

CHALCEDON Report

Faith for All of Life

Chalcedon Staff:

Rev. R. J. Rushdoony (1916-2001) was the founder of Chalcedon and a leading theologian, church/state expert, and author of numerous works on the application of Biblical Law to society.

Rev. Mark R. Rushdoony is president of Chalcedon and Ross House Books. He is also editor-in-chief of the *Chalcedon Report* and Chalcedon's other publications.

Susan Burns is Chalcedon's executive assistant and managing editor of the *Chalcedon Report* and Chalcedon's other publications.

Rev. Christopher J. Ortiz is the Director of Communications for Chalcedon and Ross House Books.

Receiving the *Chalcedon Report*: The *Report* will be sent to those who request it. At least once a year we ask that you return a response card if you wish to remain on the mailing list. Contributors are kept on our mailing list. **Suggested Donation:** \$35 per year (\$45 for all foreign — U.S. funds only). Tax-deductible contributions may be made out to Chalcedon and mailed to P.O. Box 158, Vallecito, CA 95251 USA.

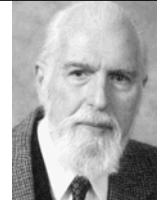
Chalcedon may want to contact its readers quickly by means of e-mail. If you have an e-mail address, please send an e-mail message including your full postal address to our office: chaloffi@goldrush.com.

For circulation and data management contact Rebecca Rouse. Contact her at (209) 736-4365 ext. 10 or chaloffi@goldrush.com

April 2004 • Issue 462

The Hunger for an Easy Way <i>R.J. Rushdoony</i>	2	A Biblical Model For Lending, Debt, and Interest <i>Ian Hodge</i>	20
God's Kingdom Tax <i>Mark R. Rushdoony</i>	4	A Biblical Tax Burden <i>Tom Rose</i>	22
Dominion and Covenant Prosperity <i>Greg Uttinger</i>	6	Resurrection and Commission Part II <i>Kenneth L. Gentry, Jr.</i>	25
What Is Money? <i>Samuel L. Blumenfeld</i>	8	A Brief Theology of Giving <i>Curt Lovelace</i>	27
Gary North and Christian Economics <i>Timothy D. Terrell</i>	10	Money Management and the Proverbs 31 Woman <i>Ina Manly Painter</i>	30
Teaching Economic History <i>Roger Schultz</i>	12	Classifieds	36
Christ's Economic Thought: A Primer <i>Jim West</i>	14	Product Catalog	37
Calculating the Cost of Changing Your World <i>William Blankenschaen</i>	17		

The *Chalcedon Report*, published monthly by Chalcedon, a tax-exempt Christian foundation, is sent to all who request it. All editorial correspondence should be sent to the managing editor, P.O. Box 569, Cedar Bluff, VA 24609-0569. Laser-print hard copy and electronic disk submissions firmly encouraged. All submissions subject to editorial revision. Email: chalcedon@adelphia.net. The editors are not responsible for the return of unsolicited manuscripts which become the property of Chalcedon unless other arrangements are made. Opinions expressed in this magazine do not necessarily reflect the views of Chalcedon. It provides a forum for views in accord with a relevant, active, historic Christianity, though those views may on occasion differ somewhat from Chalcedon's and from each other. Chalcedon depends on the contributions of its readers, and all gifts to Chalcedon are tax-deductible. ©2003 Chalcedon. All rights reserved. Permission to reprint granted on written request only. Editorial Board: Rev. Mark R. Rushdoony, President/Editor-in-Chief; Walter Lindsay, Assistant Editor; Susan Burns, Managing Editor and Executive Assistant. Chalcedon, P.O. Box 158, Vallecito, CA 95251, Telephone Circulation (8a.m. - 4p.m., Pacific): (209)736-4365 or Fax (209) 736-0536; email: chaloffi@goldrush.com; www.chalcedon.edu; Circulation:Rebecca Rouse.



The Hunger for an Easy Way

(From *Tithing and Dominion* by Edward A. Powell and Rousas John Rushdoony [Vallecito, CA: Ross House Books, 1979], 141-143.)

This happened before I was born. An older man told me the story with obvious relish. A young teacher, new to teaching and to a small town school, seduced a local girl, who became pregnant. Her father and brothers were inclined to be violent men, and the teacher, unwilling to marry the girl or to say so, feared for his life if he refused. The door to flight was barred, and his landlady and others were ready to inform on him. "What can I do?" he asked another teacher. The answer was plainly put: "As I see it, you have a choice: either marry the girl, or commit suicide!" The young man wailed, "But there has to be an easier way out!"

So say we all. Our sins, and the sins of our forefathers, box us in; the time of reckoning arrives, and we all insist, as we face our dilemmas, "But there has to be an easier way out!" However, because the world is under God's law, there are no easy ways out. Nothing can by-pass God's law. Oh, some will say, but grace does by-pass God's law. Not so. The law's penalty is always extracted, but, for the redeemed, it is exacted on Jesus Christ, whose vicarious atonement meets the requirements of the law. The law is clearly enforced, but Christ assumes the judgment of the law. This does not remove the *historical* consequences of my sin. Christ's atonement removes the theological consequences, the consequences in God's court. However, if I am a murderer, I must still pay the civil penalty for murder, death, in

the state's court. The difference is that, with respect to my status before God, I am a redeemed murderer. The *theological* consequence is removed, but not the *civil* judgment.

