

CHAPTER D31

MONEY AND CHRISTIAN FINANCES

Lucifer's love of money got him into trouble with the Lord before Adam was created, and it seems likely we'll also be dealing with money matters at least through the Millennial Reign. Therefore, it is important that we understand the subject of money.

The first thing we need to understand about money is *it's not our money!* Because of the important reasons covered in chapter D6, *Authority*, we must understand and accept our rank and station in life. No matter what our rank, sex, title, position, or responsibilities are now and in the future, we must always realize we are still *husbandmen* taking care of the Lord's kingdom. We shall always be servants, nay, more than servants: We shall always be *slaves*, bought with a price, *owned* by the Master. We'll have lots of authority and responsibility, and along with that we'll be making decisions about money and material things. As caretakers of God's property we want to get it right. And getting it right is not difficult unless we let carnality and self turn *lust* into *covetousness*. We own nothing and we should covet nothing. To covet *anything* is wrong because *everything* belongs to God.

We also need to appreciate the fact that the love of money caused God's wise, beautiful, and beloved son, Lucifer, to fall from grace and lose his inheritance. Never allow yourself to be drawn in by the allure of money. We might better handle that temptation if we remember and accept our station in life, who and what we are – servants of the King Who owns everything. The acceptance of that is the key to avoiding the evil notion of equality. We are inferior beings created by the Supreme Being to serve Him. We are not His equals in any area. If we accept and incorporate that into who we are we shall do well in all areas – including money.

TITHING

Tithing was an Old Testament institution that required giving or sharing 10% of your substance to help a brother, a fellow Christian. More specifically, tithing was giving 10% to support and sustain the priesthood.

The only tribe in Israel *not allowed to own* (!) land or to earn a living was the tribe of Levi, the priests. That was because they were supposed to be serving God by husbanding His house and helping the brethren. They would perform religious ceremonies, guard the doors of the temple, cut, split, and stack the wood for the fires, make candles, sweep the floor, shepherd the flocks of animals being raised for sacrifice, etc. All of that was part of being a priest.

But where were they to get weapons to guard the temple, axes to cut wood, carts to haul the wood, supplies to make candles, brooms, shepherd's crooks and shearing equipment, money, clothes, etc? The priests also had families, so they needed firewood, food, clothing, toothpaste, hula-hoops, bicycles, furniture, etc. They neither owned land nor did they have income-producing jobs, so they were completely dependent upon the tithe. Their fellow Christians took one tenth of all their substance and gave it to the Levites. One tenth of all their substance meant one tenth of everything; money, firewood, sheep, goats, vegetables, hula-hoops, bicycles, toothpaste, etc., so their brethren would lack nothing the other tribes had – even down to little things such as cumin, mint, anise, and rue (**Mt 23:23; Lk 11:42**). Everyone had to share, to tithe, so even the priests tithed to help each other (Lk 11:42).

Keep in mind that the tithe was 10%, it was mandatory, and it was to support the priests, because we are going to apply that to the New Testament where the tithe *no longer exists*.

That's right, there is no such thing as tithing under the New Testament. Verses like Lk 11:42; **18:12; Mt 23:23** *did not happen in the New Testament era*. Christ lived under the Old Testament in the Old Testament era. That's why He kept the law. The New Testament did not go into effect and the **New Testament era** did not start *until He died* on the cross (**He 9:16,17**). Nowhere does the Bible say any testament goes into effect when a Great Commission is given, or when anyone is baptized with the Holy Ghost, or receives power from the Holy Ghost, or has cloven tongues like as of fire sit on them. It says the Testament of Jesus Christ, which is called the New Testament because it replaced the Old, went into effect the minute Christ died up on the cross. And there is no tithing anywhere in the Bible after Christ died on the cross.

The tithe is gone. The ten percent rule is gone. But voluntary *offerings* are still here in the form of "collections." Notice the Lord Jesus Christ never praised any Christian for giving 10%, but He did for giving 100% (**Mk 12:44**). Offerings are voluntary. Offerings are 100%. The Lord wants everything we have. But because He already owns the cattle upon a thousand hills (everything), He doesn't really want material *offerings*; He wants *us* (**He 10:5; Ro 12:1; 1 Jn 3:16**).

The Pharisees were never able to understand the tithe because of their selfish love of money. Their heart wasn't in the 10% they gave; it was in the 90% they kept. They incorrectly thought 10% belonged to God and 90% belonged to them. That's robbery; we own nothing. Everything we have belongs to God and He wants us to give everything we have, even our lives, to the church, to the brethren. That's why in the New Testament era the tithes and offerings have been replaced by "collections" (**1 Co 16:1-3; Ph 4:15,16; 2 Co 8:2,4; 2 Co 9; Ro 15:26; Ac 4:32; 1 Co 9:13/1 Pe 2:5,9**). Collections for whom? Collections for *the saints!* Why for the saints? Because the New Testament priesthood of all believers has replaced the Old Testament Levitical priesthood. All Christians are priests (1 Pe 2:9; **Re 1:6**). Therefore, the New Testament system in which the collections are *for the saints* is no different from the Old Testament system of *supporting the priesthood* with tithes and offerings.

