

Scriptural Wisdom and Practical Help for these Troubled Times

FINANCIAL WISDOM RICH TOWARDS GOD

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"Instruct those who are rich in this world's goods not to be proud, and not to fix their hopes on so uncertain a thing as money, but upon God, who endows us richly with all things to enjoy. Tell them to do good and to grow rich in noble actions, to be ready to give away and to share, and so acquire a treasure which will form a good foundation for the future. Thus they will grasp the life which is life indeed." (1 Timothy 6:17-19 NEB)

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It is our prayer you may benefit from this labour of love. RWF & GJJ

FINANCIAL WISDOM RICH TOWARDS GOD

Part 1

Problem Description

From Eden

One of the primary concerns of mankind since the Fall of Adam has been **economic security**; the ongoing ability to provide for the necessities and comforts of life for one's self and one's family. As a consequence of the curse placed upon Adam and Eve, adversity has befallen mankind which undermines that sense of economic security. In fact in times of economic crisis, financial survival rather than economic security is the primary pre-occupation. The underlying events that give rise to the problem are sometimes within our control and sometimes they are not. Sometimes we respond by relying more on God and sometimes we turn away from Him.

If an individual member of an ecclesia or a family is pre-occupied with problems that threaten their financial survival, the stress and worry inevitably affect their personal and often their spiritual lives. Therefore, as brothers and sisters in Christ, we need to recognize the seriousness of such problems and the reasons why they arise, to understand the underlying Biblical principles regarding personal economic issues, and be aware of practical steps or resources that may help in overcoming these problems.

Forces at Work in the World

Recent headlines underscore the opinion that the world could slide into stagnation or worse. The Great Depression took on a life of its own because the powerful nations failed to work together to revive economic growth. Instead, they retreated into protectionism and isolationism, bringing the entire economy down in their wake. Today, the world is at a similar turning point. Each of the major powers seems more intent on protecting its own interests than taking the steps and making the compromises that would lead to stronger growth and more employment in every economy. President Clinton acknowledged that there is no clear division between what is foreign and what is domestic, but so far most of his trade actions point to further confrontation. At the same time, Europe and Japan are in a political and economic gridlock because of stale, weak or divided leadership. The G7 countries could have helped each other by strengthening the world economy but instead turned inward. The United States, for example, failed to deal with its budget deficit. Germany grossly underestimated the costs of reunification, forcing Europe into the strait jacket of punitively high interest rates which have sharply curtailed growth and driven up unemployment.

Inflation rates in excess of 1000% are decimating the value of the currency in some countries. New Zealand a couple of years ago was forced to impose drastic measures to bring under control its alarming deficit, an amount which is duplicated in several countries around the world. The

International Monetary Fund has had to move directly into the economy of countries who were overspending by demanding that all capital works projects be halted immediately. This in turn results in high levels of unemployment which in turn results in an increase in crime. Countries which have enjoyed a stable social fabric are now powder-kegs waiting to explode.

This is only a cursory look at the financial problems of the world economy. The Brotherhood needs to be more alert now than ever before to the dangers which will almost inevitably occur in the next few years.

It is imperative that brethren and sisters live within their means. This may require a change in lifestyle. It may require a reassessment of needs, wants and desires. Increasingly, brethren and sisters are being terminated, not because of improper conduct or attitudes at work, but because the employer is reorganising. No matter the age or experience or length of service, none is immune from the realities of the market place. An increasing number of brethren and sisters are likely to find that their new income level is less than before, requiring a change in spending habits, but worse some will inevitably lose their employment altogether.

World conditions indicate the years ahead will be "lean years". There is a need to learn the lesson to save in the "fat years" that we may survive in the lean years which inevitably follow.

The lesson from Joseph's life should not be lost on us. The world never learned the lesson, for it is saving less now than ever before and going into debt at greater rates than ever before. We must not walk in its footsteps. Rather, it behooves us to walk in the way of wisdom and save in the fat

***A lesson from
Joseph's life***

years to provide for the subsequent lean years. This Biblical example needs, however, to be balanced with the equally important instruction to be "giving", discussed on page 9-12.

In preparing these notes, we have purposely tried to take a realistic approach to the subject, avoiding an alarmist evaluation. We believe the time of trouble is close upon us, perhaps here!

THE SPIRIT OF THE AGE

By far the biggest reason for the lowering of our spiritual temperature is the corroding influence of the affluent society. Because we can't beat'em, we've joined 'em. The car, the telly, the Mediterranean holiday, the plush comfortable living of a generation which dotes on nice clothes and wining and dining - all this general softness and self-indulgence, this crass materialism - has bit by bit so invaded our way of life that often it is hard to tell us apart from the dedicated materialists among whom we live ..

This is the cause of so much of our decay - that we have let the world impose its outlook and its standards of judgements on us; and this is happening more and more because the Word of God with its complete relevance to life today, as well as to the generation of Peter and Paul, is either being squeezed out or else is being kept in a watertight compartment.

(Brother Harry Whittaker, *Reformation*)

Why Do Financial Problems Arise?

There are many reasons why financial problems arise. Some are completely beyond our control, some are partially controllable, and some we might inadvertently have brought upon ourselves. For simplicity, we might attribute these problems to six main causes (listed in no particular order).

1. Living Beyond Our Means Credit Availability

This major problem is the result of being constantly bombarded with psychologically seductive advertising and lured by the prospect of readily accessible consumer credit, particularly since credit cards such as VISA or MASTERCARD came into common use. The downside is, of course, that the bills do come home to roost, often accompanied by crippling interest charges. Hence, one can become easily trapped on a treadmill of ever rising debt charges.

***Don't pay a dime,
put it all on time!***

Inadequate Income

***the wolf is at
the door***

The problem may be too little income to provide for even the basic necessities; a situation which is often beyond the control of those affected. This may be evident with single parents supporting children and with those who have been bereaved.

This problem is on the increase in the Ecclesias and is not likely to diminish before our Lord returns.

Peer Pressure

This problem may be evident by eating out too often, desiring the latest car, a faster computer, a longer boat, a bigger house, and a host of similar activities or attitudes which are all symptoms of the "keeping up" syndrome. In a world that preaches happiness.

***keeping up with
the Jones's***

satisfaction, and security through the consumption of goods and services, it is not surprising that people may consume more than their income can sustain.

2. Income Reduction or Loss Resulting from Loss of Employment or Failure of a Business Enterprise

This problem is particularly prominent every time there is a recession, depression, or "restructuring" of the economy. The last few years have witnessed the permanent disappearance of thousands of high-paying jobs affecting blue collar and white collar employees of all ages and levels. Many of these jobs were from businesses that were previously regarded as "solid" with employment opportunities virtually guaranteed for life. Truly, we have here "no continuing city".

Additionally, in times of high unemployment the likelihood of finding a comparable replacement job is poor.

Loss of employment income can also result from the illness or death of a "breadwinner" with often serious financial consequences for other family members.

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- 3. Unusually Large Expenditures or Loss of Assets Prompting Financial Ruin** There are many reasons that might force a large and unexpected expenditure or loss of assets on an individual or family - for example, an expensive medical procedure, or medical care not covered by insurance, uninsured losses due to fire, theft, or lawsuits, or claims for personally guaranteeing the debts of another family member. In such cases, the creditors might seize any remaining personal assets.

