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What to do with our money? (Money & Riches Pt 5)

This is our fifth study on the topic of money and riches. In our previous study we covered three points: -

1. God showed the children of Israel much riches as a sign of His presence, and
2. the Lord Jesus came and challenged the Jewish understanding that riches were a sign of God's favour, and
3. Christ was rich, yet He became poor that we might be rich.

This study will look at what we do with our money and will cover four points; (1) use your money to lend to brethren for no usury, and (2) use your money to pay taxes, and (3) use your money to give to the work of the Lord, and (4) let every man give his money as purposed in his heart.

Given that this study is on what a believer is to do with his money it would be remiss not to include the biblical doctrine that applies to a man 'providing for his family', even though it is not included in any of our four points, because it did not come up when we searched the Scriptures under the words; 'money', 'treasure', 'riches' and 'wealth'. References that instruct a man to support his wife and family include; Ex.21.10, where a man has a duty of marriage and 1Tim.5:8 where a man that does not provide for his own house has denied the faith and is worse than an infidel. So outside of the study of money and riches, yet within this fifth study we point out the scriptural requirement for a man is to use his money to provide for his family.

Let us add a little more detail to our four points: -

1. Use your money to lend to your brother for no usury

Deut 23:19 *Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury:*

See also Ex 22:25 & Lev 25:37

Generally men of the world use their money to either make more money or buy something they want or need. In this study we will look at three things we are encouraged to do with our money. In this our first point, if we lend money to our brother we are encouraged to ask for no usury. But what is usury? According to the Oxford dictionary usury is the "practice of lending money at exorbitant interest esp. at higher interest than is allowed by law." However, this meaning does not appear correct within the context of Holy Scripture, when we compare Scripture with Scripture. For example Duet.23: 20 allows a man under the law to charge usury to the heathen. And it would be unlikely that a man under the law would be able to charge more interest than he is allowed to do so under the law. Then you have Ez.22: 12 where the word 'usury' is used, but then so is the phrase "thou hast greedily gained off thy neighbours by extortion", which suggests that usury covers interest allowed to be charged under the law, but does not extend to gain or interest that is beyond what the law requires. How do we apply this Old Testament teaching today? Well, the Pharisees were labeled as extortioners (Matt.23:26), perhaps they were lending money for exorbitant gain, and those who extort money from others are labeled by Paul with the thieves, covetous, drunkards and revilers (see 1Cor.6:10), they are sinners. So today, we are not to lend money to a brother and ask for usury, interest, and I suggest that we are not to obtain unfair interest beyond what is reasonable within the bounds of the law from the heathen.

We see this worked out among believers today who lend their brethren money and not only ask for no interest, but end up gifting their loan. When we give away our wealth or lend a brother money and ask for no usury (no interest) we lessen the hold money has on us, because our money is not working for us, in the way it does when we earn interest.

Let us be mindful of those who have less than us, especially our brethren, and if we see a need, pray and ask the Lord what He wants you to do, does He want us to gift them, or lend them the money at no interest. What a blessing that would be to help a brother in need.

2. Use your money to pay taxes

Mt 22:17, 20 & 21 *Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not? And he saith unto them, Whose [is] this image and superscription? They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's.*

When God set kings over Israel those kings set tributes over the people to pay for the work that was needed to be carried out (see 2Chron.8: 8). But when the Lord Jesus Christ walked the earth Jerusalem was ruled by Caesar, a Gentile king, and so the Pharisees questioned the Lord trying to entangle him with words on whether or not it was lawful to pay tribute to Caesar (Matt.22:17). But in verse 18 it is recorded that the Lord Jesus perceived their

wicked behaviour in trying to trap Him, and so He asked them a question; whose is the image and superscription on the money? And the Lord replied as usual with a profound statement that showed the Pharisees' lack of knowledge and understanding of the law by telling them to "pay to Caesar the things which are Caesar's and unto God the things which are God's".

So be sure to pay what is due to 'the Caesar' of today, the government, be sure to pay your taxes to the authorities who set the tributes or taxes over the people, so that the country can function. Now I am sure that such instruction would be music to the ears of those at the IRD who collect our taxes, to think there is a group of people in society who make a priority to pay their taxes as divinely instructed by God. When the IRD come to the knowledge that Christians desire to pay their taxes may that understanding cause them to ask why we desire to pay our taxes, that we might point them to the Lord Jesus Christ.

There are also businesses around where the majority of money is received in cash, and for those who operate such businesses that are not believers, and their conscience has been seared by a hot iron (see 1Tim.4: 2), such that not paying taxes is no longer a sin, then I am sure that tax avoidance in such industries is second nature. Whereas, any such cash operated business that is run by believers, would pay their taxes on all their earnings whether someone pays them cash, cheque or direct into their bank, because that is what the Holy Scriptures say they are to do. Have you ever worked for a company and they have said, "we will pay you under the table?" or have you ever asked to be paid in cash? Generally those who ask to be paid under the table want to avoid paying their taxes to 'the Caesar' of today, and that is a sin. Not only if you get caught by the IRD do you get fined, but you're responsible to God for avoiding to pay what is due to Caesar. There are stories around of multimillion dollar companies who pay very little in taxes, because their owners thirst, lust for money and more money, and if they are not paying the required taxes then they are defrauding the tax department and disobeying God.

Let us pray for our brethren especially those who own businesses that they would, as we all should, pay unto Caesar what is due Caesar, and set a good example to the lost, that one day a lost man would ask for the reason we do what we do (see 1Pet.3: 15). Let us pay our taxes whether we agree with the amount or not, for that is what our God requires of us according to His written revelation.

