



ADVICE ON ADMINISTRATION

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(PART TWO)

The Scripture gives instruction about caring for our own. *“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 Timothy 5:8). I think that we will all agree that we are responsible for providing for our family while we are alive. What happens in the event that we get sick and die, or get killed in an accident? These things happen and we should make provision for them. When a young man gets married, he should invest in some life insurance in case the worst happens. Don’t buy beyond what you can afford or beyond your family’s needs. Besides providing for your family’s day to day needs, consider insuring your house mortgage so your family will be sure of a place to live.

A man will reach the place in life where he doesn’t

need life insurance. His children have grown up and left home, and he has enough savings to care for his wife. But if a young man with a family goes on to be with the Lord, what does his family do? No doubt the church will care for them, but he has not properly taken his responsibility. It is just as important to provide for your family next year, as it is today.

Term insurance is the best investment. You can get enough to care for your family at a fairly reasonable price. Shop around and ask God to guide you in it. Term insurance can be adjusted year by year, according to your family’s needs. Another important thing is taxes. We all hate paying taxes, but we have instruction in the word of God and responsibilities along this line. In Matthew 17:24-27, the tax collector in Capernaum, Peter’s hometown, asked Peter if Jesus paid taxes. Peter answered positively.

When Peter entered the house where Jesus was, Jesus anticipated the question Peter was going to ask Him. Peter was probably going to ask about the tax. But Jesus in turn asked Peter a question. *“Of whom do the kings of the earth take custom or tribute? Of their own children or of strangers? Peter saith unto Him, of strangers. Jesus saith unto him, then are the children free. Notwithstanding, lest we should offend them, go thou to the sea and cast an hook, and take up the fish that first cometh up, and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee”* (Matthew 17:25-27). As far as I can see, they really didn’t have to pay this tax; but Jesus instructed Peter to go pay it anyway so they wouldn’t offend the government. I don’t advocate paying any tax we don’t have to pay, but let us be careful not to offend the tax collector by not paying what we owe. It is a poor testimony.

Let us read Matthew 22:15-22. The Pharisees were trying to plan how they could get Jesus into trouble with the Roman law. They asked the question: *“Is it lawful to give tribute unto Caesar, or not?”* Jesus was able to see what they were planning, so He asked for a coin. He then asked them, *“Whose is this image and superscription?”* They answered that it was Caesar’s. He then answered their question, *“Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s.”* We have a responsibility to render to Caesar the things that belong to Caesar. As much as we hate to do it, we must do it. We must give to God also the things that are God’s. I don’t think there are many of God’s people who find it hard to tithe their increase. Most get a blessing, a joy and a pleasure from it, especially when we read the promises of God and see them coming to pass in our lives. God says that if we will bring our tithes into the storehouse, He will pour out a blessing that we cannot contain. There is no doubt about it; God has blessed us in the material realm besides His great blessing in the things of the Spirit.

We always find it difficult to give Caesar his share. Maybe it is because we are not spiritual enough, or perhaps it is because we find it hard to give to something that is poorly administered. We will have to pray that the Lord will help us in this, because

Jesus instructed the people to pay their tax.

Let us read Romans 13:1-7: *“Let every soul be subject to the higher powers. For there is no power but of God; the powers that be are ordained of God...”* He is talking about governments here. *“...Whosoever therefore resisteth the power, resisteth the ordinance of God...”* This is true; when we resist those that govern us in the natural, we are resisting those that are ordained of God. *“...and they that resist shall receive to themselves damnation (or condemnation). For rulers are not a terror to good works, but to the evil. Wilt thou then not be afraid of the power? Do that which is good, and thou shalt have praise of the same: for he is the minister of God to thee for good. But if thou do that which is evil, be afraid; for he beareth not the sword in vain: for he is the minister of God, a revenger to execute wrath upon him that doeth evil. Wherefore you must be subject, not only for wrath, but also for conscience sake....”* We should obey not only to avoid punishment, but also that we can live with a clear conscience. It would be terrible to be living constantly in fear of the law. *“...For this cause pay ye tribute also...”* In other words, pay your taxes. *“...For they are God’s ministers, attending continually upon this very thing. Render therefore to all their dues; tribute to whom tribute is due; custom to whom custom; fear to whom fear: honour to whom honour.”*

We do not need to enlarge on what Paul has said about paying tribute or taxes. It is very plain and needs no explanation. We are to render to all their dues. We should also be absolutely honest in compiling our income tax return. Not only for the sake of avoiding the wrath of the tax collector, but so we can live with a clear conscience. We should take advantage of all legitimate deductions, but never withhold tax. If we follow the scriptural guidelines, God can bless us.

