

CHAPTER III

THE CHRISTIAN FAMILY

AND FINANCES

by

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Introduction

The Oxford dictionary defines finances as "pecuniary (that is: monetary) resources of a sovereign, State, company, or person; the management of money and the science of revenue." Finances, therefore, revolve around money, or material wealth.

As we all know, these are hot topics. It seems not a day goes by in our lives that is totally devoid of any money connotation. Even on Sunday we place money on the collection plate. Scores of books and magazines aim to tell us how to handle, save, earn, spend, invest, and multiply our money.

A phenomenon of the past five to ten years is the growth of the number of financial planning services that have sprung up around us. People associated with these businesses offer to help us with the many complexities, and the vast array of choices and opportunities that confront us in handling our financial affairs.

Considering such prominence accorded to money and material wealth, I find it somewhat curious that not more attention is paid to them in congregational and church life. For example, in our socializing we do not often get beyond discussing (and perhaps, secretly comparing) our material goods. We talk about our homes and their maintenance and upkeep, about our cars, about the high cost of living and the difficulty in making ends meet, about the growing cost of Christian education, and the list goes on and on.

But do we have a genuine desire to be a hand and foot to each other when it comes to biblical financing principles? Do we trust our relatives, church family members, and friends enough to open up to them in an effort to find out together how the Lord would have us deal with money matters?

It is not as if the Bible is silent on the issue. While preparing for this topic I read that no less than 3,000 verses in Scripture deal directly or indirectly with money, material wealth, and how we are to handle them. More than half of the parables our Lord used to teach His followers involve the same issues, and more often than not, guide us toward exercising distinct stewardship principles. Clearly, Jesus saw material wealth and money as His main rivals for the affection and heart commitment of the people around Him and of those that would follow. Consequently, money and wealth related matters made up large segments of His discourses.

In the second place, one would think that such important aspects of life would be part of the education the Church would somehow cause to be made available to its members, or at the very least to the young adults about to be married. After all, we are talking here about a matter of life and death. There are eternal consequences associated with how we handle our material wealth. Jesus said to His disciples: "If then you have not been faithful in the unrighteous mammon (a Semitic word for money or riches), who will entrust to you the true riches?" (Luke 16:11).

A third opportunity presents itself on Sundays. Even here it seems that, generally, sermons tend to stay clear of the subject, except perhaps when the eighth and tenth commandments are covered in catechism sermons, or when Lord's Day 50 comes up which deals with the fourth petition "give us this day our daily bread". There are, of course, references in sermons to the pitfalls of materialism, the need to share with others, the fact that everything we have belongs to the Lord, and various other stewardship principles. But I do not very often feel challenged toward sacrificial giving, toward trusting God in *all* circumstances and with *all* things, *including all of my money*.

In the current issue¹ of *Faith Today*, Rev. Calvin Ratz, in an article entitled "Afraid to Pass the Plate", makes the following observation: "The Bible teaches that it is important for believers to learn to be givers as part of their spiritual development. Until believers learn to give, they are spiritually incomplete." Later, in the same article, he writes: "By practicing whole-life stewardship and systematic giving, the believer finds release from covetousness, self-centredness, greed, and worldly values", and I wholeheartedly agree. Perhaps we, in the pew, do not provide much encouragement to our ministers in this regard.

What complicates the matter even further is the fact that we too may have a tendency to fall prey to the mistaken notion that money does not belong to our spiritual life; that money itself is wicked and the root of all evil; that there is something spiritually good about being poor, and, conversely, that riches are frowned on by God.

M. Kauffman, in his book *Stewards of God*, says about money:

What a paradox! Money is a joy to the steward, a friend of the needy, a grace to the giver, a helper to the servant. It is a great blessing to man. Money is a snare to the covetous, an

¹ September/October 1991, p. 29.

evil to the miser, an enemy to the spendthrift, the master of the lover of money. It is a great curse to man.

Money can serve man or rule him. Money can be a blessing or a curse, can enrich or impoverish man, can be man's friend or his enemy, can improve man or ruin him, can mean treasures in heaven or it can mean perdition, can enhance personality or shrivel it, can make man or break him. Money can mean life or it can mean death. No wonder our Lord was interested in man and money.²

So far, we have touched on money, material wealth, stewardship, biblical financing principles, sacrificial and systematic giving, covetousness, greed, and a couple of mistaken notions about being poor and being rich. How are we to tie together these concepts and, more importantly: how do they relate to the Christian family in to-day's self-centered, consumer oriented society?

I believe the answer lies in true Christian stewardship. Let's define what we, as Reformed Christians, mean when we speak about stewardship and its implications.

I. STEWARDSHIP

We acknowledge God as the Creator of the universe. When He had completed fashioning the earth and all that forms part of it, God called into being the crown of His creation: Man. As we read in Genesis: "So God created man in His own image, in the image of God He created him; male and female He created them. And God blessed them and said to them, 'Be fruitful and multiply, and fill the earth and subdue it.'" (Gen. 1:27,28a).

Thus man became a steward of God's creation and of God's gifts. God was the Owner and man was called to manage according to the Owner's will and to the glory of His name. God gave man all the necessary tools (such as abilities, skills, personality, time, and possessions) to manage and care for the earth, to subdue it, to have dominion over it, but not to exploit it. Steward-

² M. Kauffman, *Stewards of God* (Scottsdale, PA: Herald Press, 1975) p.162.

ship in the garden of Eden consisted of man being co-labourer with God in tending and developing His creation and enjoying a close, very personal fellowship with His Creator.

Man failed the test of stewardship. Satan entered the perfect setting to destroy it and to rip it out of the loving, giving hands of God the Father. Discipline followed, even as man had been told beforehand. But the fully deserved punishment was accompanied by God's grace and love. The rest of the Old Testament records the acts of God in calling His children back from their sinful ways as time and again they succumbed to the wiles and power of Satan. He delivered them from bondage, subjected them to discipline, and restored them again. In His love, He provided for His children in wonderful ways. He issued His laws and commandments which would promote their welfare beyond comparison with any of the surrounding nations. The weak and underprivileged received His special protection.

At this juncture of God's relationship with His people, stewardship meant being loyal citizens of the Hebrew nation, promoting the welfare of God's people. They were to be witnesses to the nations, to support the priesthood and the temple, attend the religious festivals, love God and keep His commandments. It meant being the people of God and ministering to the needs of His people.³

Throughout the Old Testament period God prepared His people, through special events and servants, through the actions of faithful kings and prophets, for the beginning of a recreation: the gift and birth of His Son, our Lord Jesus Christ. Again, a gift beyond compare. The Word became flesh, fulfilling the Old Testament law, prophecy, and sacrifice. God reconciled the world to Himself; the world, including man. God's love for sinners is not based on what sinners are like, but on what He is like. "God showed His love for us in that while we were yet sinners Christ died for us" (Rom. 5:8). Now I can confess that "I am not

³ M. Kauffman, *Stewards of God*, p.57.

my own, but belong with body and soul - that is, all I have, my whole existence - to my faithful Saviour Jesus Christ (and) He makes me heartily willing and ready from now on to live for Him." (Heidelberg Catechism, part of answer 1) That also means that as faithful stewards we will employ all of our gifts in His service.