Because of our sin of apostasy, we are today heavily taxed by our rulers (1 Sam. 10-18). We are under their power because of our sins. We have refused to pay God's tax, and we are instead burdened by the property tax, the inheritance tax, the income tax, the sales tax, and thousands of other taxes. Naturally, we are now very unhappy, and we want and crave an easy way out. In effect, we say, "All right, God, now I believe you. Bail me out, so that I can start tithing." This is not repentance but impudence. To pay taxes *and tithes* means a considerable part of our income, but there is no easy way out, nor any other way out. We can *only* create God's ordained society in God's ordained way.

If you want an easy way out for that teacher, and, even more, if you want an easy way out of the dilemma of tithes *and* taxes, forget about the Bible. Get a book of fairy tales, and try living by them, because that is exactly what you are demanding. Before we can have a godly society, we will have to pay Caesar his price while we are also paying for Christian schools, new churches, missions, hospitals, godly welfare agencies, and much, much more. All this double taxation will cost us a great deal, but the alternative will cost us more.

There is no *easy* way out, but there is a good way, a *godly* way, the way of obedience to God's law. A godly society will not come by waving a magic wand, nor by dictators, nor by any other way than God's ordained way as set forth in His law. And basic to that is the tithe. The tithe is the abc's of godly reconstruction, the alpha and the omega of a Christian society.

The schoolteacher, had he rejected the girl, would have faced some violent men, bent on his harm, an angry father and brothers. His was a far easier situation than ours. We face an angry and sovereign God if we give Him lip service while disobeying His word, and there is no escape from the wrath of God. On the other hand, the schoolteacher had two poor alternatives, an unwanted bride, or some violent men. Our choice is between the judgment of God and His grace and blessing. The price of our redemption was the agony of the cross for our Lord. The price of our obedience and gratitude, tithe and work, is very small and trifling by comparison.

Men nowadays are used to negotiating with respect to their work: pension plans, shorter work days, longer vacations, better pay, and the maximum in safe, comfortable, and congenial working conditions. No such negotiations, contracts, and bargainings are possible with the Lord. He created us, He decrees our calling and its circumstances, and He lays down all the rules or laws which govern us. We have no rights, but

we do have blessings. Apart from the Lord, we have nothing. He is the Lord.

Thus, in obedience to the Lord (Rom. 13:5-7), we pay our taxes, although that tax money is used to undermine all that we believe in. Again, in obedience to the Lord, we pay our tithes. In time, the effect of the tithe will be to undermine and destroy the statist world and its taxation. It will create a godly society in the *only* way it can be created, in God's appointed way. In all of this, we have a great calling and privilege, that of exercising dominion over the earth under God and in God's revealed way.

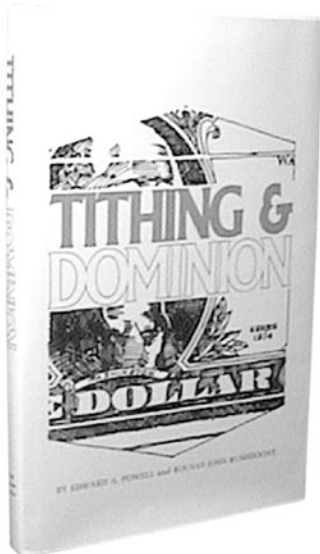
The law of the tithe, unlike the Sabbath law and works of necessity, has no qualifications or exceptions. God's tax *must* be paid. Because God has prior claim on us, this tax is computed before the state takes its tax. We cannot bring a

blemished offering to the Lord: He calls this *evil* (Mal. 1:8). Similarly, we cannot give anyone priority over God without blemishing our approach to the Lord. Statist taxation is nowadays contrary to God's law, and, from one perspective, is in part at least theft. Every evil perpetrated by the state is together with the horrors inflicted by an invader, the rod of God: "here ye the *rod*, and who hath appointed it" (Micah 6:9). When the Lord punishes us with the consequences of our sins and in the form of an oppressive state and its taxation, *we cannot then turn and penalize God by giving the state a prior claim to our income*, and then pay our tithe on the balance after taxes. Only by acknowledging God's sovereignty and priority can we be restored to His blessing. This requires paying our tithe on our income *before* taxes. This is not easy, but the price of sin is always

high. The state's taxation as it now exists is contrary to Biblical law, but our Lord declared it "lawful" (Mt. 22:17-21), rather a scourge to us for our sins (Rom. 13:1-8). Only as we render to God the things that are God's can we re-establish our society on a godly basis.

But this must be clear: we must render unto God. On every occasion in history that the Church or the state has entered into tithing, it has tried to govern the disposition of the tithe. The results have been unhappy ones. Central though the tithe is in God's law, He reserves to Himself the disposition of the tithe, the curses and the blessings for disobedience and obedience, and the enforcement of the law. We have no warrant to go beyond that. Scripture gives us no ground. **CR**

Answer Your Questions on Tithing and Discover a Better Way to Advance the Kingdom.



\$12.00

146 pages with index
Hardback

In this book, authors R.J. Rushdoony and E.A. Powell reveal how the tithe (God's tax) is central to financing the work of the kingdom in three areas: the Church, Christian Education, and Christian Benevolence. Discover how God's appointed work can only be achieved by God's appointed way.