God calls the New Testament system a *collection* rather than a *tithe* because He doesn't want us to get the evil idea that "90% is mine." Less obvious is why He calls it a collection rather than an *offering*: It is because nothing is ours to offer; God is *collecting* what is already His and distributing it to needy saints. It is a Christian welfare program, a redistribution of wealth to help God's priesthood of believers.

So if your fellow Christian can't afford a hula-hoop for his kid you don't have to be a Pharisee by telling him, "Be ye warm and filled, but I've already given my tithe." There is no tithe. If you can help him in some way you will want to do it because *love* fills you with *charity* towards the members of your Family. That is the New Testament "tithe" and that was the way it was supposed to happen in the Old Testament, too.

We are to govern ourselves in accordance with **Mk 12:30,31**; the detachment/lack of personal involvement of the automatic tithe has been replaced by spontaneous love, by charity. If Ananias and Sapphira hadn't broken those two greatest

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of God's commandments, they would have accepted Ac 4:32 and God would have had to find two other Christians to kill as examples for us.

If you think 90% of your money is yours, or 90% of your time and life is yours, you do not have a proper servant's attitude. The Bible makes it clear that one of the reasons you work is so you'll have something to give to needy Christians (**Ep 4:28**). Your offering is for the church and is not to be just 10% of your income. Your offering is you, a living sacrifice (Ro 12:1; 1 Jn 3:16-18).

Why do so many preachers think the tithe is still in effect? Because they do not know the Bible. They don't understand that the New Testament collection for the saints is a better, more loving way to take care of our fellow priests: Without the temptation to hide behind a stingy Pharisaical view of a 10% rule, we can properly mature into a "what's mine is yours, because everything is really God's" kind of love. Today's preachers also don't know the New Testament of Jesus Christ didn't begin until the death of the Testator and therefore think the tithing in the gospels can be taught as examples of "New Testament tithing." And they are afraid many of the Christians in their congregations are so selfish their contributions will stop if they ever find out the tithe no longer exists. (They are probably right about that.) That is why they spend more time preaching about the tithe than they do about the topics in this book.

Some Christians in history sold everything they had and wandered around preaching because of **Mt 19:21** and **Lk 18:22**. There is nothing wrong with that, and I'll tell you why that may be a good idea for many Christians today before I explain the proper interpretation.

"Riches" and "merchandise" (**Ezek 28:5,16**) made Lucifer covetous and were the most obvious reasons for his opposition to God (**1 Ti 6:10**). Wealth, whether it consists of material goods or filthy lucre, has an allure strong enough to cause even God's beloved Lucifer to fall. You and I are subject to the same enticements Lucifer was because we have a natural tendency to rise whenever our earthly situation "improves", which is why humility and lowliness are good for us. In this materialistic age I think we need to be *very* careful about wealth.

When we are poor financially, poor in popularity, poor in health, without social status, and without power and influence we tend to have a better relationship with the Lord – if we meekly accept His providence rather than selfishly whine and beg for physical blessings.

Gluttony and drunkenness are the results of large amounts of food and drink – more than needed to sustain life. Wealth (or "riches") is the result of more lucre than is necessary to sustain life. It is not a sin to be wealthy; wealth makes us more able to assist our needy brethren (Ep 4:28). The potential problem with wealth arises when the Lord expects us to divest ourselves of some or all of it in the course of following Him: Notice it was the man's "great possessions" (**Mt 19:22**) that caused him to resist Christ's order.

The carnal principle behind drunkenness and gluttony (which is surrendering control to the old man) applies to financial and societal power as well. Any kind of worldly power produces a proportionate increase in lust. The more we have the more we want. That's why God places certain restrictions on sex, eating, and drinking – to help us keep our physical old man and his lusts under control. Satan, on the other hand, encourages yielding to our carnal lusts in order that our old man might prevail.

Increases in power and wealth often reveal the weakness of the flesh, because as power produces its corresponding increase in lust we often find our self-control cannot rise to the occasion. By making gluttony and drunkenness sins, and by encouraging fasting and charitable giving, the Lord has lovingly and wisely shown us that the "abundant life" of **Jn 10:10** isn't referring to physical things in this life, which helps us realize *moderation* plays an important role in this war. Because of **Ro 7:23** God put **1 Co 9:25,27** in the Bible. Therefore, keeping our lusts at manageable levels now – before they have a chance to get out of control – by being temperate in all things is an important part of ruling well our own house.