3. Use your money to give to the work of the Lord

2Chr 24:14 And when they had finished [it], they brought the rest of the money before the king and Jehoiada, whereof were made vessels for the house of the Lord, [even] vessels to minister, and to offer [withal], and spoons, and vessels of gold and silver. And they offered burnt offerings in the house of the Lord continually all the days of Jehoiada.

See also Ezra 7:17 & Matt.22: 21

So following on from our previous point which established that we are to pay Caesar, we are to pay our taxes, in this point we are also to give our money to the work of God. Remember in a previous study we established, that where our treasure is, that is where our heart is also (see Matt.6: 21, Lk.12: 34), and we are not to store our earthly riches on earth but have treasures in heaven (see Matt.6: 20). And part of those riches in heaven is our contribution to the work of the Lord, the work of His church, the body of Christ here on earth. And when we give away our hard earned money to the work we lessen the possibility of us loving money or lusting for riches.

But there is a word of warning!

Don't give your money, that hard earned cash, to a counterfeit church, a church that preaches the kingdom gospel, a church that stands for destroying the word of God, a church that stands for deceiving its members about evil being good and good being evil. If you give your money to those churches you are supporting *their* work to deceive, destroy, and delay the Lord's work in the churches where the Bible is believed and preached.

If the organisation Christians For Marriage Equality (CfME) came to your door and said they are taking up a collection for their cause, would you give your money?

If the Mormons came to your home and knocked at your door and asked for money would you give your money?

If the Roman Catholics turned up at your door and said they were reaching out to the local community in the rebuilding of the Cathedral in Christchurch, would you give?

IF you gave to either or any of these, you would be sanctioning their work, you would be supporting their work, saying Amen to their cause, because where you put your money there is your heart also!

So if you go along to a church that is worldly, if you go along to a church that denies the Authorised Bible *is* the inspired preserved words of God and you give money in the plate, because God says we are to give to the work, then you are supporting *their* cause; you are supporting *their* work. Because they spend the money they receive on the things they believe in. So if you don't attend a church, or you attend a worldly church, then give to something else where the work of the Lord is being carried out, and if you are not sure, then ask the Lord to show you what He wants you to support. For example there is a couple up north who support one of the brethren who goes out

every Friday around Auckland and evangelises at schools, train stations, and shopping centers. This couple finance the work, whether it be tracts, Bibles or CDs. Now that is a great ministry to support! Or you could give money to those saints who are struggling financially as we see in Rom.15: 26. But find something that is ordained of God, not of man and give to that work, because just as Israel was called to give to the rebuilding of the temple, so the Lord Jesus has instructed us to give unto God the things that are God's (see Matt.22: 21). So when you find a work that is ordained of God and not man, then pray and ask the Lord what He wants you to do, and if you feel called to give then give. How much and how often? that is covered under our next point. For now let us encourage each other to bring our money as an offering to the Lord.

4. Let every man give his money as purposed in his heart.

2Cor 9:7 Every man according as he purposeth in his heart, [so let him give]; not grudgingly, or of necessity: for God loveth a cheerful giver.

See also Deut 16:17 & Jer 17:10

How much of our hard-earned money that we receive by God's grace should we give back to the Lord? Well the Old Testament required a man to tithe his firstlings of the herd, his corn, his wine, and oil (see Deut.14: 23), and as we know the Pharisees took this to the extreme and tithed their mint and cummin, whilst they neglected the weightier things of the law, like judgment, mercy and faith (see Matt.23: 23). Then the apostle Paul taught the churches to give according as every man purposed in his heart, *so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver* (see 2Cor.9: 7). And for us in the church age, that is our instruction today. So how much of our hard-earned money do we give? As much as you want to, as much as you feel that God is calling you to give. In our previous point we mentioned that there are believers who give to work that is not related to their local church. I have heard of organisations where they have needed a certain amount of money, and then before the need was due they received the exact amount in the mail. Why and how? Because someone who was listening to the Lord, who had a generous heart and a preparedness to give, was praying and discerned that the Lord was instructing them to give. That is how it works, the body of Christ has a need and members of the body who are in tune with the head of the body (who is Christ the Lord), simply obey what they are asked to give, regardless of whether it equates to 5, 10, 15 or 50% of their gross or net earnings. Because if what we are being called to give to is work ordained by God, then the question of 'how much'? doesn't come into the mind of the believer. And we know that God loves a cheerful giver as we saw with the woman at the well who gave all she had (see Mk.12: 44 & Lk.21: 4). And we also know that Scripture says, *it is more blessed to give than to receive* (see Acts 20: 35).

In our previous point we mentioned a couple who give for a particular work, and they do so out of the blessing that they have received from God. If you were in a church where they spend their time asking for money, then more money, then it is time to leave. Because God does not ask his ministers of the word to instruct their flocks to tithe ten percent of their income, as we see in some Pentecostal churches who advocate the prosperity doctrine. In this the church age we are asked to give according as every man hath purposed in his heart (2Cor.9: 7).

Having said what we have said, let us say it again. In this our fifth study on the topic of money and riches we have covered four points; (1) use your money to lend to brethren for no usury, and (2) use your money to pay taxes, and (3) use your money to give to the work of the Lord, and (4) let every man give his money as purposed in his heart. And remember, *where your treasure is, there will your heart be also* (see Matt.6: 21).