

# ARISE & BUILD

A BI-MONTHLY NEWSLETTER OF THE CHALCEDON FOUNDATION\* | SEPTEMBER 2024

## ISSUES VERSUS FOUNDATIONS

BY MARTIN G. SELBREDE



**O**ur world is swamped by discussion of issues, and this focus on issues is by design. It is a focus that ensures that no solution for the issues will be found. Once we grasp

what an issue actually is, we'll see that issues have to be resolved at another level entirely: a level beneath the issue that modern man has no interest in discussing.

For the fact remains that an "issue" is something that comes forth from another thing. It is the visible result of something else that lies, often hidden, underneath it ... sometimes, several levels underneath it. We read of the woman who had "an issue of blood" for twelve years, or the water that issued out from the temple (Ezek. 47:1). Issues, in effect, are actually symptoms, and usually superficial ones at that. The core problem, the actual cause, is glanced over while men agitate over the surface of reality.

If men don't deal with the determining causes, they will be perpetually swamped by issues. The more issues we're awash in, the less that men care about core causes: they're too busy swatting at the effects to bother with foundational causes. The few that acknowledge the causes sing a song of despair: we can't possibly deal with such deep-rooted causes, so we need to be busy alleviating the issues radiating from the problem to reduce suffering.

But this pragmatic counsel, focused on expedience, fails to see how cause and effect are bound up in one another covenantally. The first steps toward dealing with the cause will send more meaningful, lasting relief of the negative effects than the cheap Band-Aids we're hellbent on applying in

lieu of dealing with our core problems. We want to vanquish the effects of covenantal disobedience without ever considering faithfulness to the covenant.

When men deal only with issues, they ensure round-the-clock crises in their world, because the root cause is still actively generating covenantal sanctions upon man in his rebellion. Christians, of all people, should be actively securing the blessings of His covenant in the way the covenant prescribes. Humanists refuse to see a God behind a binding covenant with creation, so they have no basis to expect results from obeying that "imaginary" God's laws. But why do so many Christians adopt the view that God no longer governs according to His Own Word? The salt has lost its savor.

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### A FAULTY FOCUS

In the television mini-series *Jesus of Nazareth* there is a fictional encounter between a group of zealots and two of Christ's disciples, Judas Iscariot and Simon the Zealot (who once belonged to the group they're speaking to). The zealots have no interest in Jesus Christ apart from exploiting His political value as a figurehead. Simon's view that Christ has come that Israel may be "reborn from within" falls on deaf ears,

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and both disciples are warned to stay out of the zealots' way. Judas, remembering the words of John the Baptist, tells Simon, "The Baptist was right. Before kingdoms can change, men must change."

Setting aside that the screenplay puts these noncanonical words in Judas's mouth, we should still mark well the truth in them. Men want to change their kingdoms without themselves being changed. Men today side with the view of the zealots, demanding institutional change (even if by force) but not demanding morally changed men.

**"Our leaders prefer we remain ignorant of the covenantal foundations of reality, of how the world works, so they turn up the volume on the issues that we're being inundated with from all sides."**

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But today, men are actually willing to change other men by coercion. Far too many twentieth-century regimes used genocide as a tool of state, and we've not seen the end of this. So the mantra has morphed into "I need the kingdom to change, and I need *you* to change, but I do not need to change." This is, of course, the recipe for hypocrisy, and the world is ruled by hypocrites who draw power from the general hypocrisy of the populace. To deflect responsibility, the focus of ruler and ruled alike is upon surface issues.

Anyone who points out our culpability, like an R. J. Rushdoony, is bitterly hated. Such men of God point out the root causes and implicate all of us in their perpetuation, and in the collective attempt to hide from responsibility. Note the indictment in Rushdoony's *Larceny in the Heart*, whereby inflation (the debauching of currency) is approved by the people because they can pay off debts in cheaper dollars, thus defrauding the lenders. We are the authors of our own destruction, and anyone who points this out is supremely unwelcome ... in fact, he becomes our enemy for telling the truth about us, for exposing and reproving our deeds.

In all such cases, the men of God pull

back the curtains on the underlying problems that men would rather keep under wraps. And these problems invariably bear the stamp of covenantal disobedience, and often covenantal ignorance as well. Our leaders prefer we remain ignorant of the covenantal foundations of reality, of how the world works, so they turn up the volume on the issues that we're being inundated with from all sides.