While the risk of these types of expenditures can sometimes be reduced by carrying appropriate insurance or exercising prudence in guaranteeing the debts of others, this might not always be possible and other considerations might take precedence. For example, it might be impossible to get affordable health insurance because of a pre-existing condition (not currently a problem in Canada). Hence, financial problems arising from this type of cause cannot always be avoided.

- 4. Failed Investments or Business Ventures**
A failed investment or business venture may result in large unpaid personal debts. The problem is compounded if the failed venture also leads to a loss of employment income. Such failures may be triggered by events beyond our control. For example, if a major customer declares bankruptcy and we are unable to collect the account, this may push our business over the edge. Or, the general economic climate may lead to the failure of the business. Poor management or an overly optimistic outlook are not necessarily the only cause of business failure. Poor timing can often be more significant.
- 5. Hyper-inflation**
Even the most cautious person is victimized by hyper-inflation. A dollar saved today will be worth only 50 cents in 5 years at an annual inflation rate of 12%. Many countries are currently suffering inflation rates in excess of 12% monthly! Thus, even the most astute individual may fall into serious difficulty within a few years. This problem is particularly dangerous to retirees on fixed incomes. Hag 1:6 *Ye have sown much, and bring in little, ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes.*
- 6. Needs, Wants and Desires**
Financial problems often arise because the individual does not make a difference among needs, wants and desires.

Needs. These are the purchases necessary to provide your basis requirements; food, job, home.

Wants. These involve choices in the quality or the upgrading of the goods to be used such as the choice between hamburger and steak, a sound and reliable vehicle with a lesser price tag vs a luxury car with all the toys. Paul is helpful when he wrote "*Your beauty should not come from outward adornment, Instead, it should be that of your inner self, the unfading beauty of a gentle and quiet spirit which is of great worth in God's sight.*" (1 Peter 3:3-4)

Desires. These are the choices according to God's plan which can be made out of surplus funds after all the other obligations have been met. *Do not love the world, nor the things of the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world. " (1 John 2:15-16)*

Think before buying. The world tries to condition us to buy on impulse. That's why attractive objects are placed near the lineup for the cash register! It entices the shopper to buy unnecessary wants and **desires**. Take the time to "Think before buying".

- Is it a necessity? Is it a need, a want, or a desire?
- Does it reflect my discipleship? Some publications are inappropriate
- Is this the best possible buy and at the best possible price?
- Is this a highly depreciative item? Does it require costly upkeep?
- Is its acquisition going to result in wastage of time?

Personal and Spiritual Effects of a Financial Crisis,

Let us now consider the effects of a financial crisis on the individual or the family.

1. Personal Effects

When individuals cannot meet their financial obligations and adequately provide for themselves or their family, a number of negative personal feelings are likely to surface. This may be particularly true in Christadelphian families where there is a strong sense of responsibility towards providing for one's household. Some of these feelings and related behaviour could be summarized as follows:

- a decline in one's sense of self-worth as a provider and as a person,
- embarrassment that the problem has arisen with its resulting dependence on others,
- a sense of letting the family down, a sense that one is not "successful",
- frustration, irritability, resentment, anger, and sometimes abuse directed towards others as a result of the stress induced by the crisis.

2. Spiritual Effects

The personal effects of a financial crisis can influence our spiritual state of mind. We may become despondent or angry with God and feel that He has abandoned us. Or, we may feel a sense of guilt and perceive that God is punishing us. Or, we may come to resent the relative success and prosperity of other members of the ecclesia and accuse them of doing too little to help us. This sometimes translates into a deliberate decision to "boycott" all ecclesial activities including the weekly memorial service.

It is at these times that the support of members of an ecclesia can make a crucial difference. While the spiritual dimensions of a financial crisis cannot be dealt with in isolation from the practical aspects of the problem, a sensitivity on the part of other ecclesial members can be of great help. In addition, members of ecclesial or extraecclesial "caring teams" can assist in listening, and in directing troubled individuals towards sources of practical help.

PART 2

Spiritual Wisdom

Biblical Principles Relating to Personal Economic Matters

It is helpful to list Biblical principles which should govern the life of every disciple. An understanding of these several principles will help us keep our financial situation in a proper perspective and prepare us to use our material/financial resources correctly.

On Getting the Right Attitude

Attitudes towards money - covetousness

The Bible does NOT teach that "money is the root of all evil", although many think it is! Of itself, money is neither good nor bad. Contemporary business could not be conducted without it. The essentials of having a roof over our head, food on the table, clothes for protection would not be possible without money. Money enables one to pay for an education and necessary books. It facilitates aiding the sick and the aged. It can do much good. There is ample evidence in the Brotherhood of individuals who do much good (anonymously) with the wealth God has given them.

But, it can also do much evil. It can become an obsession. It gives power to a few individuals who abuse others, meanwhile the powerful become greedy, proud and cruel. Money has dominated lives to the extent it becomes their master, urging them to acquire more money, and the more they have the more they want. Money can be a great evil when improperly used.

The essential difference in whether money is good or evil is our attitude toward it and our use of it. If there is a constant lusting after money and the things it brings, it is evil. In language, it is evil. *"Covetousness is idolatry" (Col 3:5)*. Examples of covetousness are:- buying sweepstakes, lotteries, gambling, raffles, tax evasion (as opposed to tax avoidance), embezzlement, stealing. These evils are common and becoming increasingly common in the world and, unfortunately and regrettably, some of these covetous attitudes have made their way into the Brotherhood. Buying lottery tickets is not unknown among us. A covetous attitude should have no place in the life of a disciple of Christ. *"Let not*

The essential difference in whether money is good or evil is our attitude toward it.

thine heart envy sinners: but be thou in the fear of the LORD all the day long". (Prov 23:17) The Bible DOES teach that *"the love of money is the root of all evil" (1 Tim 6:10)*. It is that love which must be rooted out and replaced with the love of God and of His Son. The covetous aims and objectives of the world should have no place in our midst. This requires constant vigilance because the natural man will take us in wrong directions every time.

"A man's life does not consist in the abundance of things which he possesses" said Jesus, "take heed that you beware of covetousness" (Luke 12:15). Paul said that the greatest gain is to *"be content with whatsoever state we are in". (Phil 4:11)*.

Getting the correct attitude about money is not easy and takes alertness and persistence to get it right. The following Bible based perspectives are essential to getting the right attitude.

Right Attitudes regarding Money/Wealth

1. God is the source of all wealth

(Jas.1:13, John 3:27, Psa.50:10). All that we have is from God (*"for we brought nothing into this world, and it is certain we can carry nothing out"* (1 Tim.6:7); also see Eccl.5:19; Haggai 2:8. We are stewards (custodians, trustees) of what He has given us and we are dependent upon Him for all things (Job 12:9-10; Acts 17:28). It is helpful to consider the responsibilities of stewards, custodians and trustees in the world of business and translate that responsibility into the spiritual setting. Stewards are entrusted to faithfully execute their duties. God has given all things unto the Son. We have been called to be stewards in His household executing our custodial duties with the utmost of good faith and responsibility.

