

(T) Welcome to Discipleship training On The Air. In this teaching series, you will have an opportunity to learn about the practical life of the Christian community. Two teachers will teach from the Bible about Church building ministries. As you listen to this programme, make notes in a notebook or record the programme. Today's teaching is: **THE MISMANAGEMENT OF MONEY AND HONESTY**. We will discover the bad influence of mismanaging money. But we will also discover the good influence of managing your money correctly. Finally we will teach about the Christian life-style in the world.

(S)      **POINT 1. THE BAD INFLUENCE OF MISMANAGING MONEY**

**First. The bad influence money can have on any person.**

One. Money can never satisfy anyone. In Ecclesiastes 5:10-17 we read, "Whoever *loves* money never has money enough, and whoever loves wealth is never satisfied with his income. ... Those who consume his goods increase. ... The abundance of a rich man permits him no sleep." Money can never satisfy you and can never give you peace in life.

Two. Money and wealth can cause you to miss the highest priority in life, which is to love and serve God. In Luke 12:13-21 we read about a rich man who produced a good crop. He decided to build large barns to store his crops and then to settle down. He said to himself, "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 you will die. 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 towards God.

(T)      **Second. Various ways of corruption.**

*Corruption* is acquiring money and wealth in a wicked way and using money to do wickedness. For example, Leviticus 19:11-13 says that *stealing and robbing* is corruption. Psalm 37:21 says that *not returning money you have borrowed* is corruption. James 5:4 says that *withholding the wages of your employees* is corruption. Deuteronomy 25:13-15 says that dishonesty and cheating, for example by *using inaccurate weights and measures*, is corruption. Proverbs 11:2 and 16:8 say that *ill-gotten treasures* or *gain with injustice* is corruption. Examples of ill-gotten gains are making money through the sale of lottery tickets or betting. Proverbs 17:8,23 say that *giving bribes* and *receiving bribes* are corruption. Proverbs 28:8 says that demanding *exorbitant interest* on loans is corruption. All loan-sharks are people who make money through corruption. Ecclesiastes 7:7 says that *extortion* is corruption. All people who demand *protection money* are corrupt. These clear teachings in the Bible say that God hates all kinds of dishonesty and corruption. Making money through the sale of drugs and laundering such money is corruption. Selling fake receipts is corruption. Printing false money and credit cards is corruption. What are other examples of corruption that you can think of?

(S)      **Third. The results of giving bribes and receiving bribes.**

Proverbs 17:8,23 say that giving bribes and receiving bribes are corruption. Psalm 26:10 says that people who give or receive bribes are people who have wicked schemes. Christians must know that bribery in all its forms is corruption. Giving small or large gifts in order to curry the favour of governmental leaders is corruption (Prov.19:6). Tea money or large relational gifts that accompany business deals are corruption. Paying money in order to settle a case in a law court in your favour or to remove an undesirable opponent is corruption. Deuteronomy 16:18-19 says, "Judges ... shall judge the people fairly. Do not pervert justice or show partiality. Do not accept a bribe, for a bribe blinds the eyes of the wise and twists the words of the righteous." And Isaiah 5:23 warns, "Woe to those ... who acquit the guilty for a bribe, but deny justice to the innocent." Micah 3:11 and Isaiah 1:23 describe a corrupt society, "Her leaders judge for a bribe, her priests teach for a price, and her prophets tell fortunes for money". "Your rulers are rebels, companions of thieves; they all love bribes and chase after gifts. They do not defend the cause of the fatherless; the widow's case does not come before them."

The Bible warns all corrupt people that they are in very serious danger. For example, every person who gives or receives bribes becomes morally corrupt and unjust (Eccl 7:7). By supporting criminals and increasing the suffering of innocent people, the person who gives or accepts bribes will bring trouble to his own family (Prov 15:27). He will also cause ruin to his country, his city and his church (Mic 3:11-12). However, the worst consequences is that God will curse him (Dt 27:25), God will destroy his family and possessions as a punishment (Job 15:34) and finally God will throw him in the fire of hell, because he caused others to sin (Mt 18:7-9).

(T)      **POINT 2. THE GOOD INFLUENCE OF MANAGING MONEY CORRECTLY**

**First. Earning money in the correct way.**

In 2 Thessalonians 3:12, Christians are commanded to work and earn their income. On the one hand, they should not be lazy, but diligent (Prov 10:4-5). On the other hand, they should not work too much overtime so that they have no more

time left for the other important things in life (Prov 23:4-5). However, Deuteronomy 8:17-18 warns that Christians should not say to themselves, "My power and the strength of my hands have produced this wealth for me." They should remember that it is the Lord who gives them the ability to produce wealth.

**(S) Second. Saving money in the correct way.**

In Proverbs 13:11, Christians are taught, "He who gathers money little by little makes it grow." Christians may open a savings-account in a bank in order to gain interest on his savings (Mt 25:27). However, Matthew 6:19-24 teaches that the safest way of saving money is to invest it in the kingdom of God. It says, "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."