Before I narrow down the biblical concept of stewardship relative to our topic of to-day, it is important to realize how all-encompassing its meaning becomes when, for example, the apostle Paul states "This is how one should regard us, as servants of Christ and *stewards of the mysteries of God*" (1 Cor. 4:1). This passage clearly teaches us not to confine our thoughts to the talents, skills, abilities, and possessions mentioned earlier as being the gifts over which we exercise stewardship, but that we are also the stewards of the gospel of reconciliation and redemption. To quote Milo Kauffman again:

In the New Testament stewardship means becoming members of the body of Christ, the new Israel, loyally supporting and promoting the work of Christ through His church. It means reconciling the world to God, perfecting the saints, and ministering to the needs of God's people. Stewardship always means using God-given resources to promote God's will in preparing a community of faith and love, a people who would reflect God's love and holiness.⁴

In very broad strokes I have tried to give a quick sketch of the biblical concept of stewardship in its widest meaning. I now need to bring it back to financial considerations, or to money and material wealth.

II. MONEY

Money is generally accepted as a means of payment for goods and services. Historians have documented that the first

⁴ M. Kauffman, *Stewards of God*, p.57.

coins were brought into use by the nations around the eastern Mediterranean in about the seventh century B.C. In earlier Bible times cattle, oil, corn, wine, and wheat were used as payment in barter or exchange for other goods. Then man discovered the use of metal. Gold in particular, but also silver and copper, usually in the form of bars, became the means of exchange in trade and commerce. Much later these bars were split or moulded into smaller pieces. Because they originated in different countries and were of various shapes and sizes, these pieces had to be weighed when received to ensure sufficient value had been rendered as agreed on. A further development occurred when the weight of the piece of metal was stamped on the coin which could also become its name. Thus we read in the Bible about a 'shekel', which could refer to the coin or to its weight. Once these weights were affixed, precious metals and coins brought about a change in commerce. Instead of bartering commodities, the notion of price developed. Henceforth the value of an item could be expressed as a fixed price in relation to a certain weighted unit of metal.

According to Dr. Otto A. Piper, in his very interesting and educational book *The Christian Meaning of Money*, a couple of features powerfully influenced the handling of money in later centuries.

They were the development of a radical individualism and the enormous expansion of technology. The former process led to a shift of emphasis in the money economy. The making of profits becomes the primary goal of economic life. The discovery of the machine made it possible to produce an unlimited quantity of negotiable goods. The enlargement of credit became the prerequisite of production. As a result, economic life emancipated itself from the coins, except for convenience's sake.

Money is now more or less an autonomous institution in economic life.⁵

⁵ Otto A. Piper, *The Christian Meaning of Money* (Englewood Cliffs, NJ: Prentice-Hall, Inc., 1965) p.4.

Dr. Piper then proceeds to dwell at great length on what he considers the most important function of money: its power. He states that:

The power which money wields over people may be either its natural power, that is to say, its ability to multiply, or its acquired power, which lies in its accumulation.⁶

He further develops this notion of power, listing many money-related paradoxes, not unlike the quote I gave earlier from Milo Kauffman's book *Stewards of God*. Like him, also Dr. Piper comes to the conclusion: "For this reason, Jesus sees in it Mammon, that is to say the supreme earthly power that vies with God for control of mankind."⁷

III. MONEY AND WEALTH TO-DAY

For us to-day, money and wealth include our cash reserves, but also our borrowing power. For many, credit or borrowing ability is based, not on what they have in cash or investments, but on income-earning potential. Often professional people such as lawyers, doctors, dentists, and accountants are considered to be well off because they fall into this category.

In looking at money and finances, it is well to remember that the Bible does not condemn them. The Bible frequently *is* critical of, and warns repeatedly against the *wrong motives* in the handling of money. For some people money, not unlike sex, has a dirty or nasty connotation. Yet, in themselves they are gifts of God to us. Both can be used for good or evil. Again, it is our attitude in handling them that makes the difference.

⁶ Otto A. Piper, *The Christian Meaning of Money*, p.8.

⁷ Otto A. Piper, *The Christian Meaning of Money*, p.28.

A. Money Matters Mixed With Wrong Attitudes

There appears to be general consensus that money matters have a tendency to disturb relationships, including marriage and family, more than anything else in this world does. Who among us, for example, would not be able to relate to the following scenes:

1. The family sits around the dinner table. Andrew, who is 13, is all worked up about his financial inability to buy the book he wants *now*, and blurts out: "How come my allowance is only one buck and most of the kids in my class get at least twice as much?"
 2. Next door, an angry Sally throws at her husband: "Oh, there we go again; we can't afford my piano lessons, but you and Barry can go and play golf every other Saturday!"
 3. Across the street, one spouse has written a cheque on the joint account without telling the other, who is just now getting frustrated because things don't balance.
 4. "I'm fed up with paying the bills - you look after them!"
 5. "Why can't I have a Walkman; everybody else has one!"
 6. My eye fell on a comic strip the other day and it has Cathy say: "Irving spends \$300.00 on some car gizmo and then says *I'm* irresponsible about money, Mom."
- Et cetera, etc.

The list is endless. These vignettes, of course, reveal a pattern of *selfishness*. There are many other ways in which money can lead us into trouble. For example, its seductive power may cause us to want more than we already have. Jesus warned against *greed* when He said "Take heed, and beware of all covetousness; for a man's life does not consist in the abundance of his

possessions" (Luke 12:15). Paul, in his letter to the Ephesians combines the two strongest powers man has to contend with when he says, "But fornication and all impurity or covetousness must not even be named among you, as is fitting among saints" (Eph. 5:3).

Another major problem area is the love of money. Those who love money and possessions don't want to part with them for anything. Larry Burkett, a well-known financial counsellor and author describes in his book entitled *Your Finances In Changing Times* several reasons why people might want to accumulate wealth.⁸ Some do so merely because *others advise them* to do so. But they don't really have a plan what to do with the results of their investment in business or other ventures. So they reinvest; they become anxious about changes in the economy about which they hardly used to fret before.

Others want to *keep up with the neighbours*. They go on an acquisition binge, often borrowing heavily to sustain it. Debt for many brings along its own difficulties and often leads to strife, also within our Christian families. The Psalmist recognized the problem, and said: "But as for me, my foot had almost stumbled, my steps had well nigh slipped. For I was envious of the arrogant, when I saw the prosperity of the wicked" (Ps. 73:2,3).

The Preacher had this to say about the folly of trying to keep up with the Joneses: "Then I saw that all toil and all skill in work come from a man's envy of his neighbour. This also is vanity and a striving after wind" (Eccl. 4:4).

Then there are those who make *a game* out of wealth accumulation. They invest shrewdly (in their own opinion) but (in the eyes of bystanders) in ways that stretch - and sometimes exceed - ethical boundaries. They give to the church, but not proportionately. To them it doesn't make sense to donate more than their taxable income will allow them to claim as a tax credit. The

⁸ Larry Burkett, *Your Finances in Changing Times* (revised edition; Chicago:Moody, 1982) p.95 ff.

overriding danger of this incessant drive to make more money is the manner in which it can dominate one's life.