Here's some of what you'll learn in *Tithing and Dominion*:

- Tithing and Christian Reconstruction
- Is Tithing Still the Law?
- The Tithe in Scripture
- Supporting the Kingdom
- To Whom Do We Tithe?
- Sovereignty and Taxation
- God's Plan of Taxation
- First-fruits
- The Three Tithes
- Enforcing God's Taxes
- Much More!

Save on the price of this book.

Add this book to a larger order and pay less!

See our catalog starting on page 37.



God's Kingdom Tax

In 1979 my father, Rousas John Rushdoony, co-authored a book with Edward Powell entitled *Tithing and Dominion*. They very cogently presented the tithe as the means God has appointed to finance the work of His Kingdom, and showed that the tithe was, in effect, God's tax on His people. Surprisingly enough, this gem of a work has never sold well, for at least two reasons. First, it represented the tithe as a requirement, a tax that God demands. This goes against modern antinomian Christian attitudes. Many wish to think of anything they give God as a gift of, in effect, grace on their part to God. The idea of obligation runs counter to the modern Christian's mindset. They see their wealth as their own and all they give to God, if anything, as an act of piety. Second, many churchmen have had no use for my father's teachings on tithing because he saw the tithe as distributed by the tither and not the church. Failure to understand and obey God's requirement of tithing is, however, a great impediment to the reconstruction of a godly order, as it represents an overt rebellion within the number of those who identify themselves as citizens of His Kingdom.

God's Taxation

In a godly society, the state would be small and limited in power. In Israel, God made no allowances for a property tax or an income tax. The predicted demands of the state for a tenth (equal to the social tithe due to God) was

considered a sign of oppression (1 Sam. 8:15-17). The poll or head tax (Ex. 30:11-16; Num. 1:1-3) was a uniform tax on each adult male that was to finance the necessary administration of justice and defense. Because it was uniform, and not progressive, it had to be small enough that all could afford it. God's taxation required a limited funding for a limited state.

God, however, demanded far more of man than He allowed the state. God required tithing. It is common to refer to "the tithe," though there were actually three distinct tithes. The first, or "social" tithe (Lev. 27:30-33; Num. 18:20-32) was a tenth of one's increase and was paid to the Levites who, in turn, gave a tenth of their tenth to the priests for use in worship (Num. 18:25-32). The second, the "festival" or "rejoicing" tithe (Dt. 12:17-19; 14:22-27; 16:3,13,16) was used by the family to celebrate God's goodness. The *third*, or "poor" tithe (Dt. 14:28-29) was made every third year of labor.

The tithe was not a gift; it was God's tax. Only what was beyond tithing was an offering. As a tax, it represented what all taxes do, a claim to priority. If you do not pay your state or federal taxes, you will suffer property forfeiture and possibly the loss of your freedom (imprisonment). An article this week in my local paper told the story of a local man who ignored a \$120 bill from his homeowner's association. His house was recently sold at a public auction. The tithe, likewise, is a claim

of God's sovereignty over all we own and represents man's *obligation*, not his *offering*.

The Benefits of Tithing

Tithing allows for a free society. It means the individual has the authority to put his tithe where he sees a godly work performing a necessary service and necessitates that the recipient be worthy of the tither's confidence. Every ten tithers represent more financial clout than their average income. This represents a tremendous power by the tither completely lost in the economics of the modern state. In a tithing society, not only property but also social functions are private.

The financial basis of God's Kingdom is tithing. Without tithing, the Kingdom will lack the resources necessary to its growth. While God's power controls the extent of His Kingdom, if we expect its growth without the obedience God requires, we are in the dangerous position of demanding miracles while in rebellion.

Tithing would provide systematic, planned giving with a concurrent requirement of financial responsibility, both on the part of the tither as the dispenser of God's tax, and on the part of the recipients to demonstrate that theirs is, in fact, the Lord's work. The power of such a society would lie, not in the state or in the recipients of state funding, but in a very large segment of society, one too large to be controlled. The power of such a society would rest with its pro-

ductive citizens. Centralism and tyranny would have no source of funding.

Man must be responsible for how his tithe is used. This is impossible with statist taxation and social welfarism. It is also impossible with church-managed tithing, as the tither is many degrees removed from the end use of the tithes. The believer must see God as the owner and Lord of all creation (Ps. 24:1), who upholds all things with His power (Heb. 1:3). The believer, then, is the steward of God's creation and, in particular, the resources entrusted to him. The question must constantly be before us: "Who owns and who stewards?" Modern statism assumes ownership and control by the state (again, try not paying any tax). The state owns, the state collects, and the state stewards "its" property, all with a view to increasing its power and control while its leaders seek political rewards for "their" benevolence. In statist tyrannies, this is brutally apparent. In statist democracies, however, we often overlook the same phenomenon. In an attempt to represent the "will of the people," various groups seek to manipulate the public treasury and the law in order to control others through the legislative power of the purse strings. Still, the state owns the resources of society and stewards them, only hypocritically doing so as the voice of the people. God's tax meant freedom for the individual to steward his wealth according to his conscience before God. God's tax means freedom for men. Statist taxation means both society and freedom are controlled by the steward state. Church taxation means the church is assuming the responsibility that is rightfully that of the tither. The church must be funded but it need not be the steward of all tithes and offerings.

How God Enforces His Tax

God will enforce His tax, but not through any human agency. Despite

the fact that the tithe was mandatory and avoidance represented the theft of God's property (Mal. 3:8-9), Scripture provides no method of nor grounds for enforcement by any human agent. God, however, says He will enforce the tithe by means of blessings on obedience (Pr. 3:9-10; 19:7; Mal. 3:10, Dt. 14:28-29) and judgment for disobedience (Pr. 28:27).