No matter what the reasons and causes behind our lusts, the practical truth we must deal with is the love of money is the root of all evil. And the more powerful we become – in any area – the more powerful our lusts. Set your affection on things above, not on things on the earth.

We must avoid becoming possessed by our possessions, becoming "possession possessed." To prevent ourselves from becoming drunk with wealth we must realize "our" wealth isn't ours – it belongs to God and is a resource to be used in this war. That is the attitude the Bible commands us to have. Take careful note of exactly and specifically what it was the Lord told the Christian with "riches", with "great possessions", who was "very rich" to do with his wealth – the man was told to "distribute" unto the "poor" (Lk 18:22). In other words he was told to put the fruits of his Ep 4:28 labors to their intended use – to help the church. We'll shortly establish that when the Bible says "the poor" it is talking about Christians who could use your help. It is not saying we should support charities that go to penniless dogs – although it is not a sin to do so as long as the interests of the church are furthered and Jesus Christ is glorified.

You and I are warned not to be so ensnared by worldly wealth (**1 Ti 6:17**) that we won't be "ready to distribute" (**1 Ti 6:18**) to needy Christians when the time comes. Are needy Christians always Christians who are "poor" financially? No. *Poor* doesn't necessarily mean *not much money*. For example, King David refers to himself as "poor." He may have been spiritually bankrupt a few times, and his fellow Christians may have often treated him poorly, but he was not monetarily poor. A Christian is poor when he needs material things, friendship and comfort, reproving and rebuking, Bible learning, or anything else. And you are rich whenever you are able to give him those things – and do so. I am writing this book because the Lord has made me rich in understanding and because I see how bankrupt His church is. This book is likely to make me poor. Do I say that because I've charitably chosen to operate this ministry at a loss? No, I say it because this apostasy-revealing book is likely to make me very unpopular in today's church. Not to worry; when the Lord teaches our fingers to fight and our hands to make war He also makes our foreheads as an adamant harder than flint (**Ezek 3:7-9**). And acts of charity *never* make us poor in the Lord's eyes, and should be viewed as part of the duty and privilege of serving God and helping His church.

This "be ready to distribute" stuff is harder than the Old Testament tithe because it requires discernment in order to know how to distribute the "riches" the Lord has entrusted to us. Covetous brethren will *love* this teaching because they'll always "be ready" – but somehow needy saints and projects will never be distributed to. If you don't know how God wants you to spend His money, think about what I used to tell myself as a young Christian when I felt my faith and courage weren't up to some task: *If you don't think you have enough faith or courage to handle something Scriptural, just pretend you do and do it anyway*. Only in this instance *love* might be a better word – just pretend you really do love the Lord and His saints. (I later realized I wasn't pretending; I was a doer whose Natural fear never quite conquered him.) And when you learn about a needy

Christian family without bicycles for the kids, of a Christian family with no insurance whose home burned down, of a missionary who needs support, of a church in need of construction funds, or a million other ways you can help support the war and its warriors – evaluate the situation: Do you want to help? Should you help? And remember, any labor, time, money, or material you give to The Cause is given to Christ – if your heart is right. Doing is love – whether you “feel” love or not.

There have been times when I helped someone only to learn later I’d been suckered by wicked Christians who took advantage of my idealistic view of Christianity. One time a missionary asked me to contribute to a building project for a Christian couple going to work for him. I sent a large sum of money. The wicked couple ran off, stealing it and the rest of the project fund. It wasn’t the embarrassed missionary’s fault, and I continued sending him financial support. When another missionary I supported died, I continued sending money to his widow until she died, even though she retired and returned to the U.S. “Our” money isn’t ours, and is to support the church.

It’s OK if there have been occasions when I’ve been suckered because the Lord analyzed my heart, saw I was doing it for Him, and gave me full credit – I was cheated out of nothing. We are not expected to sell everything, give it to charities, put on sandals and a white robe, and wander around saying, “Repent; the end is near.” But we are expected to be ready, willing, and able to do anything and everything our Master wants. We should spend the Lord’s money on whatever He impresses upon us. Take care of His children. And remember, sometimes we might not know the people we run across are saints – we might be entertaining angels unaware:

One morning before dawn when I was first learning about all of this, I was standing in front of a hotel waiting for transportation. A young man walked up to me and asked if the hotel had a laundry room with washers and dryers. We briefly spoke about how he’d washed his clothes (which were soaking wet) at another place but had run out of money. He was mentally quick, well spoken, and said a couple of things that made me fleetingly wonder – as I saw my ride approaching – if he was a brother. He asked for some change so he could dry his clothes. I opened my wallet and was distressed to find it contained nothing but twenties. *Finally*, after desperately thumbing through the larger bills I found and gave him a five just as my ride approached the curb. He thanked me, started to turn toward the hotel, stopped, and suddenly asked, “Say, are you a Christian?” “Yes, I am” I replied. To which he said, “I thought you might be when you gave me this. I’m a Christian, too. Thanks, brother, now I can get something to eat, too.” He walked toward the hotel, and as I was whisked away by my ride I was struck by the fact that I’d been entertaining an angel unaware. And how had I responded? Like any Pharisee who wants to do his “Christian duty.” Was the five-dollar bill motivated by love? No. It was pure selfishness: I had no pocket change, wanted to show *myself* what a “good” Christian I was, and couldn’t find anything *smaller* than a five. Was the Lord pleased with me? No, all He saw was my stingy selfishness. I still feel *awful* when I think of that event and have begged the Lord to forgive me and to bless the young man I defrauded. I have also prayed that my remorse is over the fact that I didn’t help *him* – and not because I made *me* look bad.

Pride often blinds me into thinking I’m a good Christian – and then the Lord sends something into my life that shows me how despicable I really am. And I suspect many Christians aren’t so different from me; when they tithe or make an offering they try to do so in a way that will justify themselves before men while leaving them as much money as possible.

Both the Old Testament tithe and the New Testament collection for the saints depend on our unselfish love for Christ and His wives (**1 Co 10:24**). Love and covetousness don’t mix. I long for the day when my deceitful and desperately wicked heart gets replaced with a circumcised one. But until then I am commanded to bring my selfish body under subjection for the glory of God and the welfare of His church.

USURY

Usury is the charging of interest when loaning money or anything else. It is not the charging of “excessive” interest as is commonly thought. Any sum paid for borrowing something, no matter how small, is usury.

Christians are not allowed to charge interest (usury) when loaning anything to a fellow Christian (**Dt 23:19**) because that offends the idea that *we own nothing*. God owns all that we have, therefore we haven’t the prerogative of ownership necessary to charge usury. Also, our fellow Christians are not our *servants*, they are our brethren.

But we are God’s servants, and He does own everything. That’s why He has the prerogative of charging us usury for whatever He gives us (**Mt 25:26,27**). Notice in that verse the *owner* of the goods charges *usury* to his *servants*. If you read the entire parable and apply it to this topic you’ll get a better idea of why I charged you nothing for the contents of this book. The information in this book isn’t *mine*; the Lord has given me this information *for all of us*. And He expects to get the information back with usury. The usury is *what we do with the information*. If we were to keep the info to ourselves and concentrate on being “good” Christians, we’d be burying His talents instead of producing interest for Him. We are to *bear fruit*; that is the Lord’s usury.

Let me try to make the principle behind usury – love – more clear (which will also help illustrate how the law really is a schoolmaster that teaches us things). The Bible says we are not justified by the works *of the law*, because we are to live by *faith* (**Ga 3:11**). So, how can we understand the difference between living by the letter of the law (like the damned Pharisees), and properly *living by faith*? First, let’s apply the synonyms we learned on page H1-2 by realizing the *faith* in “living by faith” includes *love* and *works*. As a plebe at the Naval Academy, whenever an upperclassman barked, “Smith! Drop and give me ten!” I’d drop into the pushup position, count off ten pushups (“One, sir! Two, sir! Three, sir!...”), and then an eleventh (“And one for the class of ’71, sir!”), and a twelfth (“And one to beat Army, sir!”). Why? Because it was considered a sign of grudging insolence to carry out our orders to the absolute minimum. The two extra pushups, therefore, were usury that was “voluntarily” offered as a sign of our respect and good attitude.

Respect was also indicated in our speech. When asked a question by a superior, it was disrespectful and curt to answer with the absolute minimum such as monosyllables like, “Yes” or “No”, and it was especially rude to use slang such as “Yeah.” We always added “usury” to the minimum by saying, “Yes, Captain” or “Yes, sir” as a token of respect.

Another example: We were always given lots of things to do and learn by upperclassmen, and it was difficult for them to keep track of them all. Therefore, they’d commonly ask, “Smith, what do you owe me?” In reply I’d report what I’d done or learned. But if I had no new assignments from him, it was considered rude to say, “Nothing, sir”, because we were *always* gratefully respectful and willing to serve more. Therefore instead of saying, “I owe you *nothing*, sir”, we’d properly reply to his, “What do you owe me?” by saying, “Respect and obedience, sir.”

Now let's render the Lord His proper usury. When the Bible tells us the Lord reaps *where He sowed not* and receives His own *plus usury* (Mt 25:26,27), that law is a schoolmaster to teach us how we'll be if we are proper servants motivated by *love*. Our love and respect will bear fruit/works/usury.