2. God is to be honoured in our faithful use of money

The wise and effective use of money demonstrates the wisdom of the one to whom the money has been entrusted by God. Pro 3:9 *Honour the LORD with thy substance, and with the firstfruits of all thine increase. "So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. "* (Prov 3 9-10; Luke 16:10-13). Depending on our attitude to and use of money, we can honour or dishonour our Heavenly Father.

3. Poverty or Riches, neither are virtuous nor ideal

While the Bible never extols poverty as a virtue or enjoins a life of poverty on believers, and while prosperity is viewed as a desirable end (Eccl 5:18-19) and a national sign of divine favour for the nation of Israel (Deut.28:4-5), personal economic success is not an automatic sign of divine favour. *"Does not God make the sun to rise on the evil and on the good?"* (Matt.5:45) Do not the wicked sometimes prosper as a green bay tree? (Psa.37:35; 73:12). Likewise, the relative absence of economic prosperity is not a sign of individual disfavour. As the apostle James said, *"Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him?"* (Jas.2:5) The ideal condition is not one of poverty or riches such that anxiety about providing for our basic needs, nor the temptations that wealth creates, will dominate our lives. Proverbs declared, *"give me neither poverty nor riches "*(Pro.30:8).

4. Material gain does not bring happiness or long-term satisfaction

Wealth may give us temporary pleasure, but it will not provide enduring happiness, *"He that loveth silver shall not be satisfied with silver, not he that loveth abundance with increase"* (Eccl. 5:10). Paul specifically tells us that personal possessions and the opportunity to enjoy material things were not linked to his happiness (Phil 4:11-12).

5. Riches are not to be the primary object of our attention

If material wealth comes our way, we ought not to be diverted from the true riches of God. *"If riches increase, set not your heart upon them"* Psa. 62:10; *"let not the rich man glory in his riches"* Jer.9:23-24; also see Haggai 1:4.

6. The measure of a man's life is not dependent upon material wealth.

While the world measures a man's life according to his material wealth, it ought not to be so among us. "If you want to know what God thinks of money, look at the people He gives it to." Jesus said, *"a man's life consisteth not in the abundance of things he possesses"* (Luke 12:15).

7. Be content with an economic situation that provides for our basic needs rather than being pre-occupied with schemes that will increase our wealth-- *"having food and raiment let us be therewith content"*-(1 Tim.6:8; also see Heb. 13:5).

8. Work for a living

The money which we may possess should be the result of honest labour. The Bible has not one good word to say for those who live off other people, the Ecclesia or public welfare plans when they are capable of providing for themselves. Some occupations are seasonal to the degree the individual has an annual cycle; work in the good weather and collect Unemployment Insurance or some other form of public welfare in the off season. This is a cycle common in the world, but it should not be the habit of a disciple of Christ. Able bodied brethren should leave no stone unturned to find alternate work in the off season and in doing so set a good example of industry within the family, the ecclesia and to the world generally. *'... we beseech you, brethren, that ye .work with your own hands, as we commanded you. "* (1 Thes 4:11). *"If any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel".* (1 Tim 5:8). *"If a man will not work, neither shall he eat"* (2 Dies 3:10). Paul writes very forcibly to the idle person and insists that they should learn to *"..... labour, working with his hands the thing which is good, that he may give to him that needeth"* (Eph 4:28). Paul set the example by working as a tent maker so as not to be a burden on those to whom he preached.

9. Increased wealth leads to increased burdens and temptations

Wealth can cause the natural man to "show off", to develop pride. It can cause the one so blessed to misuse the money to impress others with their own importance rather than use the God-given blessing in His service. The ungodly spend to acquire large and flashy cars, sumptuous homes ("ceiled" houses, Haggai 1:4) to impress others but neglect to minister to the sick and afflicted. (1 Tim. 6:9-10).

10. Owe no man anything

It is enjoined on us to avoid owing money. We should be as debt free as possible. The world is sinking into greater debt at all levels, personally, in a business environment or politically. We must resist this trend in our personal lives. If a payment is due someone else, the true disciple will make that payment promptly, otherwise we are in bondage to the world. He will not conveniently "forget" the debt or put it out of his mind. Failure to pay what is owed is tantamount to robbery. Failure to pay what is owed places one in a position of bondage through debt and we are not to be in bondage to the world. *"Render therefore to all their dues Owe no man anything"* (Rom 13:7-8).

11. Honesty

Dishonesty led to immediate judgement on Ananias and Sapphira (Acts 5:1- 11). Their unhealthy and covetous attitude toward money prompted them to lie and cheat. The servant of the Lord will be honest in all things including his handling and attitude toward money. He will not "purloin" his employers goods or time (Titus 2:10). By a right attitude toward money, our own or others, we show that we have been with the Lord.

The Right Attitudes regarding Giving

The Seven Principles of Giving in Deuteronomy 15:7 -11

The previous section has outlined several principles relating to our personal economic matters and should have prepared our minds to accept the hard lessons clustered together in Deut 15. The reader is well advised to linger and meditate on the following section because it is an early and full instruction of God to His people on attitudes toward and use of wealth. **Giving, an action word, a word which requires decision making, movement, doing.**

Three times in Deut 15 (v4,7, 11) reference is made to the poor.

- there would always be the poor (vii)
- specific instructions given with respect to the poor (v7 and on)
- if Israel followed the instructions of Deut 15, there would be no poor (v4,5) inasmuch as God would bless their generosity.

1. Give Generously, "*open your hand to him*" (v8)

The AV rendering is "*you shall open your hand wide*", repeated in v11. God has given us all things, including the "breath of life". In the period of the Law given to Moses, mention is made of the generous Jew who gave over and above the "tithe". "*Every man shall give as he is able, according to the blessing of the Lord thy God which He hath given thee.*" (Deut 16:16-17). This is an example to us "*to lay by him in store, as God hath prospered him*" (1 Cor 16:2) that our giving should be equally generous as the Jew under the Law. Our giving is to be "purposeful", not incidental, the result of careful, prayerful, consideration. The thought is captured in 2 Cor 9:6-7, "*... he which soweth bountifully shall reap also bountifully. Every man according as he purposed in his heart not grudgingly, or of necessity, for God loves a cheerful giver*". It is a tangible way of expressing our thanks to God for his unspeakable generosity toward us. God has opened his hand toward us and satisfied the desire of every living creature. (Psa 145:16)

2. Give based on the need, not your surplus. '*Lend him sufficient for his need*' (v8)

This principle of giving could be one of the most challenging. Giving is to be based on the need and not based on coming from surplus. "Need" carries the idea of deficiency or of impoverishment. The natural tendency is to think of "me first" and then give the leftovers. Rather, God is teaching us that the basis of giving should focus on our brother's impoverishment and not on our surplus. Giving based on need then becomes a way of life, not something we do when we have extra. If we give from surplus, then we only give from "time to time" and wait until more surplus is available.

Our Lord, Jesus Christ, did not give because he had surplus. He gave all the time. It was his way of life. The need was so great all around him, all the time. Impoverishment was widespread. And he responded to that need, not from surplus, but as a way of life.

We are familiar with this response already. With our children, we give based on their need. If the oldest needs help, we give it and if the second child comes along right after with another need, we give to them too! Not out of surplus, but from our very living.