We are called to tithe and to enforce it upon ourselves as an act of obedience and self-government. If the church claims all rights to the tithe, it claims an authority and a social regulatory function God never intended for it. If the state claims the right to administer what is God's (such as in colonial America's enforced tithe) it attempts to assume the power God confers on the tither. Church and state are essential spheres of authority in society but neither is its ruler.

A false ascetic view of Christian ministry continues to plague the modern church. We associate poverty and want as the marks of pious Christian service. We then respond only in crisis or when emotional pleas tug at our heart. Too many godly works are underfunded because people give to emotional appeals rather than the godliness of a work as part of their own disciplined tithing.

While not borrowing nearly enough from the Bible, it is Mormonism's use of the tithe (though it is paid to the church) that has made it such a powerful social force. If Christians tithed to the extent Mormons do, the results would be world-changing within a generation. How sad that a cult can use God's tax to spread its false faith!

We tempt God when we ask, in the Lord's Prayer, for His Kingdom to come, yet dodge His Kingdom tax. **CR**



Christianity is Under Attack

Help Chalcedon resist opposing worldviews and reach new frontiers with "Faith for All of Life" by becoming a monthly Underwriter.

For nearly 40 years Chalcedon has helped lead the way in curbing the influence of opposing worldviews and educating Christians to properly defend the faith. Now you can participate in the holy calling of pressing the crown rights of King Jesus in every area of life by being a monthly financial supporter of Chalcedon.

Chalcedon Underwriters receive numerous benefits including significant discounts on products, ministry updates, and special access to Chalcedon research archives.

To learn more, contact our office today at 209-736-4365 or email us at chaloffi@goldrush.com.

Dominion and Covenant Prosperity

Greg Uttinger



God's covenant with His people includes the created universe. It is both our area of service and our material inheritance. The word "material" is important here. God Himself is our ultimate inheritance (Ps. 16:5), and we must not let creation take His place. That is idolatry, and many have fallen into this sin in the name of dominion. On the other hand, God has created us to demonstrate our love for Him within the framework of this material universe. At the very least, covenant faithfulness means faithfulness in the material things of this life (cf. Luke 16:1-12). It always has.

God's Covenant Intentions

In the beginning God declared His covenant intentions for mankind. Man was to fill the earth, subdue it, and exercise dominion over its other inhabitants (Gen. 1:26-30). Man was to do this in complete dependence upon God; he was to trust Him and obey His law. He was to live by every word of God. The forbidden Tree stood as a sacramental token of this covenant principle (Gen. 2:16-17).

Man, of course, had done nothing to earn his position in the covenant. He was there by grace. Dominion was not a means *into* God's blessing; it was the enjoyment of that blessing. Nonetheless, as Man exercised godly dominion, he would experience new and greater blessing. For the earth was vast, harmless, and abundant in resources, and its creatures were under the blessing of God (Gen. 1:22). As Man matured in his faith, as he worked out his task of do-

minion, he would experience more and more of the good things that God had laid up for him within the creation. He would discover honey. He would create wine. He would have grandchildren. He would invent music. He would learn to fly. All sorts of good things awaited Man if he would continue to trust God and walk in His commandments. The blessings would increase and compound. But the point is not merely that Man would have all sorts of good things (mere economic possession), but that he would be blessed in these things, for he would have them and enjoy them within the context of his blessed relationship with God (cf. Dt. 28:1-6).

Sin, Redemption, and Dominion

But Man fell. He chose autonomy; he wanted to be his own god, setting his own system of values, making his own rules (Gen. 3:5). His choice had immediate economic consequences: God cursed creation. The earth would bring forth thorns and thistles; Man would work by the sweat of his brow. In the end, he would return to the dust (Gen. 3:17-19). Creation, Paul tells us, became subject to vanity (Rom. 8:20). But that's not the end of the story.

We must not suppose that God allowed His original purposes to be thwarted. The whole of Scripture says just the opposite. God still is filling the world with His covenant people; He still is giving them the earth as their inheritance. "The meek will inherit the earth," Jesus tells us (Mt. 5:5). Abraham will yet be "heir of the world" (Rom. 4:13). Ultimately, the whole of creation will be "delivered from the bondage of corruption into the glorious liberty of

the children of God" (Rom. 8:21), and we will inherit all things (Rev. 21:7).

How is this possible? Jesus Christ entered creation as a second Adam, a new covenant head. Where Adam failed, He was faithful, even unto death. And through His death, Christ has redeemed the Church and the earth, both His Bride and her inheritance (Rev. 5:9-10; 21:1ff.). He is now in the process of ejecting the false heirs and restoring His Bride to her inheritance.¹ Inheritance, restoration to dominion, is basic to the Biblical concept of redemption in both Testaments.

Prosperity by Covenant

Remember that after God had redeemed Israel from Egypt, He gave her an entire book about receiving and enjoying her inheritance. We know it as Deuteronomy. If we read it with new covenant eyes, we will see past Joshua and Israel to Christ and His Church (cf. Heb. 4:8-12). We will find that Deuteronomy, rightly understood, is a handbook for dominion under both covenants, the new as well the old. For though the sword of iron has given way to the sword of the Spirit (Eph. 6:17; 2 Cor. 10:3-5), God's intentions to bless His people materially have not changed. He still intends to give His people the earth and to bestow upon them the glory and honor of the nations (Rev. 21:24-26; Is. 60). In fact, Deuteronomy 8 is a passage that summarizes God's program for inheritance.² Six major points to this program are especially important.

