

ADVICE ON ADMINISTRATION

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(PART ONE)

The things I am going to write about administration are not intended to be law, but advice to help in the governing of our affairs that pertain to the natural realm. In fact, for a spiritual person, I believe it is impossible for us to separate the natural from the spiritual. When handled in the proper way, the natural becomes spiritual. It is the same as when something was placed on the altar in the tabernacle in the wilderness; it became holy. All our affairs should become holy.

Some time ago, I read through the book of Proverbs, and as I read, I listed all the subjects that were dealt with in separate columns. Under each heading, I listed the Scripture references that dealt with that subject.

The subject most spoken of in Proverbs is wisdom. *“The fear of the Lord is the beginning of wisdom...”* (Proverbs 9:10). This is true. King Solomon is not talking about being scared of God, but being reverent

before the Lord. That is the beginning of wisdom. In Proverbs 3:13 we read, *“Happy is the man that findeth wisdom, and the man that getteth understanding.”*

“Wisdom is the principal thing; therefore get wisdom...” (Proverbs 4:7). We should perhaps ask what wisdom is. It is the ability to use knowledge in a prudent manner. It is good judgement. It is very important that we should ask God for wisdom. James says, *“If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him”* (James 1:5). Wisdom is very, very necessary in dealing with things in this temporal realm.

The subject that made the next longest list had to do with the words we speak. *“In the multitude of words there wanteth not sin: but he that refraineth his lips is wise. The tongue of the just is as choice silver: the heart of the wicked is little worth. The lips of the righteous*

feed many: but fools die for the want of wisdom” (Proverbs 10:19-21). *“The mouth of the just bringeth forth wisdom: but the froward tongue shall be cut out. The lips of the righteous know what is acceptable: but the mouth of the wicked speaketh frowardness”* (Proverbs 10:31,32). There are many scriptures that speak concerning the things that we talk about.

This may be a surprise to many, but the third most frequently spoken of thing in Proverbs involved the acquisition and use of money or material things. This will be the theme of my writing. Never has there been a day when so many people are having financial problems. At a recent meeting that I attended, many people came seeking help for their financial needs.

They were prayed for, but people with these kinds of problems need more than prayer. They need teaching on their methods of administration, and then the will to follow the instruction given.

I do not intend to deal with tithing in this article. That is another subject. We have been taught that we are obligated to God to give Him one tenth of our increase, and anyone who has done this has found that God’s blessing overflows to him.

The Lord is speaking to us in Proverbs 8:17-21, *“I love them that love me; and those that seek me early shall find me. Riches and honour are with me; yea, durable riches and righteousness. My fruit is better than gold, yea, than fine gold; and my revenue than choice silver. I lead in the way of righteousness, in the midst of the paths of judgement; That I may cause those that love me to inherit substance; and I will fill their treasures.”*

Some people feel that a Christian should be poor. Nothing is further from the truth. There is nothing wrong with having riches.

In the acquisition of riches we must keep our priorities right. If we seek first the riches, very likely we will never get them, or if we do we will lose out spiritually. As Jesus said, *“But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you”* (Matthew 6:33).

The important thing is how we use that with which God has blessed us. May I quote Proverbs 10:16 from the Living Bible: *“The good man’s earnings advance the cause of righteousness. The evil man squanders his on sin.”* Nothing is more true. We see it all around us

every day of our lives.

Let us now read Proverbs 10:4, *“He becometh poor who dealeth with a slack hand: but the hand of the diligent maketh rich.”* The Scriptures promise us that if we are careless with the things God gives us, we will become poor. People put a lot of faith in the promises of God, but this is one that I am sure most people never think of.

Proverbs 10:5 continues, *“He that gathereth in summer is a wise son: but he that sleepeth in harvest is a son that causeth shame.”* God is teaching us to lay up for the future. Whether it is the season of summer, or the summertime of your life, a man should lay something up in store for the wintertime of life. A son that sleeps in harvest causes shame. This applies to what I have just said. Of course, there is no sense in a man laying up beyond his need. It seems that people sometimes get an insatiable hunger for riches. They get a little, then they want more and more. Eventually they have far more than they will ever need. In such cases, a person should learn the joy of giving. When we have enough, ask God for wisdom in what we do with our surplus.

If the church is to administer the affairs and finances of the kingdom, we must learn to administer in the personal realm now. Even now, our administration reaches beyond the personal level. The elders administer the affairs of the local church according to the teaching of the apostles. They give advice and help in many areas. The older women are to teach the younger women the administration of the home and so on.

Our experience is much the same as the ones Matthew describes in chapter 25:14-30. A man delivered his money to his servants and went to a far country. Two profited and were rewarded, but the third one was afraid and hid his talent in the earth. Consequently, he lost it and any reward as well. Jesus was teaching administration, and it applies whether it is in the spiritual realm or the temporal. This is a time of learning for the administration of the kingdom. If we learn well now, God will give us a place of administration in His kingdom.

We have an example of how God has blessed in the administration of the church. The people are taught to tithe. The elders gather the tithe on the first day of the week. One third of that is kept for local needs. The other two thirds is put into a fund, which looks after the extension work of the church and foreign needs.

As a result, men can be sent with the message of the kingdom to the end of the earth and never have to take up an offering. When a church is established, the members are taught to tithe and follow the same pattern. No pleas for money are ever made.