Works: If we do the absolute minimum the Lord requires, we are nothing but grudging, selfish tithers like the Pharisees. For example, let's say I finished my work for the Lord one day and a group of us saints were going to go enjoy a meal somewhere. On the way I see you struggling with whatever task you have. My love for the Lord then motivates me: 1) I want Him to be pleased with all in His realm, including your project. 2) I want Him to be pleased with the knowledge and performance of all of His wives, including you. 3) I want you to enjoy the blessing of fully knowing the Lord, understanding how to properly serve Him, and the joy of receiving His appreciation for who you are and what you do for Him and for the good of His church. 4) I don't want to ever be a tither who pumps out only ten pushups for the Lord. So, knowing my true food isn't physical, it's doing God's will (**Jn 4:32-34**), I do an about face and go help you. My *orders from God* (Pharisaically living by the law) make me have to do the tasks He gives me. My *love for God* (living by faith) makes me want to be alert for ways I can serve and glorify Him with usury. That's why we're not justified by works of the law (ten pushups); we're justified by usury/works of faith/love-based voluntary service (which is usually ten pushups plus a couple – unless expediency makes us ignore the ten pushups in order to do something else for God and His church).

Speech: It is OK to refer to the Lord as *Jesus*, and the Bible sometimes does just that because He was true man – our brother. But now He is our king. So, while I do sometimes refer to Him as Jesus, I usually refer to Him as Jesus Christ, Christ, the Lord, the Lord Jesus, etc. And in my prayers I address Him as “Lord” and “Sir”. If He ever asks me a question, I'll never answer with “No”, “Yeah”, or “I owe you nothing, Sir.” I'll always say, “No, Sir”, “Yes, Lord”, and, “Respect and obedience, Sir.” When you and I are talking, we're equals. So I'll call you Jim and use monosyllables like No and Yeah. But because of **1 Co 11:3-5**, all authorities (parents, adults, teachers, cops) are to be treated with respect.

Attitude: I believe General Stonewall Jackson loved the Lord Jesus Christ. Jackson's love for God gave him a good and proper *attitude*, which affected Jackson's daily life – he respectfully and humbly tried to keep the Lord in all his thoughts. When he had a drink of water he silently shared it with the Lord; when he entered a building he silently said, “Lord, won't you come in with me?” Those things were the Lord's *usury*; they were fruits of Jackson's *love* for God. We need that kind of attitude that makes us *always* lovingly, respectfully, humbly, and *helpfully* present with the Lord. If we do not have usury as part of our Christian walk, we're just hell-bound Pharisees. But remember, usury isn't just two pushups; it's ten plus two pushups.

God wants Christians to someday rule the world. We won't technically own anything, but as wives who have taken our Husband's Name, we will rule with His authority over the dogs. That's why it is OK for Christians to charge usury to the unsaved (**Dt 23:20**). See also **Dt 15:2,3,6** while noticing the one who *loans* has the power and the one who *borrow*s is under the rule of the loaner. That's why we aren't supposed to borrow from dogs; by so doing we give away our *control* (**Pv 22:7**), we become their servants.

In order to better help you understand that the governing principle behind don't pay usury/don't be in debt is for Christians to *stay in control* rather than *surrender control* to dogs, read **Dt 28:15** and note that the Lord is about to list a bunch of curses that will befall His people when they don't live in accordance with His word. Now notice it is a *curse* – it is very bad – for dogs to have power over God's people (**v.43**). Also notice dogs have power over us if they are the ones loaning us money and charging us usury rather than the other way around (**v.44**). God's people lost their dominion and were under the power of pagans during the Babylonian captivity, and that situation was a curse from God for being lousy Christians. You and I have no national dominion and are living under a secular government that controls a debt-based economy. That's fine; they can do whatever they want. But our participation in that economy does not require our being in debt. Therefore, any Christian who is in debt has voluntarily disregarded the Bible and brought a curse upon himself by surrendering his economic dominion – or control – to pagan Babylonians. That's not the way it's supposed to be and we need to start thinking and acting like the rulers we are in training to become.

The idea is one of an elite, ruling family of Christians. So when the Bible says to take care of “the poor” it is talking about poor *Christians* as in the poor “among you”, the poor “of thy brethren”, and “thy poor brother” (**Dt 15:7**). This is verified in **Dt 15:8,9** by the fact that the poor brother you've been stingy toward *goes to the Lord* for relief from your wicked treatment of him. It is important for Christians to forgive the debts owed by their neighbors (fellow saints), but they do not have to release debts owed by the unsaved (**Dt 15:3**).

Ga 2:9,10 also shows that “the poor” are Christians: Verse 9 refers to using the gospel to find and feed Christ's sheep by going among unbelieving Gentiles and unbelieving Jews, which obviously includes all unbelievers on earth in accordance with the Great Commission. And then v.10 introduces a group of people not included in v.9 – the poor. Since v.9 is about everyone on earth who doesn't believe the gospel (whether they are Jew or Gentile), v.10 can only apply to those who do believe the gospel. For more verification that “the poor” are Christians compare 1 Co 16:1; Lk 18:22; and Ro 15:26.