First, throughout the chapter we are reminded that God trains His people in the wilderness. God did not imme-

diately give Israel the Promised Land. Yes, He did make the offer, and they rejected it in unbelief. But God could have annihilated the older generation in the blink of an eye and led the younger generation into Canaan much sooner than He did. The generation-long trek through the wilderness served a vital purpose. The wilderness was Israel's boot camp. For Israel needed desperately to learn the lesson that Adam failed to learn in Paradise: "Man doth not live by bread only, but by every word that proceedeth out of the mouth of the LORD doth man live" (Dt. 8:3). It is in tribulations and sufferings that we most fully learn obedience (Dt. 8:5; cf. Heb. 5:8). And so God did not hand the Church worldwide dominion upon Christ's resurrection. What He handed her, in large measure, was persecution. To express this in economic terms, we may say that faith and obedience do not necessarily bring wealth and prosperity immediately. While God has certainly promised to meet the economic needs of His people (Mt. 6:25-33; Ps. 37:25), He does not guarantee that each faithful generation, let alone each faithful believer, will become rich.

Second, while God's people are learning obedience, God's enemies are busy creating a civilization and a culture.³ The dominion impulse remains latent in fallen man, though it has, of course, been distorted by sin. And so fallen man digs wells, plants vineyards and olive trees, and builds cities (Dt. 6:11). Deuteronomy 8 refers to the grains and fruit already growing in Canaan. All of this wealth is predestined for God's people. "The wealth of the sinner is laid up for the just" (Pr. 13:22b). Of course, the ungodly also make idols. These are not things to use or redeem; they are things to destroy (Dt. 7:5, 25-26). Not every piece of pagan culture can be put to God's service. God's people must be discerning.

Third, as God's people conquer the land that has been given them, they will progressively receive greater and greater material wealth. Some of that wealth will be part of the original creation — fountains and springs, pasture land, and mineral resources. Some will be the wealth the ungodly have stored up. And some will come to them as God prospers their own labors. While they continue in obedience, they will continue in prosperity. As a people they will be economically successful.

Fourth, God's blessings compound over time. Deuteronomy 8:13 speaks three times of Israel's wealth "multiplying." As the covenant people remain faithful from generation to generation, God will pour out greater and greater blessings for them to enjoy. Economists speak of compound growth. We have witnessed this kind of growth in the West, and particularly in America, over the past two centuries. This has not been an historical accident; it has been rooted in the spiritual and moral capital laid up by the Reformers and their heirs. That capital is nearly exhausted, but it has helped to put incredible tools for evangelism and dominion into the hands of the believing Church.

Fifth, the wealth that God's people inherit can be a snare. The covenant people can forget how they got their wealth. Since God did deliver it to them, at least in part, through the labor of their own hands, they may conclude that they have created the wealth themselves. Worse, they may conclude that their good works have earned them these material blessings. They may think God owes them. God becomes a sort of cosmic vending machine: insert act of outward obedience, pull lever, receive economic blessing. The Heidelberg Catechism contains a healthy corrective to this kind of thinking:

63. Do our good works merit nothing, even though it is God's will to reward

them in this life and in that which is to come?

The reward comes not of merit, but of grace.

God does reward our works in this life (Pr. 11:31); He does bless them. But they, in fact, merit nothing. Christ has already secured all the blessings of heaven for us (Eph. 1:3; Rom. 8:32); we cannot add to what He has done (Gal. 3:1-14). The economic doctrine of Deuteronomy 8 does not tell us how to get into God's blessings, but how to walk in them, how to make use of them. It tells us how to practice our faith.

Sixth, if God's people turn from faith and obedience, if they embrace idols, God will begin to withdraw His blessings... eventually. Apostasy yields dire economic consequences, but those consequences may be long in coming. God is longsuffering, and He gives His people lots of time to repent (Rom. 2:4). So we cannot look at the economic condition of God's people in a particular place and time and say with confidence, "Here is an obedient people," or, "Here is a disobedient people." Perhaps these people are poor because they are still in the wilderness; perhaps those people are wealthy because their apostasy has not caught up with them yet. Certainly we can make no pronouncements about individuals. Remember the case of Job. God makes His blessings to serve His purposes, not our convenience.

Conclusion

Deuteronomy 8:18 says, "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." God uses "the power to get wealth" to establish His covenant with His redeemed people. God intends for His people to inherit the earth (Mt. 5:5). As God's people remain faithful,

continued on page 32

What Is Money?

Samuel L. Blumenfeld



Money is an instrument of commerce, a measure of value, a means of exchange, and storage for wealth. However,

in Argentina not too long ago, that measure of value was abruptly changed by the government, which wiped out a considerable amount of wealth “stored” in that national currency, and raised the prices of everything. And so, money can be a treacherous thing.

It all depends on who or what is backing the money, for, as we all know, paper money has no intrinsic value. A thousand-dollar Confederate note has value only as antique paper, which some collectors may want and are willing to pay for. The government that once backed that Confederate note no longer exists, and therefore its only value today is as an historical artifact.

