

BIBLICAL ECONOMICS INTRODUCTION

THE MINISTRY AND ITS FINANCIAL INTEGRITY, [2 Corinthians 8:1-9:15](#)

The Biblical View of Money

Thirdly, and this really sort of catches anything that might get left out, working, saving, planning, planning. I really believe that God wants us to have enough and to have more, and to enjoy what we have by means of planning, careful planning. For some, this means a very carefully crafted budget. For others who don't have to live on quite such a tight budget it means having a set of priorities and working within those priorities.

If it's a little bit of a looser budget, nonetheless they frame up their life in some way so things aren't just willy-nilly rather impulsively operating but rather according to some plan laid out. You need to plan to operate on a margin. You need to plan to spend less than you make, to spend less than you get. If you don't, you're really presuming on God's grace and on His patience, hoping He'll overlook your irresponsibility and continue to meet your need. And you can be careful and plan thoughtfully and gain a measure of financial self-control.

I would say this is...this is absolutely crucial in our culture. Most of you work and you earn a good wage, good enough to live and enjoy some of the things in life. Most of you probably try to save for your future so you that you can secure your life in the days when you're unable to work. But the question is; do you really exercise carefully thought out financial self-control?

Do you really get control of your life or are you just reeling all over the place, spending money like a drunk sailor on leave without regard for the implications of it? Beware of that. David said, **"Keep your servant back from presumptuous sins."**

Psalm 19:13 (NASB)

¹³"Also keep back Your servant from presumptuous sins; Let them not rule over me; Then I will be blameless, And I shall be acquitted of great transgression."

That's appropriate. People get themselves into that position where if they have it they consume it, and then they demand that God extricate them, leaving no cushion for the unforeseen future.

You can imagine how many couples have followed the great American dream, which is to buy things you don't need with money you don't have from people you don't even like, and then have more obligations than you have income. And then when it comes time for you to support the church, you can't do it. And when it comes time for you to

invest in a special campaign, you can't do it. And when it comes time for you to get involved in missions, you can't do it. Or maybe the Lord wants to call you to serve Him somewhere else and you can't do it because you're bound so much financially. You get yourself in so deep you can't do what God wants you to do.

I believe He wants you to have enough, and more than enough. He wants you to have enough for now and for later and for investing in His kingdom, and for following the opportunities that He puts before you to do those special things that are called for, and meeting the needs of those around you when they have those needs.

And in order to do that, [Proverbs 27:23-24](#) says this, **“Know well the condition of your flocks, pay attention to your herds for riches are not forever.”**

Proverbs 27:23-24 (NASB)

²³ “Know well the condition of your flocks, *And* pay attention to your herds;

²⁴ For riches are not forever, Nor does a crown *endure* to all generations.”

Take careful stock of your condition. Do some wise planning. Know where you stand. Know your condition.

Another translation of that is excellent. **“Any enterprise is built by wise planning becomes strong through common sense and profits wonderfully by keeping abreast of the facts.”** You need to exercise financial self-control. Never, I don't suppose, in the history of the world has that been more difficult than in the day in which we live, for a number of reasons. One is you and I are absolutely and incessantly bombarded and blasted by appeals for us to buy things. It's endless.

In fact, you think television exists for the programs. It doesn't. It exists for the commercials. The programs are there to attract you to the commercials. The television networks pay money *out* to the programs. They take money *in* from the commercials. So the people who put the commercials on have to gain that money back by getting you to buy the product. The whole thing is a huge scheme to get you to buy all the stuff that is advertised there. The assault on you from radio is the same thing. The programs are only there to get you to listen because you're interested in a program so that you can be sold what the commercial wants to sell you because that's the only way that the media can sustain themselves.

The newspapers are there because they want you to be drawn into the paper so that you will read? No, so that you will buy. I mean, I'm astounded at how much of the newspaper now are huge commercials for everything from department store furniture sales and stereo to all kinds of other things that have to do with your beauty and your exercise and the body beautiful and all that's in between. So we are assaulted by it. This is the first century of commercials in human history and so we are literally bombarded by that.

We are also told about image. We are made to believe that there's a certain image to be developed by where you live and what you drive and what you wear and all of that. And we all sort of get sucked up in that. I mean, you've never seen a commercial for a car that said, "This is a good car, it runs good, the motor works well, the wheels are very strong, the tires are good, the seat is very comfortable, you will like this car. It will get you where you're going in a certain amount of safety and comfort."

