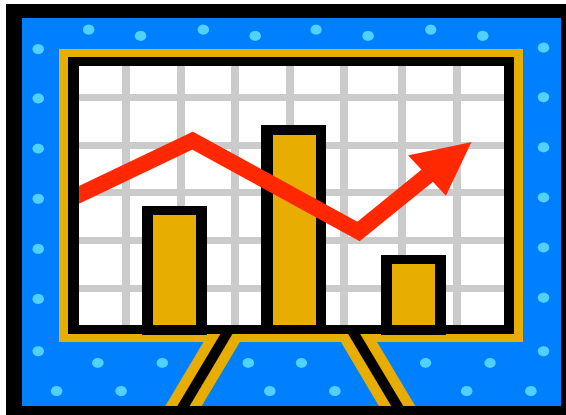




Biblical Money Management by R. J. Adams



The Mystery of Money

Chapter 1: The Basic Principles

There Are Biblical Principles Concerning The Handling Of Money. If You Follow These Principles, Your Money Problems Will, For The Most Part, Vanish.

The Bible Teaches That We Should Do Three Things:

1. GIVE TEN PERCENT.
2. SAVE TEN PERCENT.
3. LIVE TEN PERCENT BELOW OUR MEANS.

If you make it your goal to achieve these three things, money will become the least of your worries. If you set up your lifestyle to live on seventy percent of your income, you should never have a problem making ends meet.

The first principle of biblical money management is to return a tenth, a tithe, to God. It is he who as given you all your money in the first place.

Deut. 8:18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth,...

Now, I realize that many people are already in financial difficulties and can hardly make ends meet, but if you begin now to manage your money more wisely, you will, within three to five years, be able to accomplish all of the items above.

God does not want you to neglect your bills you have accrued before you learned of these principles. It is a sin to defraud someone you owe money to by not paying them or being late with the payments you agreed to in a contract. God does not want you to sin to enable you to pay your tithes. God already owns everything. He does not need your money to complete his program and do his work. The purpose of tithing for God's people is to please God by obeying his command and lay up treasure in heaven.

Matthew 6:19-21 NIV "do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The purpose of giving is so that we can lay up treasure in heaven. If you cheat someone else to give it to God's work, you have accomplished nothing. Any good that you did will be offset by the evil you did in cheating someone else of their rightful due.

What you can do is begin small and work your way up gradually to the biblical standard. Start with one percent. Give one dollar from every hundred that you make to God's work, and put one dollar in the bank. If you make \$300.00 a week, this is only \$6.00, which is about the price of a meal for one in a restaurant.

Everyone should be able to start out with one percent; but, if this is still too much, then start even smaller, with one tenth of one percent, but start!

This gradual method of beginning to tithe and save is only intended for those who are deep in debt. Those who are able to do so should begin to tithe and save immediately.

Then, following this, sit down and make up a budget. Jesus taught that financial planning was the wise thing to do.

Luke 14:28-30 NIV "suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? 'For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'this fellow began to build and was not able to finish.'

Proverbs 22:7 NIV the rich rule over the poor, and the borrower is servant to the lender.

If you don't enjoy being a servant, then get yourself out of debt. This is not to say that you should not borrow to buy big ticket items, like a car or a house or a boat. But, if you borrow, make a large enough down

payment, so you can easily sell whatever it is you have bought without still owing money on it.

Note: The book was written in 1995, years before today's crisis in 2011. How many wish they could go back and do things the right way instead of being deceived into borrowing using balloon mortgages with minimal down payments?

The bible teaches that saving is the wise thing to do. God has commanded that ten percent is the minimum amount that we should save toward heavenly things, so it stands to reason that ten percent is also an excellent amount to save for earthly needs. Ten percent is by no means the maximum that we should give for God's work or for earthly savings. It is the minimum once you are out of debt and can afford to do it. After you reach the ten percent goal of giving and saving, if God blesses you with more than enough of everything, you can give free will offerings and free will savings. Some people give thirty percent of their income to God's work.

Proverbs 6:6-11 NIV go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest-- and poverty will come on you like a bandit and scarcity like an armed man.

The ants have more sense than many people. They save up their provisions during the summer so they will have food for the winter. Some would say that these actions show a lack of faith because they were saving in case hard times come. This is not true. God commanded Joseph when he was in Egypt to store up the grain for the seven good years so there would be food during the coming seven years of famine. God gave us a brain for the purpose of using it. When times are good, we should save some money. Even the squirrels have this much common sense. This does not mean we should be greedy and hoard everything either. Saving ten percent is sufficient.