Financially aiding our poor brethren requires us to love the church more than money, and it helps us understand what an important ingredient *charity* (in its *giving* sense) is to love (in its *care for the church* sense). See also **Mt 6:12** and **18:21-35**. Understanding this topic also helps us put history into perspective, which has been rather unkind to the Jews for not treating all men equally in the area of money: They were very forgiving toward other Jews and very strict with Gentiles.

Usury made on loans to dogs is clean money because it is based on the “clean” money loaned by saints. Therefore, God allowed His people to use that money without any restrictions. But **income that is the result of assigning value to the unsaved**, such as the hiring out or the selling of the unsaved, may not be used for certain purposes lest God be offended (**Dt 23:18**). So if one of God's people owned a stable of unsaved men and women (**Dt 23:17**) to be hired out for sex or to be sold as slaves, he couldn't use that money in the temple because **it is based on assigning value to that which is an abomination – dogs**. In a similar fashion, money made by betraying a Christian brother is based on an abominable act, and is why God made sure Judas' thirty pieces of silver did not end up in the temple.

All of this helps us better grasp the principles behind – and the consistency of – certain things in the Bible. For example, God allowed His people to “borrow” valuables from the Egyptians just before the Exodus that they knew they'd never give back, and He allowed His temple to be built by hired dogs and slaves. Each of those was OK because *God's people were in control*. In the first example they were *spoiling* dogs God had pounded into submission, and in the second, God's people were again in control.

The same principle of control can make our works acceptable to our pure God: How is it that God can accept the works of sinful Christians by saying, “Well done good and faithful servant”? And, of course, it’s because of the *faithful servant* part. We please Him when we glorify Him as our ruling authority. In that way our works of redemption today are not *our* works, they are *His* works because the issue of authority assigns credit to the ruling head, not to the obedient members under the head. The Pharisees’ works of the law were considered *iniquity* by God because they only *thought* they were serving God. In reality they were not submissive wives; they were independent lovers of self who used the law to hide from God. As we saw in chapter D20, there is an important distinction between *works* and *works of the law*.

Here we are discussing usury and we find ourselves drawn into its relationship with *authority*. That’s not surprising since *the* issue in the Bible is authority. For example, when you read above that surrendering financial control to dogs is cursed, you probably couldn’t help but marvel at the Lord’s consistent reaction whenever His people surrendered control in places like **Ge 3:17** and **1 Sa 15:24-26**. (It might also be good if you considered monthly water and heating bills as you read **La 5:1-8**, and don’t ever make fun of Christians who strive for self-sufficiency.) The reason Christianity has so many of its doctrines wrong today is our lack of real understanding of authority. Our philosophy-based Enlightened outlook has blinded us to this central unifying principle. We do not know how to think. And unless we recognize the inerrant authority of the King James Bible and take each word literally by putting it into action in our lives, we will *never* learn how to think outside the pew, which is the only way we can spot apostasy. Everything depends on the word of God. You and I do not live in a time when God’s people have dominion on earth, but the principles of remaining as much in control as possible and not voluntarily putting ourselves in positions of servitude still apply. Christians should not be in debt unless they have that debt covered. Don’t buy a house or a toy if you don’t have the money. If you owe more than you have, you have voluntarily put yourself under the control of the world by being in its debt.

However, because the idea behind all of this is that God’s people be in control, let’s look at how we can be technically in debt without surrendering control. Let’s say you have the money to buy a car, and the money is making 5% interest in one of the world’s financial institutions (which is perfectly acceptable because *they* are paying *you* interest/usury). If the seller of the car is willing to sell you the car at 4% interest it is OK for you to leave your money where it is and make monthly payments to the world for the car at 4% interest. You are not losing interest (and are actually getting 1% profit from the dogs), you are capable of paying off the full amount should the world suddenly call the debt, and you have therefore *remained in control*. The same applies to everything you do in life – stay in control of yourself, your household, your associations, and your time.