“Dearly beloved, I beseech you as strangers and pilgrims, abstain from fleshly lusts, which war against the soul; having your conversation honest among the Gentiles” (1 Peter 2:11-12). The word “conversation” here means “manner of life” in our modern English. This is something that every Christian should strive for. Our business dealings should be absolutely honest. There is no place in

the church for any shady business. *"...that, whereas they speak against you as evildoers, they may by your good works, which they shall behold, glorify God in the day of visitation. Submit yourselves to every ordinance of man for the Lord's sake: whether it be to the king as supreme; or unto governors, as unto them that are sent by him for the punishment of evildoers, and for the praise of them that do well. For so is the will of God, that with well doing you may put to silence the ignorance of foolish men:"* (1 Peter 2:12-15). The best way to silence a foolish man is by your well doing or good behaviour. God will establish your righteousness. He will cause it to be seen in the earth. *"As free, and not using your liberty for a cloke of maliciousness, but as the servants of God. Honour all men. Love the brotherhood. Fear God. Honour the king"* (1 Peter 2:16-17). These things are instructions for us that we should be subject to the powers that God has ordained. When they ask for tax money, we will just have to ask God for the ability to rejoice in giving it to them.

The greatest cause for divorce is disagreement over money. Money problems break up more homes than anything else. Sometimes the problem is with the husband. He is either a spendthrift or a tightwad (extremely stingy). Sometimes you find a man who, instead of engaging himself in the responsibilities of marriage, spends all his time in his high-powered car or carousing with his friends. He has never grown up and matured. He is still a boy, and unless God helps him, he always will be. *"Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world-the cravings of sinful man, the lust of his eyes, and the boasting of what he has and does-comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever"* (1 John 2:15-17, NIV). The man described here is the spendthrift who uses all his resources to indulge the desires of the flesh.

The tightwad is the one who thinks only of how large his bank account is. He will hardly let his wife have enough to buy food, let alone any of the other necessities of life. Both extremes are wrong. The place of balance is spiritual. The best cure for the

stingy person is for him to start giving to those in need. *"There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat; and he that watereth shall be watered also himself"* (Proverbs 11:24,25). It is a wonderful thing how God blesses giving. When the Scriptures talk of scattering here, it is speaking of giving. I don't know how God brings an increase, but He does. He that withholds that which he is able to give will end up being poor.

A husband and wife should seek that place which is balanced, that place that is spiritual. They should work together in both saving and spending, rather than letting these things get into the realm of disagreement.

We must remember that, because of his God-given headship, the husband must make the final decision concerning these things, but should always give careful consideration to the wishes and feelings of his wife. If the wife is submissive and mistakes are made, the husband must bear the responsibility for those mistakes. Husbands have a great responsibility in asking God for guidance in the direction of their families.

We have talked about how the husband can waste all his substance on frivolous things. The wife can do the same thing. There is a German saying (at least it was a German man who quoted it to me), which says, "A wife can throw it out the back door faster than her husband can bring it in the front door." A wife can be very wasteful. *"Every wise woman buildeth her house; but the foolish plucketh it down with her hands"* (Proverbs 14:1). We see this happening where a woman doesn't take her responsibility in the home. She actually destroys, by her foolishness, the thing that God has given her.

A husband and wife should work together on financial matters that concern their home. When they want to spend any appreciable amount of money, they should consult one another and be agreed on it. A man should never buy a new car without talking it over with his wife. Neither should a woman go and buy a whole new outfit of clothes without consulting her husband. Couples should

work together concerning their finances.

I am talking about even more trivial things, like regular visits to the coffee shop or restaurants. This, too, can become a burden, and if indulged in excessively, will eat up many dollars in a month. These small things can eat away at our finances, and then we wonder why we have no money. Use discretion and wisdom.

A family should keep books. This would be very hard for a lot of people, but those who are having financial problems should definitely keep an accurate record of all their spending. The reason for this is so we know what we have done with our money. Often when there are no records kept, people don't know what has happened to their money. If we keep a simple form of records, we can go back over them and see what we have done with our money. You have a means of controlling your expenditures when you have things written down. You can look at your accounts and see where mistakes have been made, and husband and wife can agree on how to remedy the situation in the future. This will help families to rectify their financial problems. This would also be good for the young, as oftentimes, young people squander their money on things that are of no value.

Your books do not have to balance to the very cent, but they should be fairly accurate so you know what you have done with your money. If you do this God will bless you for it. *"The soul of the sluggard desireth and hath nothing; but the soul of the diligent shall be made fat"* (Proverbs 13:4). *"Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men"* (Proverbs 22:29).

A man and his wife should work together on these things. They should be of one mind in them. If there is disagreement, they should make it a matter of prayer until they can agree. Oftentimes, a person will think they just have to have something, but if they leave it for a few days, it is not nearly so tempting. A person should never buy on impulse.

"The hand of the diligent shall bear rule: but the slothful shall be under tribute" (Proverbs 12:24). We like to think of sitting with Christ in His throne in His kingdom. We think of ruling with Him, but it is the one who is diligent who will sit in that place. The one who is careless in all his affairs, whether they are in the material realm or the spiritual, is the person who will be ruled over. Banks and finance companies enjoy being our rulers.

Talking of these things does not bring a great deal of rejoicing in the realm of the Spirit, but I am sure it is part of being spiritual to look after the material things in a way that is pleasing to God. †

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