For those who wish to start on the road to financial freedom, I will show you a way to begin, even if you are deeply in debt. Add up all of your monthly and yearly bills and see where there is something that can be paid off quickly to reduce your outgo. Take those credit cards and get rid of most of

them, keeping only one or two for travel and emergencies. Pay off your credit bills One by one. As you pay them off, increase your giving and saving by one or more percent.

Let's say, for example, that you have a bill that is \$25.00 per month. If you pay it off and increase your giving and saving by \$3.00 in each case, you will still have \$19.00 more dollars per month for yourself. Remember, the additional \$3.00 that you are saving is yours also. Put it away and collect interest so you will not have to make future purchases on credit. You will be able to pay cash and collect interest while the money is sitting in the bank, rather than pay interest on something for a couple of years after you have charged it.

If you have some larger bills that you can pay off in a year or two, such as bills that are between \$75.00 and \$100.00 a month, you can jump up two or three percent on your savings and giving. When it is paid off, you still have more money for yourself each month. If you do this, before long you will be giving ten percent, saving ten percent, and have money in your pocket to do the things you enjoy, without paying interest. The interest is now yours to spend too!

Finally, after you have attained the giving and saving at ten percent levels, make it your practice to buy ten percent below what you can afford when you make major purchases. Don't stretch yourself to the limit when making a major purchase so you have to watch every penny to make the payments on a house Or a car. If you can afford a \$100,000.00 house by stretching your budget to the limit, don't do it. Instead buy one for \$90,000 and leave yourself a ten percent cushion. If you are looking at a car for \$15,000.00, try to find one for \$13,500.00. Often, with a little patience and careful shopping, you can get just exactly what you want and need for ten percent less than you planned to spend. Look for a bargain and pray for the wisdom to act on it when you find one.

By doing this, you will not find yourself pinched for cash flow if your income goes down for some reason. If you are already living ten percent below your means, then a ten percent decrease in income will not affect your lifestyle at all. You can keep on living just like you have been, with no worries about money. Of course if the decrease is permanent you will have some adjustments to make to get back in sync as soon as possible. But, pity the poor person who was just barely making it before their wages got

cut ten percent.

Also, you will be allowing yourself the freedom to make a career change if you so desire. Perhaps, a job opportunity will come your way that is just the type of work that you enjoy doing, but the pay is ten percent less. If this would happen, you could take the job without a second thought, because you are already living below your means and a pay cut will not affect you like it would Those who are just scraping by. When one is happy in their work they are a better worker and in the long run usually wind up making more money.

Finally, it is your responsibility to see to it that the ten percent you give to God's work is used wisely. Don't give it blindly to some church or organization. Check them out and make sure they are not wasting the money and are meeting the spiritual and material needs of the people, as God commanded.

God gave you a brain and he expects you to use it. Put God's money to work where it will earn you the maximum rate of return in spiritual rewards in his kingdom. If God sends someone your way who has no food, buy them a dinner. If they have no coat and are freezing, buy them one. Follow the example of the good Samaritan that Jesus taught about in the following parable.

Luke 10:25-37 NIV on one occasion an expert in the law stood up to test Jesus. Teacher," he asked, "what must i do to inherit eternal life?" "What is written in the law?" he replied. "How do you read it?" he answered: "'love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind'; and, 'love your neighbor as yourself.'" "you have answered correctly," Jesus replied. "Do this and you will live." but he wanted to justify himself, so he asked Jesus, "and who is my neighbor?" in reply Jesus said: "a man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out

two silver coins and gave them to the innkeeper. 'Look after him,' he said, 'and when i return, i will reimburse you for any extra expense you may have.' "Which of these three do you think was a neighbor to the man who fell into the hands of robbers?" the expert in the law replied, "the one who had mercy on him." Jesus told him, "Go and do likewise."

A good way to manage God's money is to start a separate checking account just for his ten percent. Put the money in there until God sends some person or organization your way that needs your help. By doing this, you will always be ready to be used by God for good. He will know that he can always send someone your way and you will be ready to help that person.

1 Corinthians 16:1-2 NIV now about the collection for God's people: do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

Paul used this principle when he was planning to take up a collection for the Christians in Jerusalem who were being persecuted and martyred by the roman emperor Nero. He instructed the Corinthians to set aside the portion of their tithes that they wished to contribute to those suffering and have it ready when he arrived. God desires that things be done orderly, not with confusion and a last minute scramble to get everything prepared. This pertains not only to money, but to everything.

1 Corinthians 14:40 KJV let all things be done decently and in order.

God has had his plans for earth and the nations and you. He planned this before he created the world. We who are made in the Image of God, should at least be able to plan things out a couple of months or years in advance.