Another trap is that of *feeding self-esteem* by the accumulation of possessions. Those who are inflicted with this disease like to flaunt their riches so that others would envy them. Large donations to charities are not always prompted by the right motives. Many corporate and personal donations to the Arts, for example, are made to enhance the stature and reputation of the donor. The Bible is filled with examples of the sin of pride and its consequences. The story comes to mind of Hezekiah proudly displaying all of his wealth to the envoys of the king of Babylon. The need on the part of Haman to be revered by all people is another example. In Proverbs we read "The Lord tears down the house of the proud, but maintains the widow's boundaries" (15:25), and in Paul's letter to Timothy we find these well-known words, "As for the rich in this world, charge them not to be haughty, nor to set their hope on uncertain riches but on God who richly furnishes us with everything to enjoy. They are to do good, to be rich in good deeds, liberal and generous, thus laying up for themselves a good foundation for the future, so that they may take hold of the life which is life indeed" (1 Tim. 6:17-19).

There are also people who feel they must accumulate money for *security and protection*. They begin by saving for a rainy day. Now, every prudent person should have some savings set aside for specific purposes, even to draw on should regular employment be disturbed. But the hoarder of money saves toward a goal and then extends the goal. He keeps on accumulating for the comfort it provides. "Just in case" he or she will say, "you never know what might happen in the future." They don't do it because they love money, they do not crave esteem, but they want to cover off all eventualities. Meanwhile, they do not trust to the fullest in the Lord who cared for His people in the desert so that their clothes did not wear out in forty years; the Lord who, according to Job, gives and takes away, and later blesses him

with even more wealth; the Lord about Whom Paul writes to the Philippians: "And my God will supply every need of yours according to His riches in glory in Christ Jesus" (Phil. 4:19).

I could go on citing many other wrong attitudes about money and wealth. The Bible is replete with examples such as the use of money to pervert justice, or the bribe, monetary oppression of widows, orphans, and the poor, dishonesty in financial dealings with others, showing partiality, indulgence, - all of these are facets of the love of money that give rise to other evils.

Let us look again at chapter 16 of Luke. That's the chapter that contains the parable of the unjust or dishonest steward. It also records the warning by Jesus that we cannot serve God and mammon. Immediately following that statement we read "The Pharisees, who were *lovers of money*, heard all this and they scoffed at Him" (Luke 16:14). This is a somewhat remarkable statement considering they were the leaders of the Church who lived meticulously according to the law. That should give us food for thought. It is very well possible outwardly to be a faithful member of the Church while suffering from one or more of the money-maladies I mentioned earlier. One can be earning money in the wrong way (think of lotteries or other types of gambling, trusting in a humanistic or even Marxist labour union for one's income, etc.). Or one can be spending money, or not spending it, in ways that are contrary to the will of God as outlined in His Word. Now, these are not unpardonable sins, but they must be addressed and corrected if we are to grow in our relationship with the Lord and in our office of steward. I would submit we are not receiving enough help in this regard. Often we ourselves may be blinded to the fact that we have fallen prey to one or more of these weaknesses. Yet, even if a friend were to point them out to us in love and concern (a hard thing to do by the way, since we are not always sure of our own real motives!) we are prone to disregard, if not outrightly to resent such interference in, what we consider to be, our private affairs.

B. Our Economic Situation Today

We, Christians of the latter part of the twentieth century, live at a level of luxury that is virtually unprecedented in church history. For this we may be very thankful, for it brings along great opportunities; yet it also presents us with perilous temptations.

Many of the Reformed Christians living today came to North America after the second world war. They were used to making do with little. They worked hard at re-establishing themselves economically, often by living very frugally. Because they have lived through three decades of exceedingly high economic growth, augmented by strong inflationary trends, many are about to leave estates once thought to have been impossible for them to achieve. This situation not only offers great opportunities for the furtherance of God's kingdom here on earth, but also brings along dangers and risk.

The generation that followed, roughly those born during the fifties and sixties, have different financial challenges to contend with in their marriage and family life. In most cases, despite their parents' efforts (to larger and smaller degrees) to maintain a responsible Christian life style, they left the parental home imperceptibly having become accustomed to a certain measure of affluence. Understandably, there is a desire to continue that life style although most newlyweds know that is not realistic at the outset. What complicates the situation for them is that home ownership is something to which all of us have learned to feel entitled, yet the insidious inflation factor keeps moving the home purchase out of reach. Add to this the seemingly very expensive Christian school operation for which they have become jointly responsible, plus the maintenance of church and mission activities, etc. and all of a sudden we are looking at a significant financial involvement and responsibility.

The milieu in which these families must make their financial decisions and choices has altered substantially, in particular dur-

ing the past couple of years. It appears to me that the economy has taken an irreversible turn and that we will not again see long stretches of virtually uninterrupted economic growth and prosperity our country enjoyed during the previous thirty years. Judy Maxwell, the president of the Economic Council of Canada, recently observed: "The good life is not as good as it used to be. This is a painful shock for a frontier country built on the implicit promise that each generation would do better than the last." The newspaper that carried the story added that this helps explain the sense many people, especially those born after 1950, have of struggling just to keep up, never mind get ahead.

It is interesting to note that politicians and even some economists point to these unfavourable trends as being yet to come, while the economic rot actually set in more than a decade ago. I refer to three significant conditions or factors, namely little growth in productivity, slow development of primary and secondary industry combined with undue reliance on natural resources, and perhaps the most serious one: the dependence on government deficits. The latter alone, according to an article in the *Halton Business Journal*, has resulted in the current national debt level reaching \$600 billion. That equates to just over \$22,000 per capita! (Someone told me that doctors no longer have to hold newborn infants upside down and slap them to start the breathing process. Apparently all the doctor does now is lean over and whisper the magical words "congratulations, you have just assumed a debt of \$22,000!" The infant immediately breaks into a lusty cry of utter protest, and ... starts to breathe right away.)

A further aspect to this actually grim statistic is the interest cost alone associated with this huge debt. Per annum this amounts to \$44 billion, or \$84,000 per minute, or \$1,400 per second.

At the same time, the ratio of Canadian household debt to disposable income has risen dramatically and is currently well

over 80%. For clarification, I should add that household debt includes consumer loans plus mortgages.

As I heard someone observe not too long ago, the nation is suffering from a huge hangover brought about by the enormous spending binge of the past few decades.

The environment in which our younger families conduct their financial affairs has another dimension with which earlier generations were not directly confronted. I refer to the availability of instant news items and pictures of events around the globe. Regularly, we are confronted with much intense misery, and desperate situations in war-torn and in developing countries. We often feel helpless in the face of the sheer extent of the pain and suffering, and yet we may feel that the Lord would have us do something.

All of the foregoing conditions combined, along with continuing peer pressure which is not an entirely new factor, make it very difficult for many of our brothers and sisters to-day to participate in economic life without difficulty, marital strife and disagreement, and perhaps an unhealthy dose of guilt for good measure.

How can we help each other realize the rich promises of the Lord in the management of our money according to biblical principles that will give us peace of mind and assurance that we are doing the best we can with the resources God has entrusted to us? We must go back to His Word, time and again, to learn, absorb, and implement His stewardship principles as they apply to money matters.