**(T) Third. Spending money in the correct way.**

Proverbs 21:5 teaches what Christians should do before they spend their money. It teaches, "The plans of the diligent lead to profit as surely as haste leads to poverty." Christians ought to plan their expenditure on the basis of their income and the purposes of God (Prov 16:2-3).

The following principles will help a Christian to plan his finances: Make planning a family affair or team affair with your spouse. List your needs in order of importance. Discontinue any services not really needed. Have realistic goals for spending. Keep written records for all your spending. Buy wisely as follows: Get the facts concerning the article. Does what you buy do what it claims to do? Does the use of it justify the purchase of it? Are you buying more than you really need? Is the price the best price? Proverbs 1:3 teaches that when a Christian spends his money, he should do what is right, just and fair.

**(S) Fourth. Borrowing money in the correct way.**

The Bible gives a general warning against borrowing money: Proverbs 22:7 warns, "The rich rule over the poor and the borrower is servant to the lender!" Therefore, generally Christians should not borrow money; otherwise they will become the slaves of the money-lenders! In Matthew 5:42, Jesus teaches, "Give to the one who asks you, and do not turn away from the one who wants to borrow from you." Borrowing money is a very sensitive issue among Christians.

Generally, a Christian who needs money in order to tide him over a period of poverty, should not go to individual Christians to borrow money, but should make his request known to the elders of the church. The elders should decide if he needs help, and if so, how it should be given. The Christian Church should not charge interest on their charitable loans at all. The elders may delegate the execution of their decision to the deacons.

A Christian who needs money in order to set up or expand his business should never borrow money from the church, but from the bank. The commercial banks always charge interest on their loans, but these regulations are controlled by the government.

Christians should never borrow money from loan-sharks, because loan-sharks operate illegally, charge exorbitant interest, use violence against the people they lend money and generally people become slaves of the loan-sharks.

**(T) Fifth. Staying free from financial bondage.**

The following principles will help a Christian to stay out of financial bondage: When you lack food and clothing, then trust God to provide these basic needs for you. Do not put God to the test with your financial irresponsible behaviour. Do not borrow money from others. Stay out of debt, especially on high depreciating items. Close your charge accounts and pay cash instead. Do not use credit-cards, but pay cash instead (Zech 10:2). Do not lend money to others. Do not put up security for another person (do not co-sign another's debt). Use your possessions as long as possible until they are worn out. Buy second-hand items, which are often of a very good quality and very much cheaper. Seldom buy things you only want to possess, but do not really need.

**(S) POINT 3. CHOOSE A CHRISTIAN LIFE-STYLE IN THE WORLD**

There exists many different life-styles in the world. Rich and poor people have the freedom and responsibility to choose how they will live in the following areas.

A wasteful life-style is condemned in Ezekiel 34:17-19 and in Matthew 7:6.

A worldly-pleasure life-style is condemned in Proverbs 21:17 and 23:20-21.

A dishonest life-style is condemned in Leviticus 19.

And finally a greedy life-style is condemned in Luke 12:15 and James 5:1-6. What is the Christian life-style in the world that honours God?

**(T) First. The Christian life-style includes responsible attitudes towards real needs and wealth.**

With regard to real needs, Christians should *be content* when they have the basic needs of life. 1 Timothy 6:8 teaches, "If we have food and clothing we will be content with that." With regard to all possessions, Christians should remember that it is *God who provided them* with everything they possess in order to enjoy (1 Tim 6:17). With regard to wealth, Christians are commanded *to do good, to be generous and to share* (1 Tim 6:18).

**(S) Second. The Christian life-style includes responsible management of possessions.**

In the light of hundreds of millions of people who are destitute and thousands of people who die daily in starvation in the world, Christians could and should decide the following: Christians should set up standards for their expenditure on food, clothing, housing, transport, gifts, etc.. Christians should distinguish between *what is a necessity* and *what is a luxury*. They should distinguish between *what is a creative development* and *what is an empty status symbol*. They should distinguish between *what is modesty* and *what is vanity*. They should distinguish between *what is an occasional celebration* and *what is a day to day affluent life*. And Christians should distinguish between *what serves God* and *what is slavery to the fashions of people*. Christians should not look to the affluent societies in the world as a model for their life-style, but rather look to the kingdom of God and its values as their model. Christians should oppose extravagance and hoarding, renounce wastefulness and denounce environmental destruction. They should care better for their possessions and make them last longer. Christians should make better use of their possessions. For example, they should open their homes for Christian activities, pass on their used clothes to the poor and share their books with other readers. Finally, Christians should re-examine their expenditure by keeping careful records of their expenditure and then re-evaluate how they can manage their own lives on less and give away more.