That isn't how they do it. They put some beautiful girl on there, some wild music on there and it says nothing about the car. You don't know what...anything about the car. In fact, they usually give you a blurred picture of the car, or a distorted picture. You don't know what it looks like. And in all candor, you know, you say, "Well, what kind of car do you..." I drive the car that some friend gives me a good deal on. That's the way it works with me. I happen to know some car dealer and he'll say, "You need this car," and I'll say, "I can't afford this car." And he'll say, "Well, it's a part of my ministry," or whatever. But I'm not saying you shouldn't have a certain car.

We talked about the fact that you can enjoy things. But I'm saying the way things are sold has nothing to do with their reliability, nothing to do with their safety. I'm happy to have a fairly heavy car that has air bags all around it, because I...you know, I carry people around. I don't mind going to heaven but I'd like not to go any sooner than I have to. And I'd like also to at least stand here and be tolerable to look at and not be scarred by some car accident, if God sees fit. I'll take precautions, and so will you. It makes sense to do that. But the system bombards us.

Now, compound that with the fact that we can buy almost anything out there without any money, without the ability to buy it. In 1993, credit card charges jumped in the United States to \$338.6 billion in one year. In 1994, it went to \$525 billion, credit card charges, at an average interest rate of 18 percent. For merchants, taking credit cards is smart business. Even though they have to pay a percentage of what they get to the card company, it is smart business because you spend as much as 80 percent more than you would spend if you were operating on a cash basis, or a check basis. Unless you believe, like one lady who said, "I can't understand how I overdrew my account, I have so many checks left in my checkbook."

But if you're beyond that comprehension, you understand that checks really are cash that you have. You'll spend up to 80 percent more than if you were paying cash. Cards are faster, faster than checks. The process is easy and quick and you ring up your interest easily. For example, the Sears company makes more money on the interest paid on its revolving accounts than on all of its product sales.

AT&T has become the first card issuer to reward consumers for revolving balances. If you keep your balance, they reward you. Not just for your purchase, they reward you for your debt. You get a point for every dollar of your monthly balance, including carryovers from the prior month and finance charges. So you get the idea that it really pays to be in debt. I hope you don't believe that.

Seventy percent of cardholders carry balances, huge balances. Two hundred million credit cards used every day in America, two hundred million. And the industry, I guess...the closest figure I could find...the industry accumulates \$111 million of interest income per day. Just staggering, staggering amounts of money.

Now credit card experts say that once you get \$800 in debt, they've got you for life because the average American family cannot get rid of an \$800.00 debt because they live at the level of their income. Amazing. And the typical American carries nine credit cards...count them after church...and owes over \$2,000.00 in debt at 18 percent interest.

That's a form of slavery, folks, it really is. It is a form of slavery. [Proverbs 22:7](#) says, "The borrower is servant to the lender."

Proverbs 22:7 (NASB)

⁷ "The rich rules over the poor, And the borrower *becomes* the lender's slave."

You're a slave to your creditor; you're a slave to your credit card company. It's a sad situation. God wants you to plan well enough so that doesn't happen. And get a little financial self-control, spend less than you make and you will enjoy the privilege of giving.

Paul in [1 Corinthians 7:23](#) said,

1 Corinthians 7:23 (NASB)

²³ "You were bought with a price; do not become slaves of men."

Don't become somebody's slave. Don't become the slave of the credit card company because you can't control yourself. You should always be free enough to respond to whatever God would want you to do at any time, without being held back by financial chains. You need to have a pilgrim mentality in this world. God wants you to not become a slave.

Another thing to be careful about is the matter of loaning money out. I think, certainly, there is a time when you loan money as an investment. You might take a second on some property or something like that, but that's a contractual obligation. That's one carefully crafted based upon the fact that you have demonstration that the person can pay and that you have some recourse, some collateral. That can be a good and sound investment.

On the other hand, too, you might want to loan money to help your children get started, you know. Almost all of us who have children find out how the deal goes, you know. You think your kids cost you a lot of money when they're little and you have to buy them all bicycles, and then you have to buy them all cars, then you have to buy them all houses, and it just gets worse and worse. Or at least you have to help them buy a house, or at least loan them money to get it started. That's fine within the framework of family and all of that. But you want to be very careful about loaning money out and

giving other people the control over your resources. Unless you see it as a wise investment be very careful about that.