Tithing

Leviticus 27:30 "a tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

Malachi 3:8-12 NIV "will a man rob God? Yet you rob me. "but you ask, 'how do we rob you?' "In tithes and offerings. You are under a curse--the

whole nation of you--because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty.

Although there should not be a need for including a study on the biblical principle of tithing, as it is common knowledge among both believers and unbelievers that ten percent is the biblical principle, I will do a short study on it anyway, just in case there are some who have not heard or who disagree.

Matthew 23:23 "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

Luke 11:42 "Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.

Jesus told the Pharisees that they were doing right by tithing, but that they were neglecting the more important matters which were justice, mercy and faithfulness.

Abraham also followed this practice of giving a tenth to God when God helps him win a war, defeating the kings who had taken his nephew, Lot, captive. He was met by the king of Salem, which is short for Jerusalem and gives him a tenth of everything.

Genesis 14:14-24 & 15:1 KJV and when Abram heard that his brother was taken captive, he armed his trained servants, born in his own house, three hundred and eighteen, and pursued them unto Dan. And he divided himself against them, he and his servants, by night, and smote them, and pursued them unto Hobah, which is on the left hand of Damascus. And he brought

back all the goods, and also brought again his brother lot, and his goods, and the women also, and the people. And the king of Sodom went out to meet him after his return from the slaughter of Chedorlaomer, and of the kings that were with him, at the valley of Shaveh, which is the king's dale. And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the Most High God. And he blessed him, and said, blessed be Abram of the Most High God, possessor of heaven and earth: and blessed be the Most High God, which hath delivered thine enemies into thy hand. And he gave him tithes of all. And the king of Sodom said unto Abram, give me the persons, and take the goods to Thyself. And Abram said to the king of Sodom, i have lift up mine hand unto the Lord, the Most High God, the possessor of heaven and earth, that I will not take from a thread even to a shoelatchet, and that i will not take any thing that is thine, lest thou shouldest say, i have made Abram rich: save only that which the young men have eaten, and the portion of the men which went with me, aner, Eshcol, and Mamre; let them take their portion. After these things the word of the Lord came unto Abram in a vision, saying, fear not, Abram: i am thy shield, and thy exceeding great reward.

Paul gives us even more insight on this matter in the book of Hebrews. Paul was teaching that the practice of tithing was in existence before the law of Moses was ever given. Many Christians today, because of their greed, teach that the tithe is part of the Law of Moses; and that we no longer should practice it. Moses was not even born until more than four hundred years after the time of Abraham. The tithe, although it is recorded in the law given to Moses by God, is not a part of the ceremonial law. It is a biblical principle that has been in effect since the creation of Adam.

Hebrews 7:1-2 NIV this Melchizedek was king of Salem and priest of God Most High. He met Abraham returning from the defeat of the kings and blessed him, and Abraham gave him a tenth of everything.

First, his name means "king of righteousness"; then also, "King of Salem" means "King of Peace."

Hebrews 7:4 -10 NIV Just think how great he was: even the patriarch Abraham gave him a tenth of the plunder! Now the law requires the descendants of Levi who become priests to collect a tenth from the people--that is, their brothers--even though their brothers are descended from Abraham. This man, however, did not trace his descent from Levi, yet he

collected a tenth from Abraham and blessed him who had the promises. And without doubt the lesser person is blessed by the greater. In the one case, the tenth is collected by men who die; but in the other case, by him who is declared to be living. One might even say that Levi, who collects the tenth, paid the tenth through Abraham, because when Melchizedek met Abraham, Levi was still in the body of his ancestor.

Jacob also practiced this principle when he was fleeing for his life from his brother Esau, whom he had just cheated out of the blessing and the birthright. Jacob made a vow, he said that if God would look after his needs, he would return a tenth to God.

Genesis 28:10-22 NIV Jacob left Beersheba and set out for Haran. When he reached a certain place, he stopped for the night because the sun had set. Taking one of the stones there, he put it under his head and lay down to sleep. He had a dream in which he saw a stairway resting on the earth, with its top reaching to heaven, and the angels of God were ascending and descending on it. There above it stood the Lord, and he said: "I am the Lord, the God of your father Abraham and the God of Isaac. I will give you and your descendants the land on which you are lying. Your descendants will be like the dust of the earth, and you will spread out to the west and to the east, to the north and to the south. All peoples on earth will be blessed through you and your offspring. I am with you and will watch over you wherever you go, and I will bring you back to this land. I will not leave you until I have done what I have promised you." when Jacob awoke from his sleep, he thought, "surely the Lord is in this place, and I was not aware of it." he was afraid and said, "how awesome is this place! This is none other than the house of God; this is the gate of heaven." early the next morning Jacob took the stone he had placed under his head and set it up as a pillar and poured oil on top of it. He called that place Bethel, though the city used to be called Luz. Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the Lord will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth."