**(T) Third. The Christian life-style includes responsible caring of family members.**

In 1 Timothy 5:4,8, Christians are commanded to provide for *the real needs* of their direct family members. However, if their family members are not needy, then Christians are under no obligation to give them money so that they can live in luxury or self-indulgence. Christians must be good stewards of the money God entrusted to them.

**(S) Fourth. The Christian life-style includes responsible giving.**

Christians should share all good things with their instructors (Gal 6:6). They should support those who preach the gospel (1 Cor 9:14), the elders in their church who do their work well (1 Tim 5:17), and the brothers and sisters in their church who lack food and clothing (Js 2:15-17). A Christian church should also contribute of their abundance to relieve the needs of fellow-Christians in other parts of the country or world (2 Cor 8:13-15). Finally, Christians should be kind to the poor (Prov 19:17).

**(T) Fifth. The Christian life-style sometimes includes sacrifice.**

Jesus Christ called some of his followers to follow him in a life-style of total voluntary poverty. For example, in Mark 10:21, he called a very rich man to sell everything he had in order to follow him as a disciple. In Mark 10:28-30 we read that the other disciples of Jesus did that. In Matthew 8:20 we read that Jesus had no place to even sleep. And in 1 Corinthians 4:11 we read that the apostles were often homeless. In Philippians 4:11-12 we read that Paul often lacked the necessities of life like food. Although Jesus Christ does not call all Christians to a life-style of total voluntary poverty, he does call all Christians to an inner freedom from the seduction of riches (Mt 6:19-24), to give and share in a sacrificial manner (Lk 6:38), to serve in an unselfish manner the interests of others (Phil 2:3-4) and to show hospitality to those who cannot repay them (Lk 14:12-14).

**(S) Sixth. The Christian life-style includes responsible citizenship of the world.**

*The Lausanne covenant* made by most evangelical Christian churches is as follows: "Although reconciliation with man is not the same as reconciliation with God, nor is social action the same as evangelism, nor is political liberation the same as salvation, nevertheless we affirm that evangelism and socio-political involvement are both part of our Christian duty. For both are necessary expressions of our doctrines of God and man, our love for our neighbour and our obedience to Jesus Christ." Christians may never be involved in *violent* socio-political action, but should influence their society through their example, their teaching and training and their many works of mercy, like caring for the disabled, the poor and the down-trodden in society.

**(T) Seventh. Is it wrong for a Christian to be rich?**

In 1 Timothy 6:17-19 clearly teaches that it *is not wrong* to be rich. 1 Timothy 6:9-10 teaches that it *is wrong* to desire to be rich and chase after money. It is wrong to get rich by corruption. But if a person is rich because God has entrusted to him many things, then it is not wrong. God entrusts all these riches to him, because he wants him to do something with his riches. Verse 17 says that the rich Christian may not be snobbish or smug. He may not be proud and arrogant or depend on his wealth instead of on God. He should be humble and dependent on God. But he may enjoy what God has given to him. Verse 18 says that he must be rich in doing good deeds and he must be generous and willing to share. Verse 19 says that he must lay up treasures with respect to the coming age (Mt 6:19-24). This explains that his good deeds and sharing must be with respect to God's kingdom. Rich Christians therefore have been given a special task. They must invest their money and wealth in the wisest possible way in the kingdom of God. For example, they could

share their wealth with Christians who have needs. This happened in the first church at Jerusalem. Or they could support missionaries and missionary work. This happens in many places today.

(S) **Conclusion. What should be the life-style of Christians?**

In Daniel 6:3-4 we read, "Now Daniel so distinguished himself among the administrators by his exceptional qualities that the king planned to set him over the whole kingdom. At this, the administrators tried to find grounds for charges against Daniel in his conduct of government affairs, but they were unable to do so. They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent." Corruption is widespread today, especially among businessmen and rulers of governments. These corrupters are bringing untold suffering to many people, while they themselves become rich. On the other hand, many of them are caught and fall into disgrace. Daniel lived in such a world and he dared to be different! Daniel distinguished himself as a government official by being absolutely free from corruption. This brought great difficulties to himself personally as well as to his job and position. However, in spite of everything he suffered, in the end, God honoured Daniel! Therefore, be like Daniel! *Distinguish yourself* as a Christian businessman, as a Christian government official, as a Christian in any task in this world. Distinguish yourself as being incorruptible, absolute trustworthy and never negligent of your task. *Dare to be different* than the corrupters of this world!

(T) **ASSIGNMENT FOR NEXT WEEK**

First. Teach new believers what the Bible teaches about the wrong and the right management of money. Encourage every Christian to be absolutely honest in the management of money and to hate every form of corruption.

Second. See the workbooks "Go and build Christ's Church" and Internet on [www.dota.net](http://www.dota.net)

Third. Listen every SATURDAY to WEDNESDAY on the radio to "Discipleship training on the air".