IV. STEWARDSHIP AND MONEY

Again, I wish to emphasize that I consider faithful Christian stewardship to encompass all of life's activities as a thankful response to God's grace and mercy towards me in our Lord Jesus Christ. Consequently, I must employ all of God's gifts to that

end. Our topic to-day dictates that we narrow the focus to money and material possessions.

The Bible clearly teaches that God is the owner of everything. When we say this we usually point to God's own revelation and such texts as "The earth is the Lord's and the fullness thereof, the world and those who dwell therein" (Ps. 24:1), or to Psalm 50, "For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the air, and all that moves in the field is mine. If I were hungry, I would not tell you; for the world and all that is in it is mine" (Ps. 50:10-12). In the New Testament that ownership is confirmed, for example, in Paul's letter to the Corinthians: "For all things are yours, whether Paul or Apollos or Cephas or the world or life or death or the present or the future, all are yours; and you are Christ's; and Christ is God's" (1 Cor. 3:21b-23).

As twentieth century Christians we may be co-labourers with God in His creation, as His redeemed children and stewards. There are some rules as it relates to material goods and their handling.

A. Riches Are Temporary

In the first place, we must recognize that riches are temporary. Job says at one point: "my prosperity has passed away like a cloud." (30:15b) Our Lord Himself teaches us: "Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal" (Matt. 6:19,20). Of course, the passage about the rich man (who had everything he wanted for himself in his temporal life of selfishness) and Lazarus is well known in this regard.

B. Bondage Of Debt

Secondly, it was not God's intent that His children should live in any kind of bondage. On the contrary, as soon as man had committed the first sin, God in His mercy prepared the way to eternal salvation through His Son. After the children of Israel had been in bondage in Egypt long enough according to God's timetable, he delivered them. The Book of Judges is filled with delivery stories. Christ set us free from the bondage to sin.

Yet today, many Christians find themselves in a form of financial bondage; that is to say, they are struggling under a severe debt load. In Scripture, if a debtor could not repay, he ended up in real bondage: in jail. There is New Testament evidence of this, and Proverbs teaches: "the borrower is the slave of the lender" (22:7b).

Now I do not believe, that all debt is bad and forbidden by biblical injunction. A survey of texts on the subject suggests to me that, when the Bible makes mention of debt, it refers to a situation where an obligation has become due, but the debtor is unable to pay. On the other hand, there is ample evidence that goods were purchased on credit; such arrangements were contractual in nature and did not constitute debt per se. Excessive consumer debt today however, as Larry Burkett points out, may well be

the result of an *earlier attitude* - that of not understanding or obeying God's principles. The Lord teaches in Luke 12:15: "Take heed, and beware of all covetousness; for a man's life does not consist in the abundance of his possessions." ⁹

Burkett then goes on to describe how to escape from debt bondage and outlines steps to bible-based financial freedom.

⁹ L. Burkett, *Your Finances in Changing Times*, p. 56.

C. Giving

The third rule I want to highlight is the one related to giving. I consider this aspect or rule of Christian stewardship to be of utmost importance. Much has been said and written on this topic, and time does not permit me to make an extensive evaluation of the total spectrum of giving and its motivation. They range from strict tithing - with its legalistic connotation - to a liberal, almost reckless type of giving on the basis of a literal acceptance and interpretation of God's promises - that almost borders, in my opinion, on tempting the Lord. However, we do need to establish some biblical reference points.

In the opening words of his book *The Supreme Beatitude*, Earle V. Pierce contends that

The very heart-throbs of our God, Creator, and Redeemer are felt in the pulse beat of these nine words - "It is more blessed to give than to receive."¹⁰

These are, of course, the apostle Paul's well known words from Acts 20:35 in which he quotes words of the Lord Jesus. I believe it to be an overstatement to call this verse "central in the Bible" as he does. Yet the saying provides food for thought. It teaches us a couple of things. One is that our Lord must have placed some value on 'receiving'; else it would not be a good comparable to 'giving' in which the latter would prove superior. Secondly, the saying confirms what we find in other Scripture passages. In Luke we find these words of our Lord Jesus:

Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions and give alms; provide yourself with purses that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also (Luke 12:32-34).

Again we find reference here to the fact that our attitude is important. When our hearts are committed to the Lord, our

¹⁰ Earle V. Pierce, *The Supreme Beatitude* (New York: Revell, 1947) p. 13.

minds will be fixed on heavenly and eternal things. Then we do not get sidetracked into an emphasis in our lives on the things this temporal life has to offer. Indeed, we will gladly share of our possessions. In such giving we acknowledge first of all that we know God "to be the only fountain of all good". (Heidelberg Catechism, part of question & answer 125)

Moreover, we know that we will be asked to give account of all that God places at our disposal.

The entrusted talents must be accounted for. The master will return at an unknown hour expecting every servant to be at his assigned post.

The steward who used his master's property for his own ends will be punished.¹¹

Furthermore, we will give generously and gladly, in gratitude for what the Lord has done in our lives. The apostle Paul also addresses this aspect of our stewardship when he writes:

... he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Cor. 9:6,7)

You see, there is nothing abstract or theoretical about this. We are not contemplating matters here that are hard to understand. They just seem difficult to implement. Can you begin to imagine what would happen to our church budgets if everyone suddenly began to put just these two texts into practice! We would be *looking* for projects to get involved in; we would want more missionaries to go out and preach the gospel! And just think for a minute what this would do for our regional high school. Do you really still think the Chairman of the Board would have to continue to write about money in almost every issue of the newsletter? Can you imagine the increase and improvement in positive, creative leadership that could be provided by him and his Board if they did not have to spend so much en-

¹¹ T.A. Kantonen, *A Theology for Christian Stewardship* (Philadelphia: Fortress, 1956) p.48.

ergy on the financial side which appears so unwilling to fall into line?

D. Tithing

No discussion about giving can be considered to have been adequately covered without a reference to tithing. We first meet this type of giving in Genesis 14:20 where Abram gave a tenth of everything (i.e. of the spoils of battle) to Melchizedek.

Tithes were required for the feasts (refer Deut. 14:22-24), for the support of the Levites who were to be assigned no land (Numbers 18:22-24), and for the poor every third year (Deut. 14:28). Gifts were to be in addition and voluntary. The various tithes presented to God for sacrifice must be perfect, though for the Levites God took the tenth of everything that 'passed under the rod', as they were counted.¹²

There is no unanimity on whether the foregoing offerings amounted to one, two, or even two and one-third tithes, especially because the last mentioned (for the poor, every third year) appears to be of a completely different nature, i.e. more like our charitable giving. Most commentaries I consulted tended towards one tithe, with different purposes.

The Old Testament also makes reference to "firstfruits"; for example: "The first of the firstfruits of your ground you shall bring to the house of the Lord your God." (Ex. 34:26) It is not entirely clear exactly what the relationship is between firstfruits and tithes. Suffice it to say that such offerings were clearly designed to remind the children of Israel that God was the owner of everything. They were merely giving back what already belonged to God. The concept of firstfruits even extended itself to mankind when we read: "for all the first-born are mine; on the day that I slew all the first-born in the land of Egypt, I conse-

¹² E.V. Pierce, *The Supreme Beatitude*, p.147.

crated for my own all the first-born in Israel, both of man and of beast; they shall be mine: I am the Lord" (Num. 3:13).