### THE DANGERS OF MAN'S EXPEDIENCE

Leaders like Caiaphas pride themselves on being masters of the political chessboard. He understood what political expedience looked like, and how to achieve it. In this case, his sense of expedience extended to the murder of Israel's own Messiah (John 11:49-10). "Christ's presence is an issue for us and for the Romans, so He should be blotted out to restore the status quo." Under biblical morality, one can never argue that the ends justify the means, for God proscribes all of reality by His law-word.

But Caiaphas was speaking to like-minded men, to men who had no regard for the actual covenant they were to uphold. They were functional atheists and rewrote their ethics to conform to godless pragmatism. "We hold all the cards and therefore we must play them pragmatically." God holds no cards in this view – which, ironically, is the exact opposite of the truth. God actually holds all the cards, and the expedience of Caiaphas sounded the death knell for Israel for murdering its own Messiah.

An expedient, pragmatic approach to today's issues simply perpetuates those issues. Such an approach throws gasoline on the fire. Smug "realists" will learn, too late, that God will confound the wisdom of the wise. All who neglect the foundational covenants upon which our world is erected are doomed to suffer the sanctions of those covenants. Outside of biblical faith, there can only be a conflict of interests. Christianity, in its fullness, is the only foundation, providing the only path forward, that delivers a harmony of interests between men. When men act pragmatically rather than biblically, they give us a conflict society, and they benefit from that conflict by exploit-

ing it. We have been fools for neglecting the foundations, and thus complicit in the conflict between men that this neglect has fostered.

### RAISING UP THE FOUNDATIONS

To summarize, there are several layers to the onion of reality. For the Christian, we start with the triune God Himself as the principal layer, acknowledging the *personal dimension* here (versus the impersonal world that humanistic man imagines). The next layer up are His covenants, where mediation between man and man, and man and creation, are anchored. Above that are various causes that arise out of either covenant-keeping or covenant-breaking, and the top layer is where the effects stemming from those causes, the issues and crises of the world, spew up. All attempts to solve crises and issues that fail to dig any deeper than that topmost layer are doomed to worsen the problem, *because the actual problems are never, ever addressed*. And this suits man just fine as he hides from God in God's own universe, not realizing how covenantal sanctions will overtake him (as Deuteronomy 28:15 and Romans 1:18 inform us).

This is what is meant when we say that today's problems don't have political solutions, they only have moral solutions, and since man rejects those, he fumbles and flails in the cesspool of politics. He has no interest in the difficult work of rebuilding foundations that have rotted on his watch, and on the watch of his predecessors. Man wants a quick fix, but quick fixes actually worsen things. They confirm man in his moral rebellion against his Maker and King. The quick fix of politics never ceases to seduce men who want to believe the world can change while they do not have to change – especially in the moral dimension.

We often comment that the visionary prediction of Isaiah 58:12 involves very hard work: "And they that shall be of Thee shall raise up the foundations of many generations..." Raising up foundations that will last (because they're built on the Rock, not the sand) in a world committed to building more towers of Babel at breakneck speed is like excavating with a teaspoon. But God will prosper this work: such

foundations will last for "many generations" when built God's way, on God's covenant, relying on God's promises.

Issues are like siren songs that call sailors to their deaths. The focus needs to be on "restoring the paths to dwell in," the "straight paths" that honor the covenant, that self-consciously build upon God's covenants, that focus on foundations to build new structures upward through the higher layers of reality. That is the way to invest in the kingdom that cannot be moved. That means we must not grow weary of revisiting these foundational considerations, as the moral dimension of the universe is the one that actually matters, humanistic smoke and mirrors notwithstanding. Let God's enemies fling dust in rage that we won't dance when they pipe, that we, like Nehemiah, won't come down from the wall for wasteful chit-chat with Sanballat and Tobias.

**"Man wants a quick fix, but quick fixes actually worsen things. They confirm man in his moral rebellion against his Maker and King."**

To set the tone for such a return to basics in this issue of *Arise and Build*, we are publishing a brief study on the basics of applying covenantal considerations within a domestic financial framework. We think it worth the risk to publish something that might be old news to some readers, insofar as it might be an important new reframing for other readers. There is nothing wrong with checking our bearings once in a while, because there is nothing so common for man than to learn that he's been drifting off course, ever so subtly, over time.