When our giving/living becomes a "way of Life" we give everything. Remember the poor widow who gave two mites; she gave her all. When wrestling with the question "How much should we give" the focus should then be on "What is the need", not on what is our excess or surplus.

This principle in action was demonstrated by the brethren in Macedonia. Despite them being in a "severe test of affliction" meaning they were themselves in extreme poverty, they "overflowed in a wealth of liberality" (2 Cor 8:1-4) They "gave beyond their meansbegging (Paul) earnestly for the favour of taking part in the relief of the saints" (v4) Their focus was not on their excess, for they had none, it was on the need of their brethren. It had become their way of life, "they gave themselves to the Lord" (v5), "giving beyond their means, of their own free will" (v3)

"Sufficient" (v8). This word which occurs in the phrase "sufficient for all his need" requires of us a reciprocal level of generosity as we have received from God. In Mal 3:10 it is said of "the Lord of Hosts,see if I do not open windows in the sky and pour blessings upon you as long as there is need." The underlined phrase is the same as 'sufficient' client" in Deut 15:8. As God provides "as there is need" so are we to do too, "sufficiently". And this generosity is to be done in such a way as to be sensitive to how we give. It is to be done carefully, gently, thoughtfully, tenderly, with loving care. How we give is oftentimes as crucial as what we give.

3. We are not to qualify the need! (v8)

RSV "whatever it may be. NIV and NKJ "whatever he needs". The AV could be misleading "in that which he wanteth" and is capable of being read that we are to give whatever the person wants. The focus of Deut 15:8 is not on wants but on needs, on what is lacking, on the impoverishment. This principle is stated as "if a need exists, then our responsibility to help exists".

4. We are to beware of "base thoughts" (v9)

That is equivalent to saying "do not hedge our giving". There is a natural tendency to do this. The Hebrews were admonished to ignore the fact the seventh year, the year of release was approaching and there would not have been time to repay.

"Base thoughts" could fall under one or more of the following;

- we focus on what we can afford to give, not on the need,

"Base thoughts " cont

- the problem is too big. Although the widow's mites would do virtually nothing in Israel, she is commended because she still gave despite the enormity of the problem.

- "there is no time, no means, someone else can do a better job". These are the excuses in which we may indulge. When the man of sin within us speaks, it is the language of excuse and rationalization. It is this preference against which we battle. Rom 7:22-24 *"For I delight in the law of God after the inward*

A Warning: if a need exists and we have no time, enthusiasm, energy, or interest, then something is spiritually out of balance

man: But I see another law in my members, warring against the law of my mind, and bringing me into captivity to the law of sin which is in my members. " Consider Mary; she did what she could, but meanwhile the disciples focused on creating a surplus *"this ointment could have been sold"* Mary could not stop the crucifixion, but she did what she could, given the opportunity to do it.

- there is a subtle evil in society. "first take care of yourself, then help others." The warning above alerts us to this problem.

5. Not to do the right thing is as sinful as doing the wrong thing (v9)

"if thou givest thy brother nought and he cry unto the Lord against thee, it be a sin unto thee. " If there is an inadequate response it is seen as a sin in the sight of God.

6. Give freely, not grudgingly (v10)

'You shall give to him freely, and your heart shall not be grudging when you give to him. ' This is the principle practised by Israel when they brought of their goods for the construction of the tabernacle in Exod 25:2 *" bring me an offering of every man that giveth it willingly with his heart. "* The same principle was followed in David's time when he was gathering from the people goods suitable for the temple built by Solomon, *"then the people rejoiced, for that they had offered willingly, because with perfect heart they offered willingly to the Lord. "* (1 Chron 29:9,17) Similarly in the New Testament period; *"He which soweth bountifully shall reap also bountifully. Every man according as he has purposed not grudgingly or of necessity: for God loveth a cheerful giver. "*

7. Give in Faith and God will bless (v10)

"because for this the Lord your God will bless you in all your work and in all that you undertake." Giving money is not normally associated with faith, but clearly, this is the

basis of God's promised blessing. Faith is a prerequisite to acceptable giving. If faith is not involved then we are giving out of surplus only. But when we give from surplus and core funds, we give in faith. Faith, that God will supply our needs if we respond to the needs of others. This blessing of God is not based on the act of giving, but on the faith that went into the act.

Faith is a prerequisite to acceptable giving

This principle is picked up by Paul and reaffirmed in 2 Cor 9:8 *"And God is able to provide you with every blessing in abundance, so that you may always have enough of*

everything and may provide in abundance for every good work. As it is written "He scatters abroad, he gives to the poor; his righteousness endures for ever. " Giving/doing must exist in the arena of faith, not in the arena of surplus. That is why it is not a command. It is a free will offering. Faith cannot "be done" as a result of a commandment, it can only arise out of love.

"it is for this very bounty that the Lord your God will bless you in everything you do or undertake. " (Deut 15:10 NKJ)

We cannot too strongly urge the reader to make these principles a way of life. The poignant words of Hymn 111 capture this vital thought. And as you read this short section of that hymn, ponder this question; "Can I sing these words heartily or is there a little holding back?"

*Take my life and let it be consecrated Lord to thee;
Take my moments and my days, let them flow in ceaseless
praise.... Take my silver and my gold; not a mite would I withhold.
(That's a tough line, but how about the next one?)
Take my intellect, and use every power as thou shalt
choose.*

We should strive to sing these words with vigour, commitment and with a clear conscience. And that is not easy. Our silver and gold [money] and our mental powers are all to be devoted to God's service. This takes our responsibility and our service to the highest plane.

Biblical Principles Relating to Personal Adversity

1. Two Qualifications

While God may allow evil to take its course and befall us, there are two qualifications as they relate to believers:

- a) **God keeps His people in view**, unlike mankind in general, *"the righteous, the wise and their works, are in the hand of God. "(Eccl. 9:1)*
- b) **God will never forsake us** (Heb. 13:5) or allow us to be tempted beyond what we are able to bear (I Cor.10:13). He will provide. That is our conviction.

2. Adversity and Trial

Adversity that befalls us is often a form of trial sent by God to shape our character or alter our outlook such that we might seek first the Kingdom of God (Heb. 12:6; Jas. 1:12; Rev.3:19). When we are in adversity, we may turn away from the source of all strength, our God in Heaven, but when we finally come to our senses and turn to Him in daily prayer we recognize the teaching that He chastens those whom He loves that in the end they may be refined as gold tried in the fire of affliction.

Part 3

Biblical References

It was our intention to cluster the following verses and tie them to the several points listed in Part Two. However, it soon became obvious that a single verse often teaches several lessons and that any clustering may detract from the full power of the teaching in the verse. Hence, the following verses have been listed in Bible order which makes it easier to move from the chapters and verses in Part Two to this list of references. We have highlighted many of the major points contained in the verses. A careful reading of these references is recommended, for if the reader meditates on the implications of each of these verses, the understanding and attitude of the individual in respect of the use of money will be greatly enhanced. It is vital we develop God's attitude and give less and less room to the attitude of the world.