As a final note on Old Testament tithing I would draw your attention to the fact that God expected His people to make the tithing a joyful experience in a family setting. In Deuteronomy we read they had to bring their offerings to the place God would choose "...and there you shall eat before the Lord your God, and you shall rejoice, you and your households, in all that you undertake, in which the Lord your God has blessed you." (12:17) Later, in the same book: "...and spend the money (i.e. the tithe) for whatever you desire, oxen, or sheep, or wine or strong drink, whatever your appetite craves; and you shall eat there before the Lord your God and rejoice, you and your household." (14:26)

Due to man's sinful nature, the tithe eventually became abused. Man turned things around and sought to curry favour with the Lord in exchange for the tithe offering. The prophets Isaiah, Hosea, Amos, and Micah all had occasion to warn the people that God would not accept offerings or sacrifices that were based on such wrong motives. During the days of Jesus' discussions with the Pharisees, the latter had completely legalized the tithe to the point where they included the most minute detail, that is, the last little leaf of the harvested mint plant. But the Lord Jesus, who knows the heart and attitude of man, accuses them as follows:

Woe to you, scribes and Pharisees, hypocrites! for you tithe mint and dill and cummin, and have neglected the weightier matters of the law, justice and mercy and faith; these you ought to have done, without neglecting the others (Matt. 23:23).

The question sometimes arises whether tithing is still valid for today. Put another way, some people want to know how much the Lord really expects us to give to His kingdom work directly or indirectly, that is, to church, missions, Christian education, world relief, bible distribution, and other Christian charities.

By now you will know the answer. God owns everything. We have been bought at a great price. We belong body and soul,

with all of our possessions, to our Lord Jesus Christ. What then shall I render to the Lord for all His bounty to me? Everything, my life, my goods, my all. So it comes down to faith. The exercising of sound stewardship principles comes down to an all-encompassing faith in the one only true God. Abraham understood that. On the one hand, he tithed of the battle spoils even before the tithing law came into existence. He knew where his aid came from. Then, when he was asked to make the supreme sacrifice in offering up his much beloved son, the one on whom all of God's promises hinged, he did not hesitate. As is later testified about him in that great gallery of heroes of faith in Hebrews 11:19: "He considered that God was able to raise men even from the dead."

No, the question how much one should give "indicates a spiritual immaturity marked by legalistic calculation instead of the overflowing spontaneity of the faith that works through love."¹³ It is the same kind of question we hear Peter ask about how many times he should forgive his brother. In that sense, it is quite probable that the Lord's answer to the "how much" question might well have been: "Not one-tenth, but ten times one-tenth."

Perhaps it would be appropriate at this point to mention yet that tithing in itself may be considered an acceptable practice, if undertaken in the right spirit. The New Testament church was encouraged to give regularly on the first day of the week, and the tithe would appear to be an adequate minimum standard. I must point out however to those who would be legalistic about it, that Revenue Canada continues to encourage benevolence and demonstrated this again a couple years ago when the tax treatment of charitable donations was made much more favourable. Today, Reformed Christians get back 42 cents from every dollar donated beyond the first \$250. Therefore, you should be aware that the biblical ten percent equates to nearly twenty percent today.

¹³ T.A. Kantonen, *A Theology for Christian Stewardship*, p. 24.

V. CONCLUSION

Some of you may be left with unsatisfied feelings and unanswered questions. But I considered it useful to dwell more on giving because I am concerned that we Reformed Christians are in real danger of straying into the camp of legalism. Even those of us who annually carry forward on our income tax returns a surplus amount of charitable donations, may be tempted to regard the rest of our income as "our own", to use and spend as we see fit. I think we can learn something from the Evangelical Christians around us in this regard. We can do so without having to buy into their often proclaimed concept of taking up God on His challenge issued by the mouth of His prophet Malachi:

You are cursed with a curse, for you are robbing me; the whole nation of you. Bring the full tithes into the storehouse, that there may be food in my house; and thereby put Me to the test says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing (3:9,10).

To base giving (and, for that matter fundraising) on that text, without paying proper attention to the context, in my opinion comes close to tempting the Lord.

In terms of practical aspects and everyday applications, there is much more to cover. For example, in our shopping do we differentiate between our needs, wants, and desires? We could talk about saving versus hoarding, or how to avoid or get out of debt. What about Christians and credit cards?

There are many small business owners/operators in our midst. Their concerns are unique and deserve to be dealt with. They must make ongoing decisions about reinvesting their surplus in the business, sometimes just to be able to keep it going, especially in recessionary times such as we are experiencing. Often much is expected of them, also when it comes to fundraising drives by all sorts of worthy charities; they do not want to say "no", but they should not (or cannot afford to) say "yes".

I sincerely believe the time has come for us to tackle some of these topics, perhaps in our congregational settings. Economic life has become fairly complex and I am concerned the Reformed community has not kept up in developing the skills needed to exercise responsible, Christian stewardship in the handling of our finances. The following actions could be considered.

My employer is one of some thirty Christian charities that sponsor an organization called Christian Stewardship Services. CSS has two full-time employees who are equipped to help Christian Canadians with their stewardship responsibilities. They understand the Reformed Christian community and conduct public meetings and seminars on various personal finance topics, from coast to coast, throughout the year. They also provide personal, confidential counselling which is available to all of you.

I would encourage deacons to do some reading on the topic of stewardship. I have as a handout a listing of some books I found helpful in this regard. There are others available. The main thing is to get the discussion going in your congregation. Find some brothers and sisters to help you. We are all busy, but are we spending our time stewardly? Yes, I know the argument well whether it is the task of the deacon or the teaching and ruling elders to encourage stewardship and giving. Let us get going and avoid the paralyzing inertia that often results from such a discussion.

I believe the consumer education type course being offered by the high school to be an important building block towards more responsible stewardship. I would strongly recommend that some measure of pre-marital counselling in finance take place in every congregation.

I am firmly convinced we must use to the fullest every opportunity presented to us by Revenue Canada as it tries to stimulate extending a helping hand financially. I am pleased to see the establishment of Charitable Foundations to help us in this direction. In Christian education this would mean enlarging, as much as

legally and ethically possible, the donation component of the payments made to our schools. If the resulting tax savings would be turned over to the schools as additional giving, there would be no perennial shortages of funds.

In terms of our family life, we should find new ways of helping our children financially, perhaps by using our accumulated assets more effectively now, instead of planning to leave them as part of our estate. With life expectancy still on the increase, by the time estate assets become available our children are likely to be past their financially high-need period. Of course, such mutual help could well be extended beyond the family circle.

In closing, I would encourage all of us to strive for contentment in our lives. "The appropriate response to God's way of distributing and employing His gifts for the benefit of people is contentment"¹⁴, according to Dr. Otto Piper.

Contentment does not hinder a man from doing a good job in his business, but it frees him from the obsession that an improvement of his economic condition will render him happier. In turn, contentment does not hinder an indigent person from improving *his* condition.¹⁵

In our marriage and family life let us keep before us these words from Paul's letter to the Philippians: "Not that I complain of want; for I have learned, in whatever state I am, to be content. I know how to be abased, and I know how to abound; in any and all circumstances I have learned the secret of facing plenty and hunger, abundance and want" (4:11,12).