We're pleased to introduce a writer who may be new to our readership, but who has worked tirelessly and sacrificially behind the scenes at Chalcedon for quite a few years. When the kinds of foundational basics that Kyle Shepherd speaks of become common coin among Christians, we can expect to see more stability in God's Kingdom as its light penetrates the darkness, for the sake of our children and our children's children. We begin by being faithful in small things. The rest shall follow.

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# POWER TO GET WEALTH: THE BASICS OF BIBLICAL PERSONAL FINANCE

BY KYLE SHEPHERD

*The purpose of wealth is to provide the fuel for the spreading and growth of God's covenant on earth.*



**B**iblical economic theory has been the subject of many thousands of pages in recent decades, the pioneering work of writers—predominantly though not exclusively Dr.

Gary North—taking seriously the law of God in its total application to all of life and working to uncover its full implications for Christian living today (Prov. 25:2).

In this short article, I'd like to offer an initial exploration of a covenantal framework for thinking about how to best steward the financial resources one has under one's control. My intention is to provide a helpful framework for personal financial decision-making and planning that is both practical as well as true to the emphases in God's covenant. I won't be covering tithing, the percentages of tithing, when or whether long-term business loans are acceptable, or the application of the Jubilee laws and the sabbath-year debt releases, nor will I discuss fiat currency, silver or gold, or the economy as a whole.

To be considered covenantal, your personal finance strategy must consider and address the following four points:

1. Deploying your financial capital<sup>1</sup> in various ways so that it will multiply and promote further economic activity,
2. Earning, budgeting, and distributing personal capital in the defense of, and ministry to, the abused and oppressed,
3. Earning, budgeting, and distributing personal capital to fund the work of Christian education, and
4. Setting a clear personal example of financial integrity, and promoting covenant-keeping personal finance practices in those under your influence.

## PURSUE WEALTH FOR KINGDOM PURSUITS

In Deuteronomy 8:18, Moses warns the people in no uncertain terms that, when they enter into the Promised Land and inherit the wealth which is stored up for them, they must be on guard against forgetting the Lord in the midst of all this wealth. Moses commands them:

But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. (Deut. 8:18)

It is here that we have perhaps the clearest explanation of the purpose of money in the Christian life. *The purpose of wealth is to provide the fuel for the spreading and growth of God's covenant on earth*, to be the earthly means by which His promises are brought about, as He swore unto the foregoing generations.

## PERSONAL FINANCE AND THE DOMINION MANDATE

When God entered into covenant with Adam, He outlined the stipulations for the covenant:

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth. (Gen. 1:28)

God's command to Adam was to develop the resources of creation, beginning with naming the animals. God's entrusting of resources to Adam implies that man must steward those resources in a certain way. Discussing this implication, Dr. Gary North comments:

The owner [God] expects a positive rate of return on his investment. The steward's task is to provide this. He does so by the means of the *productivity of the*

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*assets* transferred to him by the owner. There is to be a *surplus* out of which the owner is paid.<sup>2</sup>

Jesus reinforces the responsibility to seek a return on God's investment in the Parable of the Talents (Matt. 25:14–30), strongly commending the two faithful servants who had produced a 100% return on their master's investments, and blasting the servant who refused to steward the funds wisely, hiding them in the ground instead.

*Thus, we must give proactive thought to how we might best deploy our finances toward business enterprises that will offer a return on our investment, and that will facilitate and support the development of resources for the further progress of mankind. Moreover, we must also give consideration to how we may order our finances for more effective output of our own individual calling.*<sup>3</sup>

### **PERSONAL FINANCE AND JUSTICE & HEALING FOR THE OPPRESSED**

As we continue reading through the Scriptures, a common refrain of the prophets was that God was angry at the oppression and abuse that was occurring. In Isaiah 58, the Lord castigates the people of Israel: outwardly, they were maintaining the externals of worship, feasting, and sacrifice, but were missing the point:

Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke? Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh? (Isa. 58:6–7)

God provides a stern corrective: without neglecting the ceremonial elements of the covenant, the people were to orient themselves in terms of *ministry to those who have been hurt and abused*.<sup>4</sup>

These stipulations are reaffirmed by St. Paul in Ephesians 4:28: "Let him that stole steal no more: but rather let him labour... that he may have to give to him that needeth." St. James likewise instructs Christians to be equipped to minister to those who have been truly abused and in need of necessities:

If a brother or sister be naked, and destitute of daily food, and one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not those things which are needful to the body; what doth it profit? (James 2:16–17)

This is a mark of God's kingdom, that "the Sun of righteousness" shall "arise with healing in his wings" (Mal. 4:2). Christian self-government, not the socialist state, advances the Kingdom.