Proverbs warns you in **17:18** of **Proverbs**, “**It’s poor judgment to countersign your neighbor’s note and thus become responsible for his debt.**”

Proverbs 17:18 (NASB)

18 “A man lacking in sense pledges And becomes guarantor in the presence of his neighbor.”

Countersigning simply means that you’re countersigning for someone to borrow money and you are liable. That is to say their performance has an effect on your assets. You’ve literally given up control of your God-given resources. You’re not to do that.

The Scripture says don’t do that. It’s poor judgment to do that. Again it says your neighbor’s note. I’m not talking here about family or those who are in the intimate circle of your own household. But when you pick up somebody else’s debt like that, you put yourself in a very difficult situation. Don’t countersign for someone else’s debt.

So the Bible has a lot to say about wise planning, careful planning. Know the condition of your herds and flocks, know what you possess, what your assets are, carefully maintain control of your life, financially, so that you are wise in your planning and that you are safe in the future. Don’t become the victim of indebtedness which is so easy today. And they make \$111 million a day in America off...off debt, which means you’re paying way more for everything you’re buying than what it is worth.

Remember, price is not the issue. It’s what you have to do to get that thing. And if you have to pay for it over a long period of time, it is really extortion, especially at that level of interest. There are some states which have passed laws which do not allow for such high interest rates because they view it as extortion, such as the state of Arkansas. If you have to carry some debt, you might look into that.

But there are mainly, then, three ways that God wants us to acquire money: working, saving and planning carefully. And I find it exciting to realize that God really does want you to prosper. He wants you to have enough and more and some extra to plan for the future and some extra to give to those things that are important in the kingdom. And some of you are saying, “You know, I’m glad that God wants me to have some and more and enough and all of that, but I don’t have enough. I never have enough.”

Well maybe I could ask you a few questions. First, do you really need more or do you just want more? I mean, do you really need more or is it just something you want because you want to elevate your lifestyle? Is it really a need?

Secondly, is the fact that you’re limited right now a test from God? Is God trying to discern something in your life? Make something manifest in your life? Is He trying to help you work on your priorities? Is He trying to get you focused?

You could ask yourself, “Have I misused what He’s already giving me? Am I in a situation now where I am really having to live with the fruit of my past lack of wisdom, lack of discipline?” And you can ask yourself, “Have I violated biblical principles? If God wants me to have enough, wants me to have more than enough, wants me to have enough to plan for my future and to be able to give and I don’t, then maybe I need to ask myself some very, very hard questions.”

When you look into the Scripture and ask those questions you get some answers. **And the Bible gives the following reason why people don’t have enough, and I’ll just give you a list of half a dozen or so.**

Number one, some people don’t have enough because they’re stingy, stinginess. That’s a good old word, stinginess. One of the reasons you don’t have enough is because you didn’t give enough away. That’s right, you didn’t give enough away. You were squeezing it in your own hand so tightly that eventually you lost the greatest investment you could have and that is to give it away.

You say, “Why?” Because when you give it away God pays you back. **Proverbs 11:24** says,

Proverbs 11:24 (NASB)

²⁴“There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want.”

There is one who scatters yet increases all the more. This is an agrarian illustration. He is drawing a very interesting scenario. Here’s a farmer, he spends all his money to purchase seed and to get his field ready. He’s got all his money invested in his seed. He goes out and he scatters his seed. He just throws it all over the place. When the crop comes in his seed is multiplied and multiplied and multiplied. There is one who scatters yet increases all the more. That’s the analogy.

There is one who holds everything in his hand and it results in want. If you don’t throw it out it doesn’t bring a return. That’s the principle. Jesus said it in **Luke 6:38** says,

Luke 6:38 (NASB)

³⁸“Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.”

That’s a vivid illustration that we can even identify with. You give and God will give it back to you pressed down, shaken together and running over.

You know how when you buy the box of crackers at the market and you shake it, it all ends up down in the bottom and you’ve got about that much? That’s not how God gives. When you shake everything and He gives, it’s still coming out the top pressed down, shaken together and running over. God just packs it and packs it and shakes it and packs

it and packs it and shakes it and packs it and shakes it and, finally, it's flowing over the top. That's how He gives when you give to Him. And maybe some people don't have enough because they don't give enough. You have been too stingy with your money and in your selfishness you have failed to trust in God and to allow Him to multiply it.