Let us then be faithful, also in the handling of our finances, until our Master returns, and rejoice greatly when we hear Him say:

Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your Master (Matt. 25:21).

¹⁴ O. Piper, *The Christian Meaning of Money*, p.76.

¹⁵ O. Piper, *The Christian Meaning of Money*, p.77.

DISCUSSION AND QUESTIONS FROM THE FLOOR

1. *Why do many families not have a concept of budgeting? Is this due to lack of financial education by parents and schools? Or is it the idea that money is a dirty business? I feel that parents do their children a tremendous service when they do prepare them for life by giving them instructions in budgeting. Advice just prior to marriage is too late!*

Smouter: I do agree that people generally do not have a good idea as to how a proper budget is constructed. I say that from all those years of banking experience and sitting across from people who had not worked out their financial situation properly. They had an idea as to how things went in general but quite often the one spouse wouldn't even know the family income. There is indeed a real lack of knowledge about money matters. Therefore I would recommend that people who have any financial difficulties buy a budget book; there are excellent ones available. It looks forbidding to budget and it can be tedious but you should make it as helpful to yourself as possible and it is amazing what you will find out when you start working on a proper budget. It is often quite an eye-opener to you personally or to you as a family as to what your spending habits really are and where you might be able to make helpful changes.

I made a comment about the fact that on the high school level these courses are very worthwhile and I would also suggest that deacons seek some help and insight from people in the congregation who have some expertise in this area to further help the brothers and sisters in the congregation.

Zietsma: At the High School level we have several courses in which we study financial management. Also quite a bit of time is spent on personal budgeting, how to set up a proper budget, or what is called a Kingdom-budget, and the whole matter of stewardship. This year we are going to do something a little bit different for we will have Mr. Smouter as a guest speaker, because he has become somewhat of an expert in this field.

2. *May we as Christians invest in the stock market either directly or through a mutual fund?*

Smouter: The stock market and our participation. That is a great topic! I think it is a matter of attitudes and motives. There are no biblical injunctions as to this topic; you don't find the word stock market in the Bible but you will find references to investing. That is to say that you are entitled to try to create interest. In the parable of the five, two and one talents in Matthew 25, even the one with the one talent who buried it in the ground was told by the master: you should have put it with the bankers and won some interest for the Master. Also that indicates that it is indeed a matter of *attitude* and *motives*. How do you invest and for what purpose? The stock market is simply the way in which businesses are financed. The first thing you want to make sure is that your investment is responsible also before the Lord. What does this company stand for? What does it do? Even in the world you find that people prefer ethical investments over just ordinary portfolio investments.

But I think that we have to go farther than that! We have to keep in mind that when an investment is made and it produces some results, there is a tendency among us to re-invest again and again. But here we ought to be very careful! For any of these earnings which we achieve that way also belong to the Lord and should therefore partly be turned back to Him. On many occasions I have talked to people who said to me, "I'll leave the

money I made either in a farm or business, or reinvest it. That way I will multiply 'the Lord's portion' of those earnings."

I do not think it is up to us to say to the Lord, "please leave that money with me a little bit longer, I'll work it some more and I will be able to do that much better later on." No, the Lord asks us today to give freely and cheerfully of what we have and possess. That applies to investment earnings as well.

I could go into all kind of details for there are many pitfalls in the stock market as well. There is also the question where does investment end and speculating begin and many other considerations which is in fact a topic by itself.

3. Should a businessman who finds himself in financial difficulty for an extended period of time but is confident of financial recovery in the foreseeable future, be given the option to settle his debts through the continuance of his business or should he be forced to sell all his personal assets and belongings in order to settle his debts immediately? Another option is to declare corporate bankruptcy. Which of the above methods is acceptable from a christian perspective?

Smouter: This is in fact another question you could easily spend a whole evening speaking about and that is why in my speech I did not go into any specifics. This is an interesting topic and it may apply to a few people in this room who might be in that predicament. If I look at this as a former banker then I would say that this is a typical entrepreneurial statement. For it conveys financial stress and yet there is that line in there that "his business is going to turn around" and so he is confident of financial recovery in the future. And how often have I heard that in my life! On the other hand you would probably not be in business if you did not look at things from that perspective. However, I would not have been a banker very long if I would have looked at it from that perspective. Because it is very important for a banker not to

forget that this is a bank *loan* and that the money must come back. Lending is one thing, getting back the money is quite another!

But when it concerns a brother-and-sister relationship and what you should do in such a situation, I would advise to join an organization (e.g. what used to be known as the R.C.P.B.O.) and get some advice from christian business-people. None of us should try to tackle big problems like this by ourselves. Go to a brother in the Lord whom you trust and discuss it together. Such a discussion with someone who shares your faith and therefore operates from the same perspective will go a long way in helping you to overcome the difficulties of such a financial predicament.

I would like to say one more thing about bankruptcy. There is among Christians a mistaken notion that once they have been declared bankrupt and still wish to honour their obligations, they can try to pay off their debts afterwards. But the law of the land states that any money thereafter should go to the trustee that has been appointed to look after that particular situation. That money gets prorated over the different creditors that were disadvantaged through this particular bankruptcy. Yet I know of some people also in our circles who go around afterward to satisfy their own conscience and start repaying (some) creditors. Actually they are contravening the law. I just wanted to mention this as a point of interest.

4. If we are to place our trust in the LORD completely what should our attitude be with respect to life insurance? There are still people in our circles who do not consider life insurance, especially that kind of insurance which may involve savings for retirement, an acceptable form of stewardship. Do you agree? And if it according to you is right to take out life-insurance, how do we set our limit?

Smouter: This is another difficult area. And again I think it is a matter of what your motives are. If your motivation for taking out life insurance is that you want to do something beyond what the LORD perhaps is perceived to be doing for you, you are entering such a life insurance contract with the wrong motivation.

However, I will never say that all life insurance as a service available to people is something we should not get involved with. That is incorrect. The LORD provides us with faculties to make decisions also in financial matters. The only place where I would draw the line is excessive insurance. Then you can of course say, what is excessive, when do we reach that point? And that is difficult to answer unless I would sit across from you in a one to one situation to talk about it.

For what is it you want to achieve? Or what are you trying to protect yourself against? If there is any notion that there may be a windfall for the beneficiary of this insurance at some future time, then I would say, that is an excessive and wrong motive for getting that much insurance. But if it comes down to wanting to look after your family in a reasonable and responsible manner, I don't think we can find Scriptural evidence for not taking any kind of insurance. So, it is again a matter of motives: do we really trust the LORD?

I know of a school society in B.C. which decided not to insure their schoolbuilding. It is about 15 years ago. The school burned down and they sent out an appeal to all the christian schools across the country. They were indeed able to raise a substantial amount of money. They rebuilt the school and they did not insure the new building either. Now you can say that is irresponsible but I must say that I do empathize a little bit with what those people as a community consciously set out to do. I am also happy for them that many other school societies responded and decided to help them out because they were convinced of the genuineness of the intentions of the people involved. They were

not trying to get away from paying a premium, they merely wanted to trust the LORD.