*Thus, we must intentionally earn, budget, and distribute funds and resources to those who have been oppressed and abused, and who are in need of protection, legal advocacy and justice, basic necessities, and healing or "binding up" of all sorts.*

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### **PERSONAL FINANCE AND CHRISTIAN EDUCATION**

The Levites in Scripture are commonly associated with the work of the temple, the priests, and the sacrifices. However, in a very real sense, the Levites were the custodians of God's law. The Ark of the Covenant, housed within the Temple, held the second set of the Ten Commandments which God gave to Moses (Ex. 25:16, I Kings 8:9). The king was to "write him a copy of this law in a book out of that which is before the priests the Levites" (Deut. 17:18). In II Chronicles 17:7–9 and Nehemiah 8:7–8 we're told of Levites who had the responsibilities to train the people in understanding the law of God.

In Numbers 18:24, God makes clear that a major portion of the tithes belong to the Levites, to support them as they do the work of the Lord: "But the tithes of the children of Israel, which they offer as an heave offering unto the LORD, I have given to the Levites to inherit" (Num. 18:24).

In I Corinthians 9:6–15, St. Paul explains to the church at Corinth, using both logic and an appeal to Deuteronomy 25:4, that they must fund the work of the minis-



try. While not directly referencing the word tithing, this is ethically the same principle as that in Numbers 18:24.

*Thus, we must intentionally earn, budget, and distribute funds to underwrite and support those who are working to proclaim the Gospel, developing application of the Scriptures to the pressing issues of today, and furthering training in Biblical literacy.*

## PERSONAL FINANCE AND FINANCIAL DISCIPLESHIP

The king in Scripture was to have as a primary kingly responsibility that of reading and copying the law of God (Deut. 17:18). This practice was to sharpen his understanding of God's covenant and commands with the goal that "he may learn to fear the LORD his God" (Deut. 17:19) as well as to grow in sanctification, "to keep all the words of this law and these statutes...and that he turn not aside from the commandment, to the right hand, or to the left" (Deut. 17:19–20).

Moreover, the kingly duties involved diligently searching things out (Prov. 25:2), as well as rendering justice and judgment in matters so difficult that others could not solve them (Prov. 25:5, Psa. 32:1). The judgment involved in these matters was informed by constant study of the law of God required in Deuteronomy 17. As we read in Biblical history, King Josiah brought about immense reform across the land (II Kings 22:1–23:27, II Chron. 34:1–35:27). Likewise, King Hezekiah (II Kings 18:1–20:21, II Chron. 29:1–32:33) pursued a staggering level of reform out of his devotion to the Lord and his commitment to protect and promote obedience to God's covenant (II Chron. 31:20–21).<sup>5</sup>

Our true King, Jesus, in Matthew 5:17–19, spoke,

Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil. For verily I say unto you, Till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled. Whosoever therefore shall break one of these least commandments, and shall teach men so, he shall be called the least in the kingdom of heaven: but whosoever shall do and teach them, the same shall be called great in the kingdom of heaven.

**"We must intentionally educate ourselves on how God's law applies to our own economics, model sound financial planning and discipline, and teach adherence to the covenantal economic principles outlined in this article to those within our influence."**

Dr. B.B. Warfield writes of this passage:

So far from coming to abrogate the law, He comes then to get the law kept; not merely to republish it, in all its reach, whether of the jots and tittles of its former publication, or of its most deeply cutting and widely reaching interpretation, but to reproduce it in actual lives, to write it on the hearts of men and in their actual living.<sup>6</sup>

*Thus, we must intentionally educate ourselves on how God's law applies to our own economics, model sound financial planning and discipline, and teach adherence to the covenantal economic principles outlined in this article to those within our influence.*

## CONCLUSION

There is much more that can be said on this topic, and we've barely scratched the surface. Let these studies provoke us to take a second look at our own financial planner. Perhaps we need to adjust some of our envelopes, begin learning about different types of investments, or work to get on top of our own finances so we can set an example for our children.

Dr. Rushdoony writes,

...the purpose of wealth is the establishment of God's covenant; its goal is that man prosper in his task of possessing the earth, subduing it and exercising dominion over it.... Man must seek to subdue the earth and gain wealth as a means of restitution and restoration, as a means of establishing God's dominion in every realm. 🏰

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*Journal of Christian Liberty*. His chief area of study is on God's covenant and how it directs us in matters of abuse, justice, and wholeness.