The “Good Old” Days

Can what happened in Argentina happen in the United States? Not only can it happen, but it has already happened — though more slowly. The prices of commodities in the last century show that a U.S. dollar bought much more fifty years ago than today. I collect old magazines, and the ads reveal much about the changing value of our money. For example, in 1901 you could get the finest suit or overcoat from Hart Schaffner & Marx for \$45.00. The Waverly Electric Automobile cost \$850. In 1917 you could get a Franklin Touring Car for \$1,950. Its most expensive model was \$3,100. In 1929, the most expensive Chrysler was priced at \$1,595. Its cheapest model was \$985.00.

The Depression was a period of deflation. Prices were low, but money and credit were difficult to come by. Today that comparable Chrysler would cost \$45,000, but credit would be very easy to obtain. What accounts for this vast difference in the value of money? It has to do with the printing press. Paper money is created by simply printing it up. If too much is printed, you get inflation, that is, more money chasing fewer goods.

Economic History

Money is better understood if you know something about its evolution. Back in the earliest days of trade, barter was the accepted method of exchange. If you owned a cow and wanted bricks, you would go to the producer of bricks and offer your cow in exchange. The brick maker, of course, had to have a use for the cow before it died. So unless that use was immediate, such exchanges were cumbersome and limiting.

As commerce expanded, exchanges had to be made more convenient. So precious metals became the means of exchange. Gold, in particular, became the “money” of choice. It was easily portable, maintained its value, did not rot or spoil, and everybody wanted it. Thus gold coinage became the easiest way to handle this medium of exchange. Gold coinage could be debased, as it was in ancient Rome. But as far as pricing was concerned, buyer and seller decided on the right amount of gold for the exchange. The biggest problem with gold was that it could easily be stolen.

Thus, the need for banks. They came into existence in order to make exchanges of commodities and gold

more convenient. Merchants deposited their gold in the banks for safekeeping. They were given certificates or bank notes that could be converted into gold on demand. Banks acted as agents, or go-betweens, for buyer and seller. But instead of gold being shipped from one bank to another, buyer and seller did their business with the bank notes. Thus, accurate accounts had to be kept.

Eventually it became more convenient to exchange pieces of paper than the gold itself. The pieces of paper indicated who owed what to whom. But these pieces of paper had intrinsic value: the buyer’s gold, which was stored in the bank. For handling all of these commercial transactions, the banks were paid fees.

The bankers then got the bright idea of making loans to merchants who needed “money” to carry out a transaction. And so they issued bank notes to the debtor. The merchant paid the bank back with interest. The bank’s great concern was with defaulted loans, for the bank had borrowed the gold from its customer, and had to pay it back. And if it couldn’t, the bank was in big trouble. And if it became insolvent, its notes were no longer honored.

This was the case in early America, where the Farmer’s Almanac up to 1863 actually listed “Worthless and Uncurrent Bank Notes in New England.” Thirteen banks in Boston alone were listed as having worthless bank notes. They were worthless because the bank no longer had the gold with which to redeem them.

Until we abandoned the gold standard, all bank notes were redeemable in the gold or silver on deposit. But today’s

government-issued money has nothing but the full faith and credit of the government behind it. Such paper money is called legal tender. By liberating paper money from gold, man had invented the greatest fuel for economic development and expansion in history.

Paper money has its risks and is totally dependent on responsible government for its value. Legal tender was invented to facilitate massive commercial enterprise and growth. But politicians have used it to redistribute the wealth, throwing billions at such projects as the "War on Poverty."

In Argentina, the full faith and credit of the government simply went down the drain. And so its paper money lost a third of its value overnight by government devaluation. Thus, the Argentine peso proved not to be a reliable storage of wealth.

The same can be said for the American dollar, which buys much less today than it did back in the 1930s, 40s, and 50s. Back in the 1930s, when I was a child, I could buy a hotdog for five cents. Today, the same all-beef hotdog costs anywhere from \$1.95 to \$3.00. Of course, we all earn more money today for our labor, because even the cost of labor goes up with the cost of everything else.

No Longer a Gold Standard

The reason why the powers-that-be found it necessary to separate money from gold and silver is because the metals placed a tremendous brake on the expansion of credit. Our present booming consumer economy, which is so dependent on easy consumer credit, is a direct result of that policy. The only way to satisfy the tremendous need for credit was paper money backed by the full faith and credit of the government. In other words, it is the taxpayer who backs our credit economy and its paper money.

Today, money consists mainly of figures in computers. Even in supermarkets, more and more customers are using plastic to make small purchases. Paper money, or legal tender, is not even being used. The credit card registers the amount owed the store, the data is then put into the account of the customer, who then receives his monthly statement with the transaction recorded. He then makes the necessary payment by check or computer and the bank changes the figures.

The convenience of plastic has expanded its use. To buy gas you insert a credit card in the pump, fill it up, and get a receipt. It's all done by numbers in computers. Everyone now has a cell phone. Everyone has a computer and is now on the Internet. You can buy or sell just about anything to anyone anywhere in the world on eBay.

Indeed, technology has made lots of goods and services less expensive, despite inflation, because it has lowered the cost of production. For example, the cost of a long distance call today is much less than it was back in the 1930s. And the price of chickens, once considered a luxury, has significantly declined. Competition and technology account for this favorable trend. But what we gain in technology, the government takes away in higher taxes or by the hidden tax called inflation.