God did look after his needs and made him a rich man and he returned to the land of his father in peace twenty years later.

Genesis 36:6 NIV Esau took his wives and sons and daughters and all the

members of his household, as well as his livestock and all his other animals and all the goods he had acquired in Canaan, and moved to a land some distance from his brother Jacob. Their possessions were too great for them to remain together; the land where they were staying could not support them both because of their livestock.

God has promised blessings for those who follow his plan. He asks you to test him and see if this word is true or not. In Malachi, God asks us to test him and see if he will keep his word.

Malachi 3:6-12 NIV "I the Lord do not change. So you, o descendants of Jacob, are not destroyed. Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and i will return to you," says the Lord Almighty. "But you ask, 'how are we to return?' "Will a man rob God? Yet you rob me. "But you ask, 'how do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if i will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty.

Many do not believe God's word and they idolize those who rob, steal, cheat, sell drugs, commit murder, and do all manner of evil for the wealth that comes from sin. God continues on in Malachi with a word for these people.

Malachi 3:13-18 & 4:1-4 NIV "you have said harsh things against me," says the Lord. "Yet you ask, 'what have we said against you?' "you have said, 'it is futile to serve God. What did we gain by carrying out his requirements and going about like mourners before the Lord Almighty? But now we call the arrogant blessed. Certainly the evildoers prosper, and even those who challenge God escape.'" then those who feared the Lord talked with each other, and the Lord listened and heard. A scroll of remembrance was written in his presence concerning those who feared the Lord and honored his name. "They will be mine," says the Lord Almighty, "in the day when i make up my treasured possession. I will spare them, just as in compassion a man spares his son who serves him. And you will again see the

distinction between the righteous and the wicked, between those who serve God and those who do not. "Surely the day is coming; it will burn like a furnace. All the arrogant and every evildoer will be stubble, and that day that is coming will set them on fire," says the Lord Almighty. "not a root or a branch will be left to them. But for you who revere my name, the sun of righteousness will rise with healing in its wings. And you will go out and leap like calves released from the stall. Then you will trample down the wicked; they will be ashes under the soles of your feet on the day when i do these things," says the Lord Almighty. Remember the law of my servant Moses, the decrees and laws I gave him at horeb for all Israel.

God also required the people living off of the tithes to give a tenth of the tithes they received to the high priest. This principle should be followed today by the church. The church should give ten percent of its income to other organizations who are doing God's work. It goes without saying that the pastor and of those on the church payroll should surely present their tithes to the Lord.

Numbers 18:26 & 28-29 NIV "Speak to the Levites and say to them: 'when you receive from the Israelites the tithe I give you as your inheritance, you must present a tenth of that tithe as the Lord's offering. In this way you also will present an offering to the Lord from all the tithes you receive from the Israelites. From these tithes you must give the Lord's portion to Aaron the priest. You must present as the Lord's portion the best and holiest part of everything given to you.'

The tithe was also to be of the best portion of everything God blessed them with. In those days, the tithe was not always made with money. Most of the time it was in crops or animals. It shows disrespect for God to give him some mangy cow or rotten fruit. We wouldn't present such gifts to an earthly king, so how could we present them to the ruler of heaven and earth?

Leviticus 27:30 NIV "'a tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

Today, this principle can be accomplished by taking out God's portion first. Just as if it was not a part of your paycheck, like taxes

God also required that the Israelites take a spiritual vacation each year to

Jerusalem.

Deuteronomy 14:22-26 NIV Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his name, so that you may learn to revere the Lord your God always. But if that place is too distant and you have been blessed by the Lord your God and cannot carry your tithe (because the place where the Lord will choose to put his name is so far away), then exchange your tithe for silver, and take the silver with you and go to the place the Lord your God will choose. Use the silver to buy whatever you like: cattle, sheep, wine or other fermented drink, or anything you wish. Then you and your household shall eat there in the presence of the Lord your God and rejoice.

Many people are of the opinion that God is no fun and that if you are a Christian you have to look sad and spiritual all of the time.

They visualize Christians weeping and moaning for sinners and the ungodly all the time. God commanded his people to bring their tithes to Jerusalem each year at harvest time and allowed them to use a portion of it to celebrate and have a good time. He also allowed them to buy wine or other fermented drink to celebrate the blessings of the good harvest he had given them.

God does not want every Christian to be the boring person that some churches would have you be. Drunkenness is also a sin, but there is a time and place for proper moderate use of everything that God has created for man's benefit.

