundant and prosperous life. In the biblical view the Spirit of God naturally flows through everything the Christian is and does, and the Christian is a blessing purely because he is. The Lord then blesses everything his child touches.

THE VALUE OF MONEY

By Rev. Josef Cherreguine

The view that God is active in wealth and present in the whole of creation removes the sense of guilt associated with the accumulation and use of wealth.

For the Christian human passion is not opposite to the life of the spirit but the very medium through which we grow to be fully human. It is in the use of wealth that we learn to choose between the wrong passions of the flesh and the pure passions of the spirit. John Wesley's injunction to Christians was, Make as much as you can; save as much as you can; give as much as you can. The Christian view frees us in our pursuit of wealth and permits us to bring a greater sense of well being to the hungry as part of the task of bringing the kingdom of God to reality on earth.

The wealthy person derives benefits from his wealth that he divides among different forms in accordance with his priorities. Five different forms in which wealth can be held are (1) money, (2) securities, (3) equities, (4) physical nonhuman goods, and (5) human capital.

The primary benefit from holding money is derived from its liquidity, which gives the holder command over goods and services and the power to provide for exigencies. Securities (bonds, notes, and bills) yield a fixed interest and capital gains, or losses if sold before maturity. Investors in equities receive dividends and capital gains. Physical nonhuman goods such as art objects, furniture, vehicles, and property yield benefits in their use, while investment in human wealth through education or health-related services increases the potential income from labor.

In STRONG'S Concordance there are three columns of references to silver and three and a half to gold. God calls attention to the gold of HAVILAH. He expects men to recognize the special nature of this gift, which is almost universally recognized as valuable. Gold is the highest earthly standard by which we can compare God's judgments. Even the New Jerusalem is to be constructed of gold. So from Eden to the New Jerusalem gold is a valuable form of wealth.

Despite its special characteristics among forms of wealth, money is still a marketable good and is not equally useful or valuable in every possible situation. Neither gold nor any other form of wealth has absolute value but is subject to the laws of God. For instance, if faith in market institutions fails, and men give up their hope in their earthly futures, the value of money will be affected. What has formerly been valuable will fall to zero value, demonstrating that there is no ultimate, infallible, all-purpose "store of value" in economics. In a world of uncertainty no single commodity, not even gold, can successfully preserve value under all contingencies.

This is what Christ pointed to when he cautioned men to lay up treasure in heaven, since there alone is a man's treasure safe from the flux of human events. Economic development began when God drove Adam from the Garden of Eden and said that he would earn his living under conditions of scarcity by the sweat of his brow. Adam and his sons set out to lighten the burden of this curse by using stone, copper, bronze, iron, and steel to make tools to farm, hunt, and build shelters. Progress was slow, but they learned to replace their muscles with natural sources of power and to organize people and processes to increase production.

THE WRONG USE OF WEALTH

By Rev. Josef Cherreguine

Civilizations rose only to fall by war, catastrophe, plague, or exhaustion of natural resources. The financial, banking, and business institutions, while facilitating larger economic enterprises, tended to obfuscate most people's understanding of the fundamentals of economic life.

Today financiers who trade paper wealth every day live in a world of symbols where a very important factor is the reaction of other financiers. Because of this their actions can lead to more volatility in prices of paper wealth than would take place if only the underlying real wealth were exchanged. This overreaction is also more apparent because there is usually a liquid market for paper wealth where the rights to use, derive income from, or control are evaluated and discounted continuously

The possibility of accumulating wealth stimulates individuals to develop new products and more efficient production methods. Everyone has the opportunity and motivation to exploit new ideas, while competition exerts pressure on management to improve productive processes

Our ability to produce enough to meet the basic needs of all did not lead to economic wealth for everyone. It was not that the majority of people were worse off but that the dignity of many suffered. New economic problems such as unemployment and depressions arose. Individual efforts of charity, while frequent, did not suffice. Unfortunately, the churches were silent about the Bible's emphasis on a compassionate use of wealth.