Money Today

So what is money today? The money that becomes figures in a computer must still be earned the old fashioned way, by working for it, or earning it through prudent investment. That is, for most people. The expansion of government has made it possible to pay the needy in welfare checks and food stamps.

It is still possible to use gold as a storage of wealth. As long as paper money is susceptible to inflation, the

dollar will continue to decrease in value. Thus, we have experienced exactly what the Argentines have, but over a much longer period of time.

Those people in Argentina who owned gold at the time of the collapse came out ahead of everyone else because the price of gold is set on the world market in London, and it is now worth as much as holders of the Argentine peso have to pay for it. Also, those who owned valuable real estate or precious works of art did well.

Because paper money is vulnerable, it is prudent to invest and store money in ways that will maintain and hopefully increase its value. Putting it in the bank at today's low interest will not increase its value. The stock market is still the best way to grow wealth, that is with stock in companies that will grow and prosper.

Real estate is one of the best ways to store wealth, particularly in areas of increasing value. It makes sense to take advantage of today's low mortgage rates to buy a house. Antiques and valuable works of art also make good investments.

As for gold, it may have a lasting value, but legal tender laws have banned it as a currency in favor of the paper dollar, so its *price* in dollars will fluctuate. Its price is subject to periodic fluctuations caused by political and economic crises. There is no way of knowing for sure what the price of gold will be tomorrow. In other words, those who bought gold when it was \$800 an ounce lost more than half its value as it declined to \$350. It all depends at what price you buy it and at what price you sell it.

In short, our greatest security is not in paper money but in the ability to create an income for ourselves. In order to do that we must be able to create and provide value for others. America

continued on page 32

Gary North and Christian Economics

Timothy D. Terrell



For many theologically conservative Christians, it seems impossible to carry on a discussion of economics without eventually referring to the work of Gary North. For nearly three decades, North has contributed voluminously to a Biblical understanding of economics, as well as other topics. By my count, he has written 45 books and countless articles, and he continues to write. Some books are daunting tomes, such as *Tools of Dominion*, which weighs in at 1296 pages. All of his economic commentaries are available at www.freebooks.com.

In the summer of 1962, about three years before he started the Chalcedon Foundation, R.J. Rushdoony was teaching at a two-week summer seminar at St. Mary's College. At that seminar he met North, then a young college student. North wanted to develop his interest in Biblical economics, and had questions about the free-market economist Ludwig von Mises. Rushdoony responded by obtaining an internship for North for the following summer at the William Volker Fund, where Rushdoony was a staff member. At that time the Volker Fund was one of the best-endowed free-market foundations in the United States. That same year the fund published the first edition of libertarian Murray Rothbard's magnum opus, *Man, Economy, and State*, and it later financed several of Rushdoony's early books.

North described that summer of 1963 as a turning point: "Essentially, I was paid \$500 a month (a princely sum in those days) to read books. It was during that summer that I read the

major works of Ludwig von Mises, F. A. Hayek, Murray N. Rothbard, and Wilhelm Röpke. It was the most important 'summer vacation' of my life."¹

In the following years, North began his work on what he called "Christian economics." Leonard Read of the Foundation for Economic Education recognized North's potential and put North on his senior staff in 1971. While at FEE, North completed his doctorate in history, writing a dissertation in economic history that served as the foundation for his book *Puritan Economic Experiments*. He also began the research for his *Introduction to Christian Economics*. Already North was a prolific writer and an intellectual force to be reckoned with.

In 1973, North joined Rushdoony's Chalcedon Foundation staff. While there, he started the Institute for Christian Economics, which published many of his major books and newsletters over the next three decades. For a short time beginning in 1976, North took a political detour, serving as a staff member for Ron Paul, a well-known Texas Congressman and occasional candidate for President. After this, North began writing full-time.

North and the Austrians

Ludwig von Mises and the other "Austrian" economists whose work North read in 1963 have had a lasting influence on him. Though the foundations of Christian economics are necessarily different from the humanistic presuppositions of economists like Mises, Rothbard, or Hayek, North rightly believes that Christians can benefit from their explanations of economic processes and agree with many of their conclu-

sions. Like the Austrians, North has argued against centralized government planning and has supported private property as a necessary part of a prosperous economy. Like Mises and Rothbard, North has been an unflagging advocate of the gold standard, and has denounced inflationary policies. In *Sanctions and Dominion*, North made productive use of Mises and Rothbard in his criticism of the use of statistics in central planning. The Austrian influence in this area shows up again clearly in *Moses and Pharaoh*, in a discussion of the problems of socialistic economic calculation.²

But North has been careful to point out problems with the Austrian school as well. Whereas most Austrians have seen the market as impersonal and purposeless, like Darwinian evolution, North says that the market "has a whole series of purposes for man because it is a direct outgrowth of the application of fundamental moral and economic principles that were established by God to meet the needs of responsible human agents. It is a part of God's comprehensive social law-order."³ Biblical economics, North adds, is covenantal. Unlike the radical individualism of Austrian economics and libertarian politics, North holds to the Reformed ideas of covenantal blessing and cursing. God's judgments are not limited to personal, individualistic penalties, North says. "God does not promise that every good man will prosper economically, or that every evil man will be brought low. What the Bible promises is that covenantally faithful societies will prosper in the long run, and that covenantally rebellious ones will be crushed eventually...."⁴

The Source of Value

A core part of economic theory, no matter what theory it is, is deciding where value comes from. The Austrian economists say that value is subjective — that it is determined by the individual valuer, and is not inherent in objects (“Beauty is in the eye of the beholder”). Therefore, the logically consistent radical individualist can never make statements about the relative costs and benefits of different economic systems. The individualist cannot say that policy A is better than policy B for a society, because to do so would assume that the individual can read the minds of countless people and compare each person’s well-being. Clearly, mind-reading is impossible. North concludes that pure subjectivism cannot provide us with answers to many important questions in economics (“What is beauty? What is truth?”).