The example I just gave helps show how important it is to know, understand, and apply the concepts and principles in the Bible, because modern Pharisees would object, claiming you’d be violating the commandments to stay out of debt and not pay usury if you followed the above advice. Not understanding the principle behind the whole thing, they wouldn’t understand the relevance of how your reserve funds keep you in control and that you are actually *making* 1%. Since we do understand that the principle behind usury is to stay in control, let’s be like Paul in **1 Co 7:6, 12, 25, 40** and practice our discernment and ability to rule: In this example some Pharisees bring another Christian before you who has been paying usury and you have to judge him. His sin, the Pharisees charge, is that of paying usury because, unlike in the above car-buying example, this guy has his reserve funds in an account making 5% but the mortgage on his car costs him 6%, therefore he is paying 1% usury and must be stoned. The brother turns to you and explains himself: If he spent an average of \$50 per month on golf, \$75 per month taking his wife out to dinner, etc., nobody would care as long as he could afford to spend that money – called discretionary spending or discretionary income. His old pickup truck died, he lives on a farm and needs to have a pickup, and the car loan was 6%. His reserve funds are in an account making 5%. If he took some of the money out he’d have to pay certain penalties because of the type of account it is. Therefore, he elected to leave the account alone and use it to cover his car loan. Yes, he’s paying 1% usury, but because his account is available if the car loan is called he has remained in financial control. And *because his reserve money keeps him in control* his monthly usury payment is not usury in its Biblical indebted/loss of control sense – it is merely discretionary spending that he can afford (along with entertainment, dining, etc.) and that he chose because he prefers to keep his account intact. At that point you proclaim the brother not guilty and let him go – to the utter amazement and consternation of the Pharisees. When they object that the Bible says to stay out of debt and not to pay usury, you respond with, “I speak this by permission and not of commandment because it is me speaking in accordance with discernment rather than by ‘thus saith the Lord.’ Yet I give my judgment as one that hath obtained mercy of the Lord to be faithful, and I think also that I have maintained the spirit of the law in this matter.” That is how the Bible – if studied, meditated on, and applied – makes us mature into rulers under the controlling authority of Christ who have the discernment and wisdom to judge others.

If you have a credit card, either pay it off every month or use the above principles to both stay in control and to profit overall so you’ll have more for the church. (Do not blur the distinction between Ep 4:28 and the “Protestant work ethic” in order to feed your greed.) Pay your taxes on time to avoid usury penalties. Abide by the financial laws and customs of the nation. Banks and other worldly financial institutions are OK to use (**Lk 19:23**). Joseph in Egypt and Daniel the eunuch show that Christians under the dominion of the world may utilize and participate in pagan financial systems. The Lord Jesus Christ showed the same thing by paying taxes to Caesar. You do the same thing each time you use pagan currency like the U.S. dollar. But what are the banks and other financial institutions doing with the money you deposit with them? Are they financing abortion clinics, making Satanism a recognized religion, and helping the Antichrist come to power? You couldn’t care less what dogs do – as long as their usury/interest payments to you are on time. Our sole focus, since we have no dominion, is the welfare of the church.

Many Christians consider it a sin to gamble. Even though they are probably right, I don’t think they can be given credit for anything but following along with tradition. If they went by **Ac 1:20-26** they’d probably accept gambling as an institution legitimized by the apostles when they cast lots for Judas’ replacement. Their logic justifying games of chance would be to say God is in control of “chance” and showed His approval by making Matthias one of the apostles. But since games of chance violate the principle that we Christians are to remain in control, either the principle is wrong or the apostles were wrong to cast lots. Our first clue is the fact that Ac 1:26 does not say, “Matthias became one of the *twelve*.” It merely says he was *numbered* with the *eleven*. Could that mean the apostles were wrong to use gambling to select an apostle instead of letting the Lord do it in accordance with **Mt 9:37, 38**? Perhaps: If Matthias is legitimately one of the twelve apostles occupying the vacated office of Judas, and since God Himself later made Paul an apostle in **Ac 9** (for confirmation see **Ro 1:1; Ga 1:1; Ep 1:1**), why doesn’t

Re 21:14 refer to *thirteen* apostles? I think it's because God did *not* appoint Matthias via casting lots as Judas' replacement. And I think this example underscores the principle of *control* that makes gambling wrong for Christians.

Many Christians think it is a sin to participate in capitalism – although many of them don't understand the Enlightened principles of *greed* and *self* behind capitalism, and therefore have merely a superficial abhorrence of “the world's financial system.” They often, in their well-intentioned ignorance, attempt to “minimize” their participation in “Satan's economy”, and do not understand how the Lord could readily and willingly participate in Caesar's Satanic economy. The Bible makes it clear that those who “minimize” their contact with the unclean economy are *still* completely leavened (**Ga 5:9; Ja 2:10; Hag 2:11-13**)! A common problem with those who want to minimize contact with the world's economic system is they become Pharisees with all kinds of different rules involving *degrees* of leaven. For example, some use banks, and some despise those who use banks; they always pay for things with cash or money orders – never with a check. Telephone calling cards and credit cards are variously used or despised by different groups. Even worse than getting usury by putting your money in the bank, many think, is to gamble through the stock market. But since many Christian families do put money into stock and bond mutual funds, let's examine that popular method of participating in the world's capitalistic economy.