Today, we do not have to go to Jerusalem to drop off our tithes, so we don't use this verse as an excuse to take a vacation on God's money. I include it here only to show that God does not desire for us to be broke and miserable all of the time, as some would have us believe. When he blesses us with good things, he permits us to enjoy them.

Every third year the tithe was to go to help the needy.

Deuteronomy 14:28-29 NIV at the end of every three years, bring all the tithes of that year's produce and store it in your towns, so that the levites

(who have no allotment or inheritance of their own) and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the Lord your God may bless you in all the work of your hands.

Deuteronomy 26:12-13 NIV when you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the alien, the fatherless and the widow, so that they may eat in your towns and be satisfied. Then say to the Lord your God: "I have removed from my house the sacred portion and have given it to the Levite, the alien, the fatherless and the widow, according to all you commanded. I have not turned aside from your commands nor have I forgotten any of them.

You should try to find a church that supports rescue missions and the poor. If you cannot find one then you may have to give a portion of your tithe directly to an agency that helps the poor.

Also remember to keep a small portion of God's money on hand, perhaps a hundred dollars to help those you may encounter who desperately need food, clothing, or a place to spend the night.

By doing this, you will be sure to make maximum use of God's money and be doing exactly what Christ commanded us to do. By giving to your church, you will be obeying Christ's command to spread the gospel. This church must be one that is preaching the gospel of Jesus Christ. By giving to a Christian rescue mission or shelter for the homeless, you will be obeying Christ's command to help the poor and needy. Lastly, you need to be ready, at all times, to help someone who needs it, as Christ commanded.

There are a few churches that are doing all of the things mentioned here. If you find one you could give all of your tithe to the church, except for the small portion you keep on hand to meet individual needs.

Matthew 5:42-45 NIV give to the one who asks you, and do not turn away from the one who wants to borrow from you. "You have heard that it was said, 'love your neighbor and hate your enemy.' but i tell you: love your enemies and pray for those who persecute you, that you may be sons of your father in heaven. He causes his sun to rise on the evil and the good,

and sends rain on the righteous and the unrighteous.

Jesus says to give to those who ask and to lend to those who wish to borrow. He does not say we have to give them everything that they ask for though. Some people would ask you to give them everything you own. Many have misunderstood this verse to mean that a Christian would almost have to take a vow of poverty to do what Christ says. You are also responsible to use what God has given you wisely. To give it to someone who will spend it on booze, drugs and cigarettes is not wise. You would be enabling sin, which is about the same thing as the person doing the giving sinning.

All that is required is to give a person in need the same thing that God gives us, which is food and clothing to get through the day. Or perhaps pay for a hotel room for someone, as the good Samaritan did. If you have some of God's money in the bank at all times, you will always be able to do this by simply keeping a blank check in your wallet or purse. If God sends someone to you with a need, you reach for the check and write it out. You need to also instruct the person receiving the gift that it is God's money they are receiving; and they will be responsible to him for using it wisely or they will be held accountable. By doing so you will be sure to be well rewarded at the judgment seat of Christ.

Mark 10:28-30 NIV Peter said to him, "we have left everything to follow you!" "I tell you the truth," Jesus replied, "no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields--and with them, persecutions) and in the age to come, eternal life.

Jesus gives the best interest rate in town. He promises a hundred times as much for everything you do for him. This does not concern money only, but everything you do that stems from faith. This is why it is not for God's benefit that you should give and serve. It is for your benefit that you send something on ahead of you before you die. The old saying, "you can't take it with you" is not entirely true. It's true that you can't take your possessions with you in your casket and have them do you any good. But, you can send some on ahead and earn one hundred times as much in interest and have it waiting for you when the day comes that the seventh angel blows his trumpet and the dead are raised.

Today, it is hard to find a church that is not operating like a business to make a profit. In Jesus' day, the conditions were the same. He drove the money changers out of the temple with a whip.

John 2:13-17 NIV when it was almost time for the Jewish passover, Jesus went up to Jerusalem. In the temple courts he found men selling cattle, sheep and doves, and others sitting at tables exchanging money. So he made a whip out of cords, and drove all from the temple area, both sheep and cattle; he scattered the coins of the money changers and overturned their tables. To those who sold doves he said, "Get these out of here! How dare you turn my father's house into a market!" his disciples remembered that it is written: "zeal for your house will consume me."

When they questioned his authority for doing this, he gave them a prophecy that would prove that he had the authority to do these things.

John 2:18-22 NIV then the Jews demanded of him, "what miraculous sign can you show us to prove your authority to do all this?" Jesus answered them, "destroy this temple, and I will raise it again in three days." the Jews replied, "It has taken forty-six years to build this temple, and you are going to raise it in three days?" But the temple he had spoken of was his body. After he was raised from the dead, his disciples recalled what he had said. Then they believed the scripture and the words that Jesus had spoken.