*Exo 25:2 Speak unto the children of Israel, that they **bring me an offering: of every man that giveth it willingly with his heart** ye shall take my offering.*

*Deut 15:7-11 If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt **not harden thine heart, nor shut thine hand from thy poor brother: But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth.** Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine **eye be evil against** thy poor brother, and thou givest him nought, and **he cry unto the LORD against thee, and it be sin unto thee.** Thou shalt surely give him, and **thine heart shall not be grieved when thou givest** unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto. For **the poor shall never cease out of the land:** therefore I command thee, saying, **Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land.***

*Deu 16:16-17 Three times in a year shall all thy males appear before the LORD thy God and they shall not appear before the LORD empty: **Every man shall give as he is able, according to the blessing of the LORD thy God which he hath given thee.***

*1Chron 29:9&17 Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the LORD: and David the king also rejoiced with great joy
I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee.*

Job 12:9-10 Who knoweth not in all these that the hand of the LORD hath wrought this? In whose hand is the soul of every living thing, and the breath of all mankind.

Psa 37:1-4 Fret not thyself because of evildoers, neither be thou envious against the workers of iniquity. For they shall soon be cut down like the grass, and wither as the green herb. Trust in the LORD, and do good; so shalt thou dwell in the land, and verily thou shalt be fed. Delight thyself also in the LORD: and he shall give thee the desires of thine heart.

Psa 62:10-11 Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart upon them. God hath spoken once; twice have I heard this; that power belongeth unto God.

*Psa 73:11-12 How doth God know? and is there knowledge in the most High? Behold, these are **the ungodly, who prosper in the world**; they increase in riches.*

*Psa 145:16 **Thou openest thine hand, and satisfied the desire of every living thing.***

Pro 3:3-10 Let not mercy and truth forsake thee: bind them about thy neck; write them upon the table of thine heart: So shalt thou find favour and good understanding in the sight of God and man. Trust in the LORD with all thine heart; and lean not unto thine own understanding.

Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

*Pro 11:28 **He that trusteth in his riches shall fall**; but the righteous shall flourish as a branch.*

*Pro 23:17-18 **Let not thine heart envy sinners: but be thou in the fear of the LORD all the day long.** For surely there is an end; and thine expectation shall not be cut off.*

*Pro 30:7-9 two things have I required of thee; deny me them not before I die: Remove far from me vanity and lies: **give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.***

*Eccl 5:9-10 Moreover the profit of the earth is for all: the king himself is served by the field. **He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.***

*Eccl 5:18-19 Behold that which I have seen: **it is good and comely for one to eat and to drink, and to enjoy the good of all his labour that he taketh under the sun all the days of his life, which God giveth him: for it is his portion.** Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God.*

*Jer 9:23-24 Thus saith the LORD, Let not the wise man glory in his wisdom, neither let the mighty man glory in his might, **let not the rich man glory in his riches:** But let him that glorieth glory in this, that he understandeth and knoweth me, that I am the LORD which exercise lovingkindness, judgment, and righteousness, in the earth: for in these things I delight, saith the LORD.*

*Haggai 1:4-6 Is it time for you, O ye, to dwell in your cieled houses, and this house lie waste? Now therefore thus saith the LORD of hosts; Consider your ways. Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink,- ye clothe you, but there is none warm; and **he that earneth wages earneth wages to put it into a bag with holes.***

Haggai 2:8 *The **silver is mine, and the gold is mine, saith the LORD of hosts.***

Mal 3:10 *Bring ye all the tithes into the storehouse, that there may be meat in mine house, and **prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.***

Mat 6:19-21 *Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.*

Mat 25:34-46 *Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: For I **was an hungred, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in: Naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me.** Then shall the righteous answer him, saying, Lord, when saw we thee an hungred, and fed thee? or thirsty, and gave thee drink? When saw we thee a stranger, and took thee in? or naked, and clothed thee? Or when saw we thee sick, or in prison, and came unto thee? And the King shall answer and say unto them, Verily I say unto you, **Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.** Then shall he say also unto them on the left hand, Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels: For I was an hungred, and ye gave me no meat: I was thirsty, and **ye gave me no drink: I was a stranger, and ye took me not in: naked, and ye clothed me not: sick, and in prison, and ye visited me not.** Then shall they also answer him, saying, Lord, when saw we thee an hungred, or athirst, or a stranger, or naked, or sick, or in prison, and did not minister unto thee? Then shall he answer them, saying, **Verily I say unto you, Inasmuch as ye did it not to one of the least of these, ye did it not to me. And these shall go away into everlasting punishment: but the righteous into life eternal.***

Mark 10:23-27 *And Jesus looked round about, and saith unto his disciples, **How hardly shall they that have riches enter into the kingdom of God!** And the disciples were astonished at his words. **But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!** It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. And they were astonished out of measure, saying among themselves, Who then can be saved? And Jesus looking upon them saith, With men it is impossible, but not with God: for with God all things are possible.*

Mark 12:41-44 *And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. And there came a certain poor widow, **and she threw in two mites, which make a farthing.** And he called unto him his disciples, and saith unto them, **Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.***

Luke 12:15-21 *And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth. And he spake a parable*

unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night **thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God.**

Luke 6:38 Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For **with the same measure that ye mete withal it shall be measured to you again.**

Luke 12:15 And he said unto them, Take heed, and beware of covetousness: for a man's life **consisteth not in the abundance of the things which he possesseth.**

Luke 12:22-31 And he said unto his disciples, Therefore I say unto you, **Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on.** The life is more than meat, and the body is more than raiment. Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls? And which of you with taking thought can add to his stature one cubit? If ye then be not able to do that thing which is least, why take ye thought for the rest? Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. **If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith? And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God • and all these things shall be added unto you.**

Luke 16:10-15 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. **If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?** And if ye have not been faithful in that which is another man's, who shall give you that which is your own? No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. **Ye cannot serve God and mammon.** And the Pharisees also, who were covetous, heard all these things: and they derided him. And he said unto them, Ye are they which justify yourselves before men; **but God knoweth your hearts: for that which is highly esteemed among men is abomination in the sight of God.**

Acts 5:1-11 But a certain man named Ananias, with Sapphira his wife, sold a possession, And kept back part of the price, his wife also being privy to it, and brought a certain part, and laid it at the apostles' feet. But Peter said, Ananias, why hath **Satan filled thine heart to lie to the Holy Spirit, and to keep back part** of the price of **the land?** Whiles it remained, was it not thine own? and after it was sold, was it not in thine own power? why hast thou conceived this thing in thine heart? thou hast not lied unto men, but unto God. And Ananias hearing these words fell down, and gave up the spirit: and great fear came on all them that heard these things.

And the young men arose, wound him up, and carried him out, and buried him. And it was about the space of three hours after, when his wife, not knowing what was done, came in. And Peter answered unto her, Tell me whether ye sold the land for so much? And she said, Yea, for so much. Then Peter said unto her, How is it that ye have agreed together to tempt the Spirit of the Lord? behold, the feet of them which have buried thy husband are at the door, and shall carry thee out. Then fell she down straightway at his feet, and yielded up the spirit: and the young men came in, and found her dead, and, carrying her forth, buried her by her husband. And great fear came upon all the church, and upon as many as heard these things.