1. It's worth mentioning at the outset that capital and resources go beyond simply financial assets; they can include food and clothing as indicated in James 2:16, but for the sake of brevity we'll keep the discussion to the vocabulary of finance.

2. Gary North, *Sovereignty & Dominion: An Economic Commentary on Genesis* (Moulton, AL: Axehead Press, 2022), 45.

3. Dr. North defines calling as "the most important thing you can do in which you would be most difficult to replace." North, many places, including *The Covenantal Structure of Christian Economics* (Moulton, AL: Axehead Press, 2024), 99.

4. God spares no expense in communicating the blessing that will come from this reorientation, and it is worth quoting in full: "then shall thy light rise in obscurity, and thy darkness be as the noonday: then shall thy light break forth as the morning, and thine

health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the LORD shall be thy reward....And the LORD shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones: and thou shalt be like a watered garden, and like a spring of water, whose waters fail not. And they that shall be of thee shall build the old waste places: thou shalt raise up the foundations of many generations; and thou shalt be called, The repairer of the breach, The restorer of paths to dwell in" (Isa. 58:10–12).

5. King Hezekiah was so devoted to God's covenant that he was providentially granted a key editorial role in the writing and canonization of the Hebrew Scriptures. See Phillip Kayser, *The Canon of Scripture* (n.p.: Biblical Blueprints, [2021] 2023) for more details.

6. Benjamin Breckenridge Warfield, "Jesus' Mission, According To His Own Testimony," in Warfield, *Biblical Doctrines* (New York, NY: Oxford University Press, 1929), 298.

7. Rushdoony, *The Institutes of Biblical Law* (Vallecito, CA: Ross House Books, [1973] 2020), 535.

## ON EATING OUR GIFTS

BY R. J. RUSHDOONY

Taken from *A Word In Season: Daily Messages on the Faith for All of Life*, Volume 2, pp. 124-125.

Over twenty years ago, a contractor told me a very interesting story of a man who had supervised work for a construction company for some years. Shortly before his retirement, he was asked to handle a small job, the construction of a new house. Feeling very sorry for himself that no fuss was being made over his coming retirement, the man cut corners ruthlessly on the job and pocketed the difference, having little regard for the fact that a barely passable job was the result. When the work was done, to his horror he was handed the keys to the house. It was his retirement gift from an appreciative company. The man then had to live with his sin.

In the Biblical laws of sacrifice, the peace and thank offerings to God were presented before the Lord and then much of it eaten by the worshipper and his family (Lev. 3:1–17). In other words, a man ate much of his gift to God.

The requirement for all offerings was that they be the best of the herd and of the field, without blemish. God rejected the idea that man could bring Him leftovers and culls. Some of man's offerings man had to eat in part, which, among other things, made clear to the worshipper that what a man gave to God also came back to him.

Today, all too many people feel that God is only entitled to the leftovers—the money, time, or things we have no need of. I can recall some years ago how many fine pastors, hardworking and godly men, got the leftovers from their parish. The furniture nobody wanted ended in the manse. The clothing no one else could use was passed on to the pastor's family. God's work was all too often given only the leftovers of men's lives and possessions.

Well, what are these churches getting now? The clergy today is largely made up of God's leftovers—men He does not regard as fit to use. In town and country, men are getting what God will not use, an ungodly generation of clergymen.

"Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap" (Gal. 6:7). We are reaping what we sowed, and eating what we gave. The man who built a substandard house had to live in it, just as our generation is living in a world it helped to make.

Only as God has priority in our lives, and only as His Word is believed and obeyed, can we begin to expect His blessings. God has a habit of returning to men the gifts they give Him, and the results can be very unhappy for men. 🏠

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# Humanism is collapsing, but is the Church ready to govern in Christ's name?

**R**ushdoony predicted the times in which we live which is why he focused the mission of Chalcedon on the great work of Christian Reconstruction. The only remedy to what we face is a return to Christian faith, character, and obedience.

Rushdoony wrote, "The Biblical doctrine of theocracy means the self-government of the Christian man," (*Sovereignty*, p. 31) which means the Christian most needs the resources to equip him for Biblical self-government.

The Chalcedon Foundation is a "think-tank for the self-governing Christian," and our mission is to equip Christian families and churches to apply the faith to every area of life and cultivate faithfulness to God's law and covenant in order that Christ's Kingdom might increase.

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