I would like to talk about the use of credit. For most people, credit is a trap. Lending institutions get a person in their snare and it is very hard to get out. Let us read Proverbs 22:7, *“The rich ruleth over the poor, and the borrower is servant to the lender.”*

Credit is very tempting when you are looking at that new dress or a new car. The sales person will tell you about all the advantages of buying now and paying later. You can enjoy it while you pay for it, etc., but it is a trap and a snare. A person should never buy consumer goods or depreciable assets on credit. We should always save for such purchases until we have enough saved and then buy. There may be times when a person has to buy a car on credit, such as for a business or transportation to work. In this case, the car will be contributing to your income.

But by the time you need the second one, a person should have saved enough to buy it. When purchasing any non-essential item on credit, consider carefully not only the purchase price but also the interest charges over the life of the loan. First of all, you must be able to afford the payments and have a plan to pay off the loan as quickly as possible.

The reason we shouldn't buy consumer goods on credit is that credit puts you in the snare of the moneylender; and unless you are very careful, you will remain there all your life. You will contribute thousands of dollars to his purse that you could very well use yourself. For instance, you are considering buying an article of furniture on credit and you will pay X number of dollars a month. It would be better to put your X number of dollars per month in the bank and collect interest on it than to pay the credit company fifteen to twenty percent carrying charges.

It is surprising how fast interest on savings builds up and adds to your increase. Think seriously about this.

In the case of a house, very few young people have any way of saving enough to buy one. A house is an investment that will hold its value and is not like the toy set or a new car, which depreciates so quickly. In buying a house, a person should never go beyond his

ability to pay. Some have done that, and because they couldn't meet the payments, have lost their house. Some have also brought undue hardship on their families by buying a house they couldn't afford. Payments took so much of their income they didn't have enough left for food and clothing.

It is a good idea to start small and when that is paid for, sell and buy better. Many financial experts will tell you that your best investment is to pay off your house mortgage.

Usually a farm, farm equipment, or a business must be bought on credit. These are things that, with God's blessing, will bring increase, and the original investment will often appreciate in value. Again do not buy beyond your means to pay. You have to allow for business slumps or crop failures. There are many people in our province who, when they had all they needed, bought more land and larger equipment to farm it with, and ended up in bankruptcy.

Why does a man, when he has enough to supply the needs of his family, go and buy more land that he doesn't need? The price of wheat has fallen so low, they can't pay their debts and consequently, they have lost everything. We should be very, very wise in borrowing and continually ask for God's guidance. There is a place for borrowing money to finance a business or a farm because it will bring you an increase, but avoid purchasing things on credit that will bring no increase.

We must all be warned about the use of credit cards. It is so easy to purchase the things we want and pay for them with the credit card without considering that at the end of the month we have to pay the credit card company. The main reasons for using a credit card are to avoid carrying cash and for convenience. Today it is almost impossible to function in our society without using a credit card. Always pay off the balance each month to avoid interest charges.

If you are going on a trip and would have to carry a large amount of cash, there is a place for a credit card; but be sure you have enough in the bank at home to cover all credit card purchases. Otherwise, when you get home you will be in trouble. The credit card company will take great pleasure in charging you twenty percent interest.

Do not use your credit card as a means of borrowing and do not overdraw your checking account. As we move

closer to a cashless society, credit and debit cards are very common methods of business transactions and are very convenient. However, we must remember that the bills will always come in at the end of the month or the transactions will come directly out of our bank accounts. We cannot spend more than our bank accounts will allow without paying borrowing charges. Remember, the borrower is the servant to the lender.

I believe that God wants us to be very careful in our administration. There are many times in our lives when we may have no money, but we should be very thankful too, if we have no debts.

There is a lot of instruction in the book of Proverbs on how to use your money. This may not sound like a very spiritual writing, but if we can't administer the things of the natural and material realm, how can we administer the spiritual?

We must also say something about savings. I heard a man say one time that we should give away ten percent of our earnings, save ten percent, and spend the rest. He wasn't a professing Christian, but I think his words were wise. This was good advice. We are instructed of the Lord to give Him ten percent, and it is wise to save some.

I spoke of saving for consumer goods; clothes, furnishings and things for pleasure. The savings that I am talking about now are above what we need for those things.

We should all have some laid aside for an emergency so we don't become a burden upon the church. I know the church would never see you go hungry, but we should assume, where possible, the responsibility of looking after ourselves. We must be warned where our savings are concerned, to avoid get-rich-quick investments. Many people have lost their life savings in this type of investment. *"He that is greedy of gain troubleth his own house..."* (Proverbs 15:27). *"Wealth gotten by vanity (other translators say scheming) shall be diminished: but he that gathereth by labour shall increase"* (Proverbs 13:11).

Some people feel we should not accept interest on our savings. God gave Israel instruction in this. *"Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of anything that is lent upon usury: Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury; that the Lord thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it"* (Deuteronomy 23:19,20). God plainly tells us we should not charge our brother interest on that which we lend him. With the stranger it is a different thing. To me, banks are strangers. Just try getting indebted to them and they will show no mercy. If the stranger or sojourner is poor we are also instructed not to charge him interest (Leviticus 25:35,36). Another thing we should consider is life insurance. A lot of people don't believe in life insurance or fire insurance. I knew a man who wouldn't insure his house against fire and it burned down. Who had to help him get another? The church. †

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