True Repentance From Greed

The account of Zacchaeus given in Luke is a true example of repentance. Zacchaeus was a tax collector, which was a well paying job in Jesus' day. It was a common practice, however, for tax collectors to overcharge the people in their taxes and pocket the extra. That is why tax collectors were hated by the people.

Luke 19:1-10 NIV Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at your house today." so he came down at once

and welcomed him gladly. All the people saw this and began to mutter, "he has gone to be the guest of a 'sinner.'" but Zacchaeus stood up and said to the Lord, "look, Lord! Here and now i give half of my possessions to the poor, and if I have cheated anybody out of anything, i will pay back four times the amount." Jesus said to him, "today salvation has come to this house, because this man, too, is a son of Abraham. For the son of man came to seek and to save what was lost."

When Zacchaeus was converted, he made restitution for his thievery and gave half of his ill gotten gains to the poor. This is an example of true repentance.

Paul says in Ephesians that a person who was formerly a thief must now go to work, not only to support himself but to have something to share with those in need.

Ephesians 4:28 NIV he who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

Lending

Exodus 22:25 NIV "if you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.

If you lend money to one of God's people who is in need, do not charge interest. Notice, this applies only to loans given directly to a person who is in need, not to loans given to people for business or other reasons. God does not expect us to lend our money to a businessman to build a skyscraper or to someone to buy a house or a car with. This is talking about lending to someone who needs the money to feed and clothe himself or his family. The next verse shows that clearly. This is talking about a person so poor he only has one coat.

Exodus 22:26-27 NIV if you take your neighbor's cloak as a pledge, return it to him by sunset, because his cloak is the only covering he has for his body. What else will he sleep in? When he cries out to me, i will hear, for i am compassionate.

I mention this because some churches and some Moslem sects teach that

it is wrong to put your money in the bank and collect interest or to sell a house on a land contract and collect interest on the loan. This is not at all what God was referring to in exodus.

What God was talking about is money that is loaned to a poor person to provide them with the bare essentials of life. The best practice is not to make a loan at all, but simply to have enough of God's money set aside to give the person what they need without requiring repayment.

If you do lend to someone and they cannot afford to repay you for a long time, the best thing to do is forgive the debt.

Deuteronomy 15:1-10 NIV at the end of every seven years you must cancel debts. This is how it is to be done: every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the Lord's time for canceling debts has been proclaimed. You may require payment from a foreigner, but you must cancel any debt your brother owes you. However, there should be no poor among you, for in the land the Lord your God is giving you to possess as your inheritance, he will richly bless you, if only you fully obey the Lord your God and are careful to follow all these commands I am giving you today. For the Lord your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you. If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be hardhearted or tightfisted toward Your poor brother. Rather be openhanded and freely lend him whatever he needs. Be careful not to harbor this wicked thought: "the seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the Lord against you, and you will be found guilty of sin. Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.

While we do not celebrate the jubilee years in the gentile church age, we can follow the principle laid down here. If we have gotten by without the money lent to a poor person for a few years it is best to just count the debt as an offering to God and forget about it.

Note though, that this statute is intended for the poor, not for thieves who

have the money to pay but refuse to do so.

Matthew 18:23-35 NIV "therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand talents was brought to him. Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt. "The servant fell on his knees before him. 'Be patient with me,' he begged, 'and I will pay back everything.' the servant's master took pity on him, canceled the debt and let him go. "But when that servant went out, he found one of his fellow servants who owed him a hundred denarii. He grabbed him and began to choke him. 'Pay back what you owe me!' he demanded. "His fellow servant fell to his knees and begged him, 'be patient with me, and i will pay you back.' "But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt. When the other servants saw what had happened, they were greatly distressed and went and told their master everything that had happened. "then the master called the servant in. 'You wicked servant,' he said, 'i canceled all that debt of yours because you begged me to. Shouldn't you have had mercy on your fellow servant just as i had on you?' in anger his master turned him over to the jailers to be tortured, until he should pay back all he owed. "this is how my heavenly father will treat each of you unless you forgive your brother from your heart."

God has forgiven us all of our sins through Christ, so we should also forgive those who owe us money and those who sin against us in other areas.

Being a Trustworthy Servant

According to Jesus, anyone who can be trusted with small amounts of money can also be trusted with large amounts. Anyone who is dishonest with small amounts will be dishonest with large amounts if they are given the opportunity.