Rom 13:7-9 Render therefore to all their dues: tribute to whom tribute is due, custom to whom custom; fear to whom fear; honour to whom honour. Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law. For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet, and if there be any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself

*1 Cor 10:13 There hath no temptation taken you but such as is common to man: but **God is faithful, who will not suffer you to be tempted above that ye are able; but will with the temptation also make a way to escape, that ye may be able to bear it.***

*1 Cor 16:1-2 Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. **Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.***

*2 Cor 8:1-4 Moreover, brethren, we do you to wit of the grace of God bestowed on the churches of Macedonia; How that **in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality.** For to their power, I bear record, yea, **and beyond their power they were willing** of themselves; **Praying us with much intreaty that we would receive the gift, and** take upon us the fellowship of the ministering to the saints.*

*2 Cor 9:6-9 But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, **so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.** And God is able to make all grace abound toward you; that **ye, always having all sufficiency in all things, may abound to every good work:** (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever.*

*Eph 4:28 Let him that stole steal no more: but rather **let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.***

*Phi 4:11-13 Not that I speak in respect of want: for **I have learned, in whatsoever state I am, therewith to be content.** I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me.*

Col 3:5-7 *Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry: For which things' sake the wrath of God cometh on the children of disobedience: In the which ye also walked some time, when ye lived in them.*

1 Thes 4:11-12 *And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may **walk honestly** toward them that are **without, and that ye may have lack of nothing.***

2 Thes 3:10-12 *For even when we were with you, this we commanded you, that if **any would not work, neither should he eat.** For we hear that there are some which walk among you disorderly, working not at all, but are busybodies. Now them that are such we command and exhort by our Lord Jesus Christ, that **with quietness they work, and eat their own bread.***

1 Tim 5:8 *But if **any provide not for his own,** and specially for those of his own house, he hath denied the faith, **and is worse than an infidel.***

1 Tim 6:6-11 *But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. **For the love of money is the root of all evil:** which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, **O man of God, flee these things;** and follow after righteousness, godliness, faith, love, patience, meekness.*

1 Tim 6:17-19 *Charge them that are rich in this world, that they **be not highminded, nor trust in uncertain riches, but in the living God,** who giveth us richly all things to enjoy; That they do good, that they be rich in good works, **ready to distribute,** willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.*

Titus 2:9-10 *Exhort servants to be obedient unto their own masters, and to please them well in all things; not answering again; Not purloining, but shewing all good fidelity; that they may adorn the doctrine of God our Saviour in all things.*

Heb 12:6 *For whom the Lord loveth he chasteneth, and scourgeth every son whom he receiveth.*

Heb 13:5-6 *Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.*

James 1:12 ***Blessed is the man that endureth temptation:** for when he is tried, he shall receive the crown of life, which the Lord hath promised to them that love him.*

James 2:5-7 *Hearken, my beloved brethren, **Hath not God chosen the poor of this world rich in faith**, and heirs of the kingdom which he hath promised to them that love him? But ye have despised the poor. **Do not rich men oppress you, and draw you before the judgment seats? Do not they blaspheme that worthy name by the which ye are called?***

1 John 2:15-16 ***Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.***

1 John 3:17 ***But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?***

Part 4

Sources and Types of Practical Help

Each person or family facing a financial crisis needs a practical way of dealing with the crisis, and then moving beyond it. Usually this means seeking assistance from various sources of help. The sources of help that an individual wishes to access vary with the circumstances. However, as a general rule, those seeking help usually begin with the family. After this comes the ecclesia, then social agencies and government agencies.

1. The Family

This is the traditional "first stop" for moral and financial support. And that is the way it ought to be. Families have an obligation to help out other family members in distress. This obligation can reach to other family members a continent away. Many of us have seen family members travel great distances to assist in the care of other family members. The importance of the family unit cannot be overstated, particularly in this age when the families of the world are breaking down.

God made the family in the very beginning, *"male and female created he them. And God blessed them, and God said unto them, be fruitful and multiply, and replenish the earth"*, (Gen 1:27-28) a commandment repeated to Noah following the destruction of all life by the flood. It is interesting to observe that the Spirit Word, which uses as few words as possible to convey a message, devotes large sections to documenting family trees. Immediately after the record of the flood, Gen 10 gives the generations of the sons of Noah and the greater part of the two books of Chronicles are devoted to recording the sons and daughters of individuals. The Old Testament closes with reference to the family unit in Mal 2:15 *"And did not he make one? Yet had he the residue of the spirit. And wherefore one? That he might seek a godly seed. Therefore take heed to your spirit, and let none deal treacherously against the wife of his youth. "*

The New Testament likewise begins with reference to the family, *"The book of the generation of Jesus Christ, the son of David, the son of Abraham"* and continues in the next seventeen verses to document the generations. And it closes with the lovely vision of the New Jerusalem described as a bride adorned for her husband. Rev 21:2 *"And I John saw the holy city, new Jerusalem, coming down from God out of heaven, prepared as a bride adorned for her husband. "*

We should expect nothing different, for the concept of God as Father is found throughout the Word. If then the family relationship is used in the spiritual context, so we expect it to be found in the natural context.

Jesus taught his disciples to pray "Our Father"; a lovely beginning to praise, thanks and request for help. But we learn this first in the earthly family setting. Jesus drew on the family relationship to teach the larger lesson. Luke 11:11-13 *"If a son shall ask bread of any of you that is a father, will he give him a stone? or if he ask a fish, will he for a fish give him a serpent? Or if he shall ask an egg, will he offer him a scorpion? If ye*

then, being evil, know how to give good gifts unto your children: how much more shall your heavenly Father give the Holy Spirit to them that ask him?"

This teaching of Jesus clearly makes the point that the family is the basic unit to provide guidance or help. Family members are on the front line of that help. This relationship provides within a small, intimate and confidential circle the opportunity of service to family members in the sight of God. This is as it should be. The recipient learns how to receive and the giver learns how to give according to divine principles.

Lessons learned on the home front can then be used in the larger arena of the ecclesia.

Sometimes the family is unable or unwilling to help, or the problem is greater than the resources available from within the family. In these cases, the ecclesia should be prepared to provide help in its various manifestations.

2. The Ecclesia and Related Christadelphian Organizations

By the term "ecclesia", we refer to any individual or group of individuals from an ecclesia who become involved in helping other members experiencing a financial problem. The term is not restricted to the Arranging Board.

The obligation of members of an ecclesia to help another brother or sister in difficulty is unquestioned --- are we not instructed to bear one another's burdens (Gal.6:2)? However, the nature and extent of that obligation, both individually and ecclesially varies from ecclesia to ecclesia and the circumstances and is much more open to debate. For example, is a member obligated to lend another member money in response to a request in order to help ease a financial crisis regardless of the circumstances? Should the circumstances be the determining factor? Should ecclesial funds be committed? If so, should amounts be in the form of a loan or a grant? Or, should ecclesial assistance be limited to listening, providing moral support, or directing the individual towards external agencies who might be able to give professional practical help? There are no easy or simple answers to these questions, and they are beyond the scope of this introductory material. However, they are very real questions that individuals and arranging boards may need to discuss.

3. Social Agencies

If the financial problem arises because of debt problems, then credit counselling agencies can provide real practical assistance in the following areas:

- Personal budgeting
- Credit guidance including how to communicate with creditors or collection agencies and debtor rights under the law
- Arranging a debt-repayment plan with creditors
- Facilitating personal bankruptcy proceedings (in extreme cases)

Often this expertise may not be available within an ecclesia or the person experiencing the problem may prefer to divulge personal financial matters to someone removed from the ecclesia. Therefore, such services are a valuable adjunct to the help provided by members of an ecclesia.