Zietsma: We have in our circles several christian insurance agents and I know that also according to them it comes down to the question, what is your motive? They can tell you of instances where they have seen families left destitute since there were no savings and no life insurance either. Now you can say that then there is a task for the communion of saints and the deacons of the church, and that is true.

However, I think that in this day and age these people at the proper time should have made a responsible decision to take out life insurance not to make money on this policy but to take care that in the event something happened their loved ones would be taken care of. We do have christian life insurance agents in our midst and many of them can tell you stories about situations where life insurance has been bought for the right reason and with the right purpose: responsibly caring for their loved ones whom God has entrusted to you.

5. What about R.R.S.P.'s? May we buy to such an extent that we never need relatives or others in the communion of saints or deacons to help us?

Smouter: You know of course that R.S.P.'s are retirement saving plans. I know from experience that among our Reformed Christian community there is an incredible amount of R.S.P. money amassed. Again it is one of those areas where motives play such an important role. Here I am reminded of that parable in the Bible about the farmer whose land produced more than he could handle (Luke 12 :16-21). He decided to build larger barns and save everything and take it easy. But the Lord took him away that very night!

In all these things - R.S.P.'s included - we have to watch that we don't put our trust in them.. For you know from your Heidelberg Catechism (Q. 95) that God forbids us to have or invent "something in which to put our trust instead of, or in addition to, the only true God".

But this does not mean that we should not provide for some measure of financial assistance in our old age. It is not responsible to spend all the money we have and not to save anything and then later on in life count on the goodness and kindness of our brothers and sisters in the congregation or expect assistance from the deacons.

I think that we should accept the government pension plans, also considering that you pay into them anyway. Some R.S.P.-saving is certainly not out of the question for any of us. It is even better to use those R.S.P.'s to help a Christian charity to fund their capital projects. There are opportunities to do so. According to me it is also important to ask yourself where that money is invested. But do not put your trust in R.S.P.'s by building up a portfolio as big as you can. It is again a matter of motivation and attitude; are we truly depending on the Lord in all things.

Also the deacons have a role to play in all of this. That is why I suggested that they read some books on stewardship in order that they become more familiar with some of these concepts so that they - also when they meet with members of the congregation who don't have a direct need of their assistance - may be able to speak in a Scriptural way about such things as Retirement Savings. Perhaps they could then also point to ways and means in which R.S.P.'s can be made to bear more fruit within the Kingdom of the Lord here upon earth for example, in capital build-ings of schools and churches. I am sure that there are possibilities open to us to make those things happen.

Zietsma: I of course agree that we should not put our trust in R.S.P.'s. However, I would also like to encourage everyone

from an early age and as young married couples to investigate a modest investment in R.S.P.'s. Because I see it as part of responsible stewardship to do so.

6. Not much was said about family members helping relatives who are experiencing deep financial problems because of lay-off, recession, etc. Please elaborate and give some Scriptural and ethical directives whether we should not more strongly encourage those in our immediate family, and congregation to help those in need.

Smouter: It should be a common understanding among all of us that, when one of our relatives is in financial difficulty - or in any sort of difficulty for that matter - we would see it as our responsibility to help out wherever we can and to whatever extent we can. I think there is some clear Scriptural evidence for this in Paul's letter to Timothy (5 : 3-8). With respect to widows Paul writes that if she has children they should "first learn their religious duty to their own family and make some return to their parents". And in vs. 8, "if any one does not provide for his relatives and especially for his own family, he has disowned the faith and is worse than an unbeliever." That is a very strong statement! I would think that christian relatives *will* come to the aid of a family member who is in need. That can be done in combination with the "church family" helping out as well. But I think the first responsibility is always within the family unit.

7. How far should the deacons go to help financially distressed people? Should they also remove debts? Or should they perhaps encourage more financially secure members of the congregation to provide a down payment or a low-interest mortgage?

Smouter: It is quite possible that deacons have to help out to

remove debts. When there is the total impossibility to pay that debt, I don't think it should remain unpaid. Or, in other words, we may not presume that in such a case the creditor eventually would have to take the loss.

When it comes to getting other church members involved in a situation like that, I think that is a very good thing to do. Personally I think we do not do enough of that. We tend to be very private about our finances and we do not readily share with others details about our financial situation. It would be good if brothers and sisters in the Lord could work together financially more than usually is done.

I myself am involved in an endeavor where we are trying to assist young christian couples who ordinarily might not be able to aspire to home ownership, either because they don't have a sufficient down-payment, or because the regular monthly payments are beyond their means. This is achieved through the help of other christian people who have some equity available. Such equity by the way is not always earned by our own good insight, but quite often it is inflation-driven. The fact that we have large equities in our homes and are building up large estates is really quite often a matter mostly of inflation and not our own doing. Now our aim is to use that equity and that wealth, to pool it somehow, and to place it at the benefit of other brothers and sisters, who then can be helped with buying a house or getting over a rough financial situation. This is all in a very early stage and we need to develop this further but I believe that ultimately as Christians we are going to be more and more shut out of the economic stream. It happens in education, in the political arena and it will happen on the economic front as well. Therefore we should first of all always rely on the Lord also in all matters of finances, but secondly we ought to develop economic ways and means whereby we can be a hand and a foot to each other as a Christian community.

8. *Is it always true that the Lord blesses a cheerful giver and that He then blesses such a giver with material wealth? We do not believe in "success-Christianity", do we?*

Smouter: That is a good point. For when it comes to attitude and motivation we should never fall into the trap of giving to the Lord in order to get something out of it. The Lord promises the giver - especially the *cheerful* giver - great things! He will always take care of us indeed! It is sometimes almost incredible how people get through very rough times and still can do so many things. Many of us have found out that unexpected blessings are flowing from the hand of the Lord also in difficult times!

But it would be completely wrong to give in order to receive and to try to open the storehouses of heaven by our generous, voluntary contributions. Then it becomes almost a matter of trying to force the Lord into blessing us. And that is a heathen and not a christian concept. Read Matthew 6:1-14. The Lord does not promise us that He will promptly grant us material blessings when we are faithful to Him. It is true that in my presentation I did refer to Malachi 3:10-12. There the LORD says to His people,

Bring the full tithes into the storehouse, that there may
be food in My house; and thereby put Me to the test ...
if I will not open the windows of heaven for you and
pour down for you an overflowing blessing.

Sometimes we indeed expect too little of the LORD. We may - I would almost say - "try Him out"! He is gracious and full of lovingkindness. And He will certainly bless our faithfulness when we financially support His cause in this world. But He never promised that He will always do that with material and physical things. Sometimes, in addition to the blessings of having "peace with Him", having a clear conscience, He also gives us material and physical things to enjoy: a good home, good health, a satisfying job.

Although, we should not turn it around. When we are materially quite well off, we may not conclude from that fact alone that the LORD has clearly blessed us. That all depends on how you obtained your riches and well-being. If we were dishonest or cheating, or left others "holding the bag" in the process, our good life and our nice savings are certainly not a blessing of the LORD. Psalm 73 can teach us much in this respect. Riches can be a curse from the LORD. And poverty can be a blessing. It may bring you closer to Him and more dependent on Him. The facts - riches or poverty, prosperity or adversity - do not reveal to us the mind and the will of the LORD. Those facts do not tell us whether God is favourably minded to us or not. *His Word* tells us that. His steadfast promises - that's what we have to go by and trust upon! I am with body and soul, in life and death His own. And when He is for me, who can be against me? - That's what I believe, in days of prosperity and adversity, when I am healthy or when I am ill. Then His blessings are manifold! It can be helpful here to read also Philippians 4 : 4-8.