In [2 Corinthians 9](#) we're going to learn that when you give, God gives back to you bread for your food and more and more. Not just spiritual blessings. I know that would be your fear, you'd give...you'd give money to the kingdom and God would give you back nothing but spiritual blessings. No. He'll give back physical as well. In the Old Testament, repeatedly, we find God saying, "If you obey Me I'll increase your flocks, I'll multiply your wealth in the land, I'll make you prosperous." You have maybe not given and so you have not received.

Secondly, hastiness. Hastiness is another reason why people don't have enough.

[Proverbs 21:5](#) says,

Proverbs 21:5 (NASB)

⁵“The plans of the diligent *lead* surely to advantage, But everyone who is hasty *comes* surely to poverty.”

What does this mean? They spend their money impulsively. They lack patience. They are impulsive. They see it, they want it, they buy it and that's it. And I have learned through the years and endeavored to cultivate through the years a simple principle. I never buy anything at the time I decide I want it, nothing, because I'm not impervious to the appeals all around me.

I'm human and there are things that look good and inviting and enjoyable and comfortable and all of that, and I had to set a sort of a principle in my life that I wouldn't buy anything the day I decide to buy it, or even the week I decide to buy it. In some cases, the month I decide to buy or even beyond. Time to talk it over with Elia, time to think about it, time to seek the Lord about it and just let Him know my heart on it, time to look at other options and time to let the impulse go away.

Watch for hastiness. You know, the marketing strategy today is impulse buying. That's what all the stores do. That's what they attempt to do. I obviously do not write books in a Christian environment, but a number of years ago I interviewed a writer on our television program and he said, and we sit in a marketing meeting with Christian publishers and they'll talk about how to capture impulse buyers in a Christian bookstore. Everybody's into this. Everybody's into this. How to create an impulse rack so that you, ooh, you just react. And that's part and parcel of our culture. We have been turned into people with such short attention span we can't think about anything very long.

But there's even a new television program, I heard, coming out called "Short Attention Span Theater." I suppose it's a five-minute sitcom, or something, I don't know. But we are very impulsive and we have our emotions grabbed and jerked in a quick moment of impulse. You've got to get over that. You've got to get over being

impatient, being hasty. That's one of the reasons people are such...in such huge debt because they act impulsively.

Thirdly, we could call it a lack of discipline, a lack of discipline. You know a good word for lack of discipline is stubbornness. It's just someone who is just stubborn enough to live their life their way and not really be accountable. **Proverbs 13:18** says,."

Proverbs 13:18 (NASB)

¹⁸“Poverty and shame will come to him who neglects discipline, But he who regards reproof will be honored.”

You've got to pull your life in. You've got to order your life. There are people in debt who just keep getting in deeper debt.

There are people who have made impulsive, unwise, hasty purchases who just go out and make more of them, who never pull the loose ends of their life together, who never harness it, who never establish priorities, who never live in a budget, who never firm up what they're going to do and what they're not going to do, who never learn to say no. They are just...they're just willy-nilly, helter-skelter. With regard to finances you desperately need to be disciplined or poverty and shame will come to you.

And it won't be because you're not a nice person and it won't be because you don't mean well and it won't be because you don't have a happy home. It won't be because you're not involved in the church. It will simply be because you just are irresponsible with money. It can destroy everything. It can destroy your home, can destroy your marriage and put you at each other's throat, to say nothing of your ministry. Get some discipline. Poverty and shame comes to those who neglect discipline. Establish some fences, some parameters, some priorities. Absolutely crucial.

Let us pray:

Father, it's so good for us to understand Your heart, Your great generosity, Your great goodness and kindness to all of us in this rich world that You've given to us. Every taste should be a sheer delight and a source of thanks. Every beautiful flower as those are before us today should be a cause for our joy. Every sweet fragrance, every fabric, every lovely house, every...just every good thing. Every beautiful strain of music issued out of an instrument, played over a radio, all those things have just made life so rich.

And, Lord, we want to be rich toward You. We want to enjoy these things but we don't want to love them, we don't want to have them captivate our hearts. We don't want them to take the place You take. We just want them to remind us that You have the first place and to thank You, and to praise You and to know that they are a little taste of heaven and a little taste of Your goodness, and we want to be eager to share them with those who, apart from our generosity, couldn't have them for their own. Thank You, Lord, for the richness. Thank You, and may our hearts be right toward You. In Your Son's name we pray. Amen.