Many communities provide these services at no charge since they are often funded by such agencies as the United Appeal or by governments. A sample brochure of these services as provided in the Province of Ontario is included in Appendix 11-A. Also included (in Appendix 11-B) is a "Debtor Information Form" which is used to assess the extent of a financial problem, and is also used for declarations of personal bankruptcy in Canada.

4. Agencies of and Programs Provided by Government

If the financial problem arises primarily because of unemployment and loss of income, municipal, provincial/state, and federal government programs exist for the purpose of income maintenance (e.g., unemployment insurance, guaranteed income supplement, welfare, mother's allowance, workmen's compensation payments etc.), job placement, and job retraining. In Canada, the primary source of such assistance is the local Canada Manpower office. If there is a local social planning office in the municipality, this can often be a great source of information regarding locally available resources.

Part 5

Success Stories

An Ecclesia Helps Out

Several years ago, a family in a mid-sized ecclesia lost their source of livelihood when a tornado struck their dairy farm. The storm destroyed a sixty-foot silo which collapsed into the barn and destroyed it. Miraculously, none of the cattle were killed because of the location in the barn where they had huddled. However, they were severely stressed and the milking facilities were destroyed. It would be months before normal production could resume. While the facilities were partly insured, there was no interruption insurance and there was a significant mortgage to continue paying along with other ongoing expenses. While the local Mennonites arrived unsolicited the next morning en-masse to clear away the rubble of the barn, the financial problem loomed large.

The local ecclesia assessed the situation and set up a fund which brethren and sisters generously contributed to. In addition, these funds were matched by a grant from the Fairhaven Foundation and were turned over to the family. This enabled the family to slowly rebuild the dairy operation (including a new barn provided in part by insurance money) without the fear of serious financial loss.

The role of the ecclesia was important in assisting this family and averting what might have developed into a real financial crisis.

A Matter of Perception

Look carefully at this drawing.

Do you see a woman? How old is she? What is she wearing? In what kind of role can you see her?

She does have a petite nose and a demure presence doesn't she?



7 Habits of Highly Effective People; Stephen R. Covey

Now read the story on the next page

Strawberries in January

Some years ago a family was having trouble making the ends meet. Father had a skilled job, but unfortunately the hourly wage was inadequate to pay normal reasonable household expenses. The lifestyle of the family was not extravagant or wasteful.

Neither Mother nor Dad had family members in the Truth and while the extended family was of some considerable help, the ecclesia was in the position of monitoring the situation and providing help on a regular basis. Sometimes the help took the form of paying a fuel bill, other times the form of a box or two of groceries or, perhaps the donation of some used but perfectly good clothing to fit the various family members.

One evening, mid January, in the middle of a cold and snowy evening, one of the care-givers visited this family and on the kitchen table was a box of lovely strawberries! Now as anyone who lives in Canada knows, strawberries in January are just about the most expensive fruit one can buy. The care-giver was taken aback with what he perceived to be an extravagant waste of money. He and his wife would never think of buying strawberries in January for their family! Such a waste. And to think this family is receiving ecclesial assistance. Preposterous! Something must be done to counter this waste. And so the temperature of the care-giver went up, and up.

Until another brother said to the irate care-giver, *"Have you considered the possibility that may have been their only treat all month?"* The happy part of this story is that the care-giver learned the important lesson, "things are not always what they appear to be". Do not make hasty judgements one of another. Learn patience in helping one another. Get the facts.

Look closely. she about 25 years old, with a petite nose and demure presence?

Look again She is 70+ years old, with a huge hook nose. Can you, **see** it? Can you see her shawl and the silly feather in her hair?

Things are not always what they appear to be. **Take time, get the facts.**



7 Habits of Highly Effective People; Stephen R. Covey

This success story and illustration teaches the need to be perceptive and gentle one with the other. **Things are not always as they first appear.** This story teaches us to be clear in the message we send or receive, written or verbal. Especially when we are a care-giver.

Part 6

Reference Materials

Christadelphian Magazine Articles

1. **The Things that are in the World**
Bro. Tony Benson, Testimony Magazine, Sept. 1991, pp. 365-372.
-This article discusses the spiritual implications of living in a materialistic society with special emphasis on the effects on younger people.
2. **Redundancy- Adversity or Opportunity?**
Bro. Lawrence Cave, Testimony Magazine, April 1992, pp. 110-112.
-The article explores the problems faced by believers when their jobs are declared redundant.
3. **Unemployment and Spiritual Welfare**
Sis. Rachel Fastman, Testimony Magazine, February 1987, pp. 43-45.
-The article explores the spiritual implications and challenges of being unemployed.
4. **The Dangers of Materialism, "a man's life consisteth not"**
Bro. Jim Wood, Testimony Magazine, July 1992, pp. 251-255.
-The article explores the issue of one's attitude toward material possessions.

The following articles are listed from a Master Index compiled by
Brother Aleck W. Crawford, Christadelphian Scripture Study
Service, 17 Braemar Road, Torrens Park, South Australia. 5062.

Giving and Receiving

Christadelphian Magazine, volume 61, page 109

Giving and Receiving

Christadelphian Magazine, volume 67, page 261

Money

Christadelphian Magazine, volume 114, page 13.

Money for that which is not bread

Christadelphian Magazine, volume 108, page 49.

Money in the Bible

Testimony Magazine, volume 22, page 148.

Money of the Bible

Testimony Magazine, volume 23, page 243

Money, Scriptural

Christadelphian Magazine, volume 76, page 61

Money, the Treasury of the Lord

Christadelphian Magazine, volume 98, page 355

Money, Where should we spend it?

Christadelphian Magazine, volume 105, page 223

Money, Different Kinds

Christadelphian Magazine, volume 76, page 61

Money, Saving for the Future

Christadelphian Magazine, volume 13, page 380

Money, using our

Christadelphian Magazine, volume 103, page 154

Riches

Christadelphian Magazine, volume 89, page 177

Riches

Testimony magazine, volume 5, page 40

Riches through Poverty

Christadelphian Magazine, volume 110, page 292

Riches, True

Christadelphian Magazine, volume 97, page 348

Riches, Spiritual

Testimony Magazine, volume 21, page 196

Wealth

Testimony Magazine, volume 46, page 84

Wealth, Disadvantage of

Testimony Magazine, volume 26, page 147

Wealth and Prosperity

Christadelphian Magazine, volume 95, page 52

Wealth, Use of

Christadelphian Magazine, volume 14, page 352

Christadelphian Booklets

1. The Gospel and Mammon

Bro Cyril Cooper. Christadelphian Office, Birmingham, U.K.

"We live in an age of ever-increasing wealth. Our present standard of living compared to that of our grandparents is one of luxury and leisure. What, then, is to be our response?" Brother Cooper provides a scriptural answer.

2. The Gospel and Work

Bro G.D. Gillett. Christadelphian Office, Birmingham, U.K.

"The lesson is therefore to work hard and work well, but work in such a way as to give time for rest and recreation. Work in such a way as to leave time and strength to toil for God in the bonds of the Gospel and in the service of His Ecclesia."