9. How can we keep paying the high cost of education? Our Reformed schools are in danger of becoming "schools for the rich". We should by all means try to prevent this. How can we do that?

Smouter: I am becoming more and more concerned when I see a development in the christian community of more and more spouses going to work to be able to - as they say - finance Christian education. I believe this to be wrong! That is a burden which should not be placed on our families for reasons that have been pointed out in other presentations. I would suggest that one of the ways in which we can address this is not only remembering what has been said about tithing and the Lord loving a cheerful giver, but also by observing that the Bible points

into the direction of "proportional giving". Our evangelical brothers work with that concept much more than we do.

With proportional giving we mean this. When all goes well there comes a time that your family circumstances are such that you can quite adequately meet your obligations. You are quite comfortable to the point that you don't have to wait till a specific pay-day to make the mortgage payment but you can sit down at your desk and write the necessary cheque when you have the time and when it is convenient for you to do so. Once you have reached that level, the next \$ 3000 salary increase you might get, should make you very careful how to deal with that increase. We have the tendency to absorb that \$ 3000 increase into our standard of living. Most of the time we can justify that as well. Of course we give a little bit more to the church and also perhaps to the schools!

But when the Lord in His Word says that we should be giving according to the way He has blessed us (1 Cor. 16:1,2), then that may have a different meaning for us than we think. I would suggest to those of us who are in the position I mentioned above to practice proportional giving. When we have received over and beyond what we need and we have achieved a comfortable level of living then we should consider to give more than we otherwise did, and that on a regular basis. I read in a School Magazine that the richer people among us were encouraged to write a large cheque of five or even ten thousand dollars. I also do believe that there are perhaps quite a few people who are capable of writing such a cheque but who do need an eye opener to become convinced that this is necessary for them. Because, unless we start to think in terms of proportional giving, we will add to the burden of families who find it very difficult - if not impossible - to finance christian education for their children out of their ordinary resources.. Especially when they have children in elementary and high school level or maybe even three levels for some families.

Therefore they end up with both spouses having to work with all the adverse consequences for their family-life.

Proportional giving could here be a solution, namely, that everyone in the congregation indeed on a regular basis gives in proportion to the blessings the Lord has entrusted to them.

10. Must we not become more innovative and practical, for example in our fund-raising? Are there other areas in which we can become somewhat more innovative and should we not put more efforts towards this?

Smouter: We often think of Revenue Canada as some sort of a "Bogeyman" - when you step out of line in your income-tax return they come down on you like a ton of bricks and they take you to court. However, in the last five years I have learned to look at Revenue Canada much differently. Revenue Canada's stated intent is - and in practice you can tell by some of the rules and regulations they come out with - their intent is indeed to encourage benevolence. I like to emphasize this. It is much more costly for the Government when they have to pick up the slack that you and I do not provide for in our charitable giving. It is much more efficient for the state and for the welfare of the state - and it is also better for ourselves - to be able to look after these things ourselves. So, I feel that we should take every opportunity that is available to us that is *legal* and *ethical*. And I stress both of those words. When it comes to becoming more innovative, I indeed think that we have to become more alert to money-saving opportunities.

11. I am curious how our Reformed Churches came about to use the system of regular voluntary contributions. Scripture teaches us to give according to our means. Yet even our church donations have become membership dues much like a country club might ask dues. Should not our donations to the church be

set according to income and should not the same be applied to schools?

Smouter: I don't know the exact origin of our Regular Voluntary Contributions but in the New Testament we read indeed that Christians were encouraged to put something aside for the service of the Lord "on the first day of every week" and to do that "in keeping with their income" (1 Cor. 16:2, NIV). So, that was very regular! Also voluntary, and not forced.

Our voluntary contributions to the church should not be considered as membership dues. You don't *become* a member of the Church by paying dues. Nor do you *stay* a member of the Church as long as you pay your dues. But on the other hand it is true that the members of a congregation who by grace and through faith share in all the blessings of Christ and His congregation, also have the duty to share the cost and expenses of the congregation. That is in fact not a matter of charity but the Christian *duty* of *all* members. Together they have to maintain the ministry of the gospel. As a matter of fact our system of regular voluntary contributions presents a good opportunity to exercise proportional giving. There are in our churches only a few assessments made for specific federation related activities (as mission, Theological College, etc.). For the rest every member is expected and encouraged to make a financial contribution to the church and to do that regularly, voluntarily and in accordance with the way the Lord has blessed them individually and as congregation.

QUESTIONS FOR FURTHER DISCUSSION

1. Why are our finances important for our life as a family? What is their function? The question has been raised: "Do we work to eat and live" or "Do we eat and live to work?" Could this be a false dilemma? Discuss.

2. a. Does it have significance that in the rather brief prayer "which Christ our Lord Himself taught us" one complete petition is about "our daily bread"? (Heidelberg Catechism, Lord's Day 50)

b. Does the order and sequence of the petitions in the Lord's Prayer teach us that God's Name, Kingdom and will is more important than "our daily bread"? If so, does the fact that the prayer for forgiveness comes *after* the one on our "bread" tell us that forgiveness of sin is less important than our daily food?

3. Do you agree with the statement made that "tithing...may be considered an acceptable practice, if undertaken in the right spirit...and the tithe would appear to be an adequate *minimum* standard."(p.100)?

4. a. Where does *investment* end and *speculation* begin? How would you define "speculation" ? Is investing your money in a profitable and secure way "speculation"? May we invest in "secular causes"?

b. It has been argued that buying lottery tickets is somewhat similar to investing your money in a business of which you don't know whether it will be profitable. Why do you not agree?

c. May we never take a risk and is it always "gambling"

when you know that you will run somewhat of a risk?

5. Read Luke 16:1-13 and discuss:

- a. What was the real sin of the "unrighteous steward"?
- b. How could you in your personal and family life "make friends for yourselves by means of unrighteous mammon"?

6 a. Are "fruitful years, health, and riches" necessarily a *blessing* from the Lord? And are on the other hand "barren years, sickness and poverty" a *punishment*? (Heidelberg Catechism, Lord's Day 10)

b. Read for instance Psalm 73 and Jeremiah 12:1-3 and discuss the problems God's children sometimes have when they see "the prosperity of the wicked".

How and where did the man of Psalm 73 find a solution?

7. Why do you think it to be a "must" for every family to have and keep a budget? Should children living with their parents pay "room and board" and thus contribute to the family finances? If so, when should they start? Should they be involved in the process of making the annual budget?

8. How far does the responsibility of the children go and where does the duty of the deacons start with indigent parents who need assistance? See e.g. 1 Timothy 5:3-8, Paul speaking about "children and grandchildren's religious duty to their own family". "If any one does not provide for his own relatives and especially for his own family, he has disowned the faith and is worse than an unbeliever."

How well is this practised by us, our congregation and our deacons?