Luke 16:1-15 NIV Jesus told his disciples: "there was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'what is this i hear about you? Give an account of your management, because you cannot be manager any longer.' "the manager said to himself, 'what shall i do now? My master is taking away my job. I'm

not strong enough to dig, and i'm ashamed to beg--i know what i'll do so that, when i lose my job here, people will welcome me into their houses.' "So he called in each one of his master's debtors. He asked the first, 'how much do you owe my master?' "Eight hundred gallons of olive oil,' he replied. "The manager told him, 'take your bill, sit down quickly, and make it four hundred.' "Then he asked the second, 'and how much do you owe?' "a thousand bushels of wheat,' he replied. "He told him, 'take your bill and make it eight hundred.' "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "no servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money." the Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "you are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight.

The Pharisees in Jesus' day were like many of the modern day television preachers who are in love with money. Jesus explained to them that what is highly valued among men is detestable in God's sight.

The scripture also says that if you have not been trustworthy with someone else's property, who will give you property of your own? The person who steals small items from their employer will steal money or goods if they are given a position from which it is possible to do so.

Paul taught in that we should lead a quiet life, mind our own business, and to work with our hands.

1 Thessalonians 4:11-12 NIV Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.

2 Thessalonians 3:6-12 NIV in the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. For even when we were with you, we gave you this rule: "if a man will not work, he shall not eat." we hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat.

It's not only men who should work, but women also. In proverbs, God gave us the description of the perfect woman. This description does not mean that all women should do the type of work described here. It means that a woman should be wise, faithful, skillful and hard working in all that she does, whether she is a housewife, businesswoman, or in whatever field she has chosen.

Proverbs 31:10-31 NIV a wife of noble character who can find? She is worth far more than rubies. Her husband has full confidence in her and lacks nothing of value. She brings him good, not harm, all the days of her life. She selects wool and flax and works with eager hands. She is like the merchant ships, bringing her food from afar. She gets up while it is still dark; she provides food for her family and portions for her servant girls. She considers a field and buys it; out of her earnings she plants a vineyard. She sets about her work vigorously; her arms are strong for her tasks. She sees that her trading is profitable, and her lamp does not go out at night. In her hand she holds the distaff and grasps the spindle with her fingers. She opens her arms to the poor and extends her hands to the needy. When it snows, she has no fear for her household; for all of them are clothed in scarlet. She makes coverings for her bed; she is clothed in fine linen and purple. Her husband is respected at the city gate, where he takes his seat among the elders of the land. She makes linen garments and sells them, and supplies the merchants with sashes. She is clothed with strength and dignity; she can laugh at the days to come. She speaks with wisdom, and faithful instruction is on her tongue. She watches over the affairs of her household and does not eat the bread of idleness. Her children arise and

call her blessed; her husband also, and he praises her: "many women do noble things, but you surpass them all." charm is deceptive, and beauty is fleeting; but a woman who fears the Lord is to be praised. Give her the reward she has earned, and let her works bring her praise at the city gate.

Riches

It is no sin to become rich provided that you do it legally and ethically. If you do become rich, do not set your heart on your wealth and forget about God. There is nothing wrong with having a lot of money. It has been said that "money is the root of all evil". This is an incorrect quotation.

1 Timothy 6:10-11 NIV for the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, Godliness, faith, love, endurance and gentleness.

The bible explains that it is not money that is the root of all kinds of evil, but the love of money.

Hebrews 13:5 NIV keep your lives free from the love of money and be content with what you have, because God has said, "never will I leave you; never will I forsake you."

1 Timothy 6:5 & 9 NIV and constant friction between men of corrupt mind, who have been robbed of the truth and who think that Godliness is a means to financial gain. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

Those who are rich must be careful not to let their riches lead them into temptation. God has provided us with everything for our enjoyment, but we must make sure that if God blesses us with an abundance of material goods they do not push God out of our lives.

1 Timothy 6:17-19 NIV command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for

themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Jesus told the Pharisees a parable about a rich man who became richer but did not use any of his wealth for good. He only used it for his own pleasure.

Luke 12:13-21 NIV someone in the crowd said to him, "teacher, tell my brother to divide the inheritance with me." Jesus replied, "man, who appointed me a judge or an arbiter between you?" then he said to them, "watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." and he told them this parable: "the ground of a certain rich man produced a good crop. He thought to himself, 'what shall I do? I have no place to store my crops.' "Then he said, 'this is what i'll do. I will tear down my barns and build bigger ones, and there i will store all my grain and my goods. And I'll say to myself, "you have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'" "But God said to him, 'you fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God."

Jesus warned us to be on our guard against all forms of greed. This man thought he had it made because he had plenty of money to last him for the rest of his life. He was correct, because his life was coming to an end that very night, so what good did all his money do him?