3. Why Christadelphians should not buy Lottery Tickets

Brother Edward Farrar. Available from Christadelphian Advocate Publications, c/o Reginald Swift, Box 312, Cataumet, Mass., 02534. -

"Those who are called to be saints can observe lotteries in their true colours. They are the playthings, the hopes, the aspirations and the ambitions of those whom the Psalmist describes as *'men of the world which have their portion in this life.'*" (Psa 17:14)

Non-Christadelphian Publications (if used, always test against the Word)

1. Credit, Debt, and Bankruptcy

Parker, Allan A., (part of Self-Counsel Legal Service), International Self-counsel Press Ltd, 1481 Charlotte Rd., North Vancouver, B. C. , V7J 1H 1; 1990. (price, \$7.95)

-This 117-page book gives an excellent overview of the whole area of credit, debt collecting, communicating with creditors, legal rights of debtors, solutions to debt problems, budgeting, and bankruptcy (in the Canadian legal context)

2. Are You Headed for Consumer Bankruptcy?

Consumer and Corporate Affairs Canada.

-The 20-page booklet deals primarily with the process and implications of filing for personal bankruptcy but also deals with related matters---e.g., there are chapters on "Recognizing the Danger Signals", "Possible Solutions", "Read Before You Sign". Available from Consumer and Corporate Affairs Canada, Communications Branch, Ottawa, Ontario, K1A 0C9.

3. Credit Counselling Services for the Consumer

-This pamphlet deals with the services provided by credit counselling services in Ontario. It is available from the Ontario Association of Credit Counselling Services, Box, 189, Grimsby, Ontario, L3M 4G5.

4. A Consumer's Guide to Collection Agencies

-This pamphlet which is distributed by the Ministry of Consumer and Commercial Relations (Ontario) outlines the rights and duties of a debtor when a collection agency is involved. It is available free from Communications Branch, Ministry of Consumer and Commercial Relations, 9th Floor, 555 Yonge St., Toronto, Ontario, M7A 2H6.

5. Materialism: Enemy of the Family

Dr. James Dobson. "Focus on the Family". In Canada, P.O. Box 980, Stn Terminal, Vancouver, **B.C. V6B 4G3**, or (in USA) Colorado Springs, CO, 80995. This pamphlet is specially recommended.

6. A Guide to Family Budgeting

Larry Burkett. "Focus on the Family" In Canada, P.O. Box 980, Stn Terminal, Vancouver, B.C. V6B 4G3, or (in USA) Colorado Springs, CO, 80995.

-This pamphlet is useful in providing a guide on the percentages of income which apply to housing, food, clothing, transportation, etc.

7. Going Broke, Bankruptcy, Business Ethics, and the Bible

John R. Sutherland. Herald Press, Waterloo Ont, and Scottsdale, Pennsylvania.

8. Real Prosperity, Biblical Principles of Material Possessions

Gene A. Getz. Moody Press, Chicago.

9. Your Money or Your Life

Joe Dominguez and Vicki Robin. Penguin Group, Penguin Books Ltd, New York, London, Australia, Toronto, New Zealand. -This book describes how North America has become materialistic to an extraordinary degree and how one is able to combat this pervasive attitude. It encourages the reader to be more objective about all aspects of ordinary life and how to live well on a whole lot less money.

10. The Great Reckoning, how the world will change in the Depression of the 1990s

James Dale Davidson and Lord William Rees-Mogg. Summit Books, New York, London, Toronto, Sydney, Tokyo, Singapore.

-The previous book "Blood in the Streets" predicted the Stock Market Crash, the fall of the Soviet Union and the amazing rise in real estate prices. The second book makes equally compelling predictions about events in the 1990's. The Bible does a much better job as one would expect, but these books are worth scanning for the abundant detail provided about current affairs, information which does not sell newspapers or attract the public eye but which is nonetheless of great interest to the Bible student.

11. How to Manage Your Money

Larry Burkett. Moody Press Chicago.

Computer Programs

There are several spreadsheet computer programs such as Lotus 123, Quattro-Pro, Excel, and Quicken which help either in a "budgeting" process or in a "record keeping" process.

Budgeting. Some families like to forecast their income and expenses in a Budget and then monitor their actual income and expense to control the financial side of family life. If a family is given to impulse buying, budgeting helps to control the urge to spend beyond their means. This process is fairly detailed, but it is a good method of control.

Record Keeping. Other families prefer to only record their expenses after the expense has been incurred. Although there is no forecasting aspect to this method, there is a monitoring of where the money has gone after it has been spent. When monthly or yearly totals are then produced, sometimes the family is amazed to discover how much was actually spent on discretionary buying. For example, they may discover to their shock that a disproportionate amount of money has been spent on meals outside the home. This discovery can easily lead to an increased level of control over discretionary expenditures.

For families with a computer, we recommend financial records be kept. Anyone interested in this type of resource should talk to brethren and sisters who use one or more programs.

Part 7

Brotherhood Contacts

We hesitate to list the names of brethren and sisters to contact for help in spiritual or financial matters. As has been pointed out, the family is the first resource to call on if one needs such help. Following that, the ecclesia is the place to go. If one is comfortable with one of the more senior brethren and/or sisters, then that contact should be made. This may or may not be the recording brother and/or his wife, though frequently this may be the case.

When choosing a contact for help, look for the brother or sister with a sound knowledge of the Word and who has put that word into practice in their own life. Advice and help from such a person is far more likely to be beneficial than would otherwise be the case.

It is also important to choose a brother or sister who can handle confidential matters. Unfortunately, it has sometimes happened that while otherwise qualified, the selected care-giver is indiscreet and does not maintain absolute confidentiality. Nothing is more devastating then for the individual who needs help to find that their private affairs have become public property.

Sometimes a brother or sister in another ecclesia is better able to provide care-giving, perhaps because they are not "up close" to the problem and therefore better able to give objective help. Perhaps because they have no particular alliances or friendships to cloud the issues. A whole host of other reasons may justify the selection of a care-giver from another ecclesia. If this happens, members from the first ecclesia should not be upset, nor keep their distance if, in time, the first ecclesia's help is needed.

We have observed that often times the best qualified brother or sister to help is one who is not prominent in the ecclesia. Frequently the best care-givers are the low profile members, rich in the Word and in experience. It is this kind of person who can provide quality assistance over the long haul. Sometimes busy brethren and sisters, though qualified, start well but become sidetracked by the sheer volume of other work in which they are involved. This is not to say they are neglectful, simply overloaded. Hence the recommendation to seek out the qualified but low profile brother or sister.

If it is a sister needing help, that help should NEVER be given by a brother on his own. Likewise, if a brother needs help, that help should NEVER be given by a sister on her own. When one is in the position of giving help and the other, of the opposite sex, is in the position of receiving that help, an interdependent relationship develops. This relationship is at once desirable and dangerous; desirable because real help can be given and received when there is a strong relationship, but it is dangerous because all too easily the relationship can develop to a point beyond that which is necessary for the task at hand. When sympathy or dependence goes too far, the situation can get out of hand. Sometimes human weakness will take the couple down wrong roads which not only have the appearance of evil but are in fact immoral. To avoid these problems, care-givers should work as a team, preferably as a husband and wife team.