A look at the good, the bad, and the ugly about stocks: **The good:** You are not in debt and can consider yourself still *in control* of your finances. **The bad:** We are not to voluntarily join affinity with the world (**Ex 23:32; 2 Ch 16:3,7; 18:1; 1 Ki 3:1; Ezr 9:14**), and technically stocks make you part of a company – you share in its economic fate. You do so because the only thing of value in stocks is their NAV (Net Asset Value – the fluctuating price of a share). That may offend the principle articulated in bold print on page 4 of this chapter. Some Christians however, consider that to be only a technicality that may be overlooked as subservient to the fact that they still retain *control*. Others may think those who invest in stocks are anything but in control and that the following “ugly” facts about them make stocks a *gamble*. **The ugly:** In general, the only way to make money with stocks is to sell if and when the NAV goes up. But the NAV of stocks is quite volatile and goes up and down sharply and unpredictably. That makes stocks well known for their *risk*, which is another word for *danger* – you can lose your shirt in stocks. However, some people point out that the long-term, historic average return of stocks is 10%, which means the danger is reduced over time. They may also point out that some stocks are specifically intended to pay regular *dividends*, which makes you less dependent upon the NAV. Many retirees like these dividends as a regular but undependable source of quarterly income.

A look at the good, the bad, and the ugly about bonds: **The good:** You are not in debt and are in control with bonds because they are *debt instruments*, which merely means the world is indebted to you and must pay you regular usury, or interest, which is called *yield* in bond language. Many retirees like bond mutual funds because they are a regular and dependable source of monthly income. Unlike with stocks, bonds do not assign *value* to the things of the world; they are merely *loans* designed to profit you through usury, or yield. Because of that, the main purpose of bonds is yield, not the unpredictable surges in the NAV. Because of that, the NAV fluctuations of bonds are less than with stocks, which is why you cannot make and lose as much money buying and selling bond shares as you can buying and selling stock shares. **The bad:** The historic return of bonds is about 6 or 7 percent, which is considerably less than that of stocks. However, “high-yield” bonds such as high-yield corporate bonds and high-yield municipal bonds have a historic yield of 10%. Some people distrust *individual* high-yield (or “junk”) bonds because of the risk that a corporation may fail or default on the interest payments, but that is not a problem with bond *mutual funds*. Some people don't like the greater volatility of high-yield bond NAVs compared with the smaller NAV fluctuations of short-term, low-interest-paying corporate and municipal bonds, but again, the purpose of bonds is *regular income*, not trying to profit from the constant buying and selling of shares as if they were stocks. **The ugly:** With the possible caveat mentioned below, there may be no ugly with bond mutual funds. They are a good source of dependable monthly income that, in the case of high-yield bonds, is the same 10% return as the much riskier historic return of stocks – without stock's vulnerability to economic recession. That is not only why bonds are called *fixed-income* instruments, but also why Christians do not consider them a gamble.

The above is not intended to be financial advice. It is intended only to give you some understanding so you will not be as quick in the future to cast stones at your brethren in Christ who may either lack your knowledge or who may look at their finances in a different way from you (**Ro 14:4; Jn 21:21,22b**). I have my own ideas about finances but I am not dogmatic about them because I am far from a master of the topic. Therefore, I cast no stones at those Christians who have mutual funds of either type, or at those Christians who think the *mutual* in mutual funds means – just as does *insurance* – joining affinity with the world. My overall intention is to make you more fully aware that our duty as Christ's servants requires us to apply Biblical discernment to *all* aspects of our daily lives.

Some denominations use an annual fund-raising drive called “**Faith Promise**”. By applying what we learned about **tempting God** at the bottom of pages D23-9 (jumping off the pinnacle of the temple) and D28-7 (snake handling, drinking poison) we can discern that “Faith Promise” is wrong – no matter how well-intentioned it may be: It asks pewsters to “promise” to put into the collection plate an amount of money *above* that which they think they can afford, an amount that is *in addition* to what they already give as their tithes (10% of their incomes) and offerings (missionary support drives, building funds, etc.)...and then by “faith” they are to “trust” God to supply their needs so they can live up to their promise to the church. In other words, they should tempt God by putting Him on the spot, as demonstrated by this prayer: “Lord, in the past I've never tried to force You to submit to what I want You to do by expecting You to catch me when I jumped off a high place or by protecting me when I handled snakes. But I just went into debt by an amount above that which I can afford by committing to Faith Promise. Well, Sir, actually I've put You into debt, because You are supposed to live up to my commitment. Don't let me down; don't disappoint me, my pastor, and my fellow pewsters: Bless me for putting You into this debt, and honor any other “faith commitments” that I might decide to burden You with. If You do that, I'll thank You for it in Jesus' name. If You don't, I won't thank You.” (That last is a not-so-subtle commentary on the way some people end their prayers.)

All of this shows how important it is for us to know, believe, evaluate, and apply every word in the Bible. It must govern the way we think. Everything in life, whether it is specifically mentioned in the Bible or not, must conform to the amazingly consistent principles in God's Holy Bible.