Because of the negative side effects occurring in communities as a result of

the lack of compassion accompanying rapid economic development in a free economy, some claimed that we were making no real economic progress and that our present attainments were in jeopardy.

Around 1850 John Stuart Mill and Karl Marx agreed that there was little hope for improving the welfare of the masses under existing institutions. Mill had no solution, while Marx called for revolution. Around 1870 Henry George attracted attention by claiming that wealth increases poverty. The year 2001 is not better –we are greedier than ever. Even those who are supposed to preach spirituality are using the church to “preach business.”

If the church had been faithful at this time, it might not have lost so many workers and intellectuals. If it had spoken clearly against the uninhibited use of wealth, the "survival of the fittest" concept might not have taken over so fully. Pessimism in the face of abuses real and threatened and mistrust of businessmen have led to the growth of government corporations and regulation. In the past fifty years this government regulation has increased vastly, leading to a whole new set of problems, limiting the precious freedom spawned by the Reformation, and retarding economic growth.

Because God made the world and everything in it, wealth as a part of God's creation is not inherently evil and therefore to be refused. In the Bible it is often depicted as a blessing from God and a sign of his favor. However, because this is a fallen world, wealth also partakes of our natural corruption. If it is used to exploit, dominate, or persecute, it becomes a great evil. Covetousness is equivalent to idolatry (Col.3: 5), and the love of money is the root of all evil (I Tim. 6:10).

THE LOVERS OF MONEY

By Rev. Josef Cherreguine

Lo and behold, the servant of God has become the servant of money. The lovers of God have become the lovers of money! Some pastors have become "Solicitors General" –soliciting money just from anybody.

Thus the Bible admonishes us not to become anxious over our possessions, exhausting ourselves to pile up treasures on earth where moth and rust corrupt. Our heavenly Father knows we have needs, and whether we abound or suffer want, we should be content with what his kind hand has provided (Phil. 4:11-13).

THE LOVE OF MONEY is a root of all sorts of evil and some by longing for it have wandered away from the faith [1 Tim. 6:10]. Satan has every gimmick to entice believers into his boat. Networking is the genius of Satan not wisdom from God. It is another trick to divert our focus from God's plan and purpose.

"Let your character be FREE FROM THE LOVE OF MONEY, being content with what you have..." [Hebrews 13:5]. God will never forsake or desert His children in any situation beyond human control. The priority of every believer is not to accumulate material wealth but to know God through progressive and systematic study of God's Word. The priority of every man called is to proclaim Bible doctrine that will edify the church –not business or human wisdom.

Pastors and all those that preaches and teaches the word of God MUST BE FREE FROM THE LOVE OF MONEY, not materialistic or whose mind focus on the things of the world [1 Timothy 2:3]. The ministry is not the right place for those who aspired to be great in this world.

The advocates of prosperity theology disdain hardship and suffering elated and associated with the Christian life. For them, suffering is not part of God's plan for the Christian life, especially the suffering related with financial difficulty.

The apostle Paul experienced hunger and all kinds of sufferings [2 Corinthians 6:4-10]. Whoever says that the Lord Jesus Christ was very rich during His first Advent is a fool.

Numerous impostors, pretending as lovers of God [2 Timothy 3:3-5, 13] is deceiving many through their teaching of prosperity theology. The church is not designed by God to uplift the economic status of the believers. Some pastors will do well as in business rather than in the ministry.

Some pastors despise those preachers who have part-time secular jobs, which is so much better than soliciting from church members or from public. The unbelievers are not part of God's covenant and have not part in the kingdom of God.

The church must grow in the grace and knowledge of the Lord Jesus Christ not in knowledge and experience of accumulating (or earning) money. The business strategy of the world, no matter how clever is NOT for the pastor to proclaim in his pulpit.

The apostle Paul worked as tent-maker because there was no financial support for his missionary work. He waited until the church was ready to support him. In the same manner, the preacher with little or minimal financial support must do some work to earn for his family. His secular work must never jeopardize his time and ministerial responsibility. He works to eat –he is not working to get rich or buy the things his church cannot provide. **He must work if he cannot believe that God will provide.**

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