In practice, economists who claim that value is subjective borrow from *objective* values. North roots out this inconsistency in the Austrians, and attacks it in mainstream economists (who are less aware of their own philosophical assumptions and generally make easier targets).

After one of his scathing attacks on socialism, Ludwig von Mises concedes that his arguments will carry no weight with those who object to his ultimate goals. He writes:

Those who prefer penury and slavery to material well-being and all that can only develop where there is material well-being may deem all these objections irrelevant. But the economists have repeatedly emphasized that they deal with socialism and interventionism from the point of view of the generally accepted values of Western civilization.⁵

Thus Mises departs from subjectiv-

ism in appealing to a set of objective values — the values of Western civilization. What are these values, exactly? On what basis does Mises say that we should accept them? North does not let him get away with this. Being a good Van Tilian, North hits economists at the level of their presuppositions.

Mises makes another mistake, North says, in following Immanuel Kant’s idea of preconceived categories of human knowledge. These are Mises’ points of reference. But how does Mises know that his categories of human knowledge match the real world?

North goes after Milton Friedman as well. This possibly has greater import for modern economics, as Friedman’s approach is far more common today than is Mises’. The Nobel Prize-winning Friedman, though correct in many of his conclusions, has feet of

continued on page 32

ARE YOU READY TO OVERCOME THE GATHERING STORMS?

Christian students will face difficult situations in the coming years of college, marriage, and the workforce. The WCWC annually assembles a group of speakers dedicated to offering foresight, guidance, encouragement, and fellowship before they face the tempests of this world.

WCWC 2004 Speakers: Joe Morecraft, James Nickel, Henry Johnson, Brian Abshire, and Dave Bush.

2004 topics include: ‘Preparation for Engagement’ ‘Christian Conflict Resolution & Reconciliation’ ‘Involving You In God’s Plan For Dominion’ ‘Applying the History of Reformation to You’

West-Coast Christian Worldview Conference

July 26th-31st, 2004

San Francisco Bay Area

www.wcwc.ws

(408) 866-5607



Teaching Economic History

Roger Schultz



I took my first college economics course 25 years ago during a summer session. The material was boring and the professor was dreadful. The university was situated on a beautiful lake in northern Minnesota, and during the lectures it was easy to envision people swimming and fishing a few yards away on the beach. It was a long summer term.

Two years ago I inherited a course on American Economic History at Liberty University. I knew that the course could be interesting. Unlike a formal study of economics, the “dismal science” which is heavy with wearying graphs and formulas, economic history could involve studying the fun stuff. Tax issues and monetary policy, business and entrepreneurial history, domestic and international trade, philanthropy and charity, insider politics and wild conspiracies — all were fair game. Most of all, I wanted to make the course interesting and relevant, faithful to Biblical principles and to the university’s commitment to a free market.

It’s All about Liberty

Liberty University is unique, one of the few institutions of higher education officially committed to free market principles from a Biblical framework. As department chairman, for instance, in showing how we meet university and departmental goals, I have to certify that our history and geography courses show the importance of “free market processes” and the “free enterprise system.” “You’ll have to be a socialist on your own time,” I tell the students, “here

you’ll get a good dose of American market capitalism and economic freedom!” In a sense, it’s all about liberty.

And Liberty University, built on the old farm of Carter Glass, is a perfect place to study economic history. The venerable Glass had a distinguished forty-three year career in Washington, serving as a Congressman, the Secretary of the Treasury (under Wilson), and a U.S. Senator. (Jerry Falwell’s Office of the Chancellor is located in the Carter Glass mansion.) In 1913, Glass was a key supporter of the Federal Reserve System, and Wilson, upon signing the legislation, gave him the first honorary pen. (I like to think that Glass, for better or worse, strolled across what would eventually become the campus of Liberty University dreaming about the Fed.)

But Glass disliked big government and he was deeply suspicious of Roosevelt’s New Deal. Though a Democrat, Glass complained that, “Roosevelt is driving this country to destruction faster than it has ever moved before. Congress is giving this inexperienced man greater powers than that possessed by Mussolini and Hitler put together.” Considering much New Deal legislation to be unconstitutional, Glass called FDR’s National Recovery Act “Hitlerism.”¹ Good for Carter Glass! No doubt he strolled about the farm grumbling about Roosevelt. He may have been short sighted on the Fed, but he nailed the New Deal.

Biblical Principles for Economics

My first concern in the new course was to outline Biblical principles that students can use as an interpretive para-

digim to understand economic history. What does the Bible say about economics? How do we use Biblical principles to assess history? Liberty students are very responsive to that approach, and they often pull out Bibles to check my Scripture references. If that’s what the Bible says, they are ready to go with it. What follows are a dozen principles with which I begin the course.

First, the Bible establishes a principle of stewardship (Gen. 1:26-28; Ps. 8). Man is created to rule over creation and to have dominion; we are stewards and managers of God’s creation. We are to cultivate, govern, and develop the earth. But unlike