Many television and radio preachers spread the false doctrine that if people send in their tithes or a donation that they will have good luck, win the lotto or some other such nonsense. Those who give money to such a cause in order to try to get rich are just as guilty of greed as the person asking for the money. God has promised to provide us with what he knows we need, not what we think that we want. Anyone who is teaching that Godliness will automatically bring great riches is spreading false doctrine.

Luke 12:22-34 NIV then Jesus said to his disciples: "therefore i tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: they do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of

you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your father knows that you need them. But seek his kingdom, and these things will be given to you as well. "do not be afraid, little flock, for your father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

Jesus was not telling us to be lazy or slack in our work. He is simply telling us that after we have done the best we can, not to worry about the outcome. Worrying solves nothing. All it does is add stress to our lives. God knows we need food, clothing and shelter to survive in this world. He promises to provide these things, if we follow his plan and work and seek after spiritual truth.

Although we should plan for the future as if we are going to live to be one hundred years old, we should always keep in mind that our life on earth could end at any moment.

James 4:13-16 NIV now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, "if it is the Lord's will, we will live and do this or that." as it is, you boast and brag. All such boasting is evil.

James also warns us not to show favoritism to someone because they are wealthy.

James 2:1-9 NIV my brothers, as believers in our glorious Lord Jesus Christ, don't show favoritism. Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and

say, "here's a good seat for you," but say to the poor man, "you stand there" or "sit on the floor by my feet," have you not discriminated among yourselves and become judges with evil thoughts? Listen, my dear brothers: has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court? Are they not the ones who are slandering the noble name of him to whom you belong? If you really keep the royal law found in scripture, "love your neighbor as yourself," you are doing right. But if you show favoritism, you sin and are convicted by the law as lawbreakers.

Co-signing

The bible also teaches that it is foolish to co-sign for a loan for someone else. Many people who do this wind up getting stuck paying for something that is not theirs. This is not to say that you cannot co-sign for a loan for a car or for school to help your children get their credit rating established; but if you do, make sure you have the money in the bank to pay the loan off if it becomes necessary.

Proverbs 11:15 (NIV) He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.

You should be very cautious in co-signing for anyone, except your younger children, who have never established a credit rating. After one or two loans, they should be on their own. If the bank, whose job it is to lend money, does not consider the person desiring the loan a good risk, then why should you?

Biblical proverbs concerning money

The book of proverbs is full of teaching on money management. Only a few of the verses on this subject are included here. Anyone desiring a complete understanding on how God wants us to handle our money would read the entire book of proverbs and the four gospels, and highlight every verse pertaining to money. The proverbs given here are self-explanatory and require no explanation.

Proverbs 15:6 - The house of the righteous contains great treasure, but the

income of the wicked brings them trouble.

Proverbs 13:7 & 8 - One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth. A man's riches may ransom his life, but a poor man hears no threat.

Proverbs 14:20 & 21 - The poor are shunned even by their neighbors, but the rich have many friends. He who despises his neighbor sins, but blessed is he who is kind to the needy.

Proverbs 18:23 - A poor man pleads for mercy, but a rich man answers harshly.

Proverbs 22:2 - Rich and poor have this in common: the Lord is the maker of them all.

Proverbs 23:4 - 8, Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle. Do not eat the food of a stingy man, do not crave his delicacies; for he is the kind of man who is always thinking about the cost. 'eat and drink,' he says to you, but his heart is not with you. You will vomit up the little you have eaten and will have wasted your compliments.

Proverbs 22:1 - A good name is more desirable than great riches; to be esteemed is better than silver or gold.

Work

According to the bible, God works and expects us to do so also.

John 5:16 & 17 "So, because Jesus was doing these things on the Sabbath, the Jews persecuted him. Jesus said to them, 'my father is always at his work to this very day, and I, too, am working.'"

Psalms 102:25 "In the beginning you laid the foundations of the earth, and the heavens are the work of your hands."

Psalms 8:3 "When I consider your heavens, the work of your fingers, the moon and the stars, which you have set in place,"

Psalms 19:1 "for the director of music. A Psalm of David. The heavens declare the glory of God; the skies proclaim the work of his hands."

All honest work is profitable. It is better in God's sight to have a menial job than no job. When you are working for someone else, do your job to the best of your ability, as if you were working for God and not for men. God knows your motives for whatever you do and will reward you, if not in this life, then in the life to come.

Colossians 3:23-24 NIV Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

The final end of the matter concerning money is that we brought nothing into the world; and physically, we can carry nothing out. While we are here in this world, we should use what we are given for good, so that we will have a reward waiting for us at the resurrection.

Proverbs 30:8-9 NIV Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'who is the Lord?' or I may become poor and steal, and so dishonor the name of my God.

1 Timothy 6:6-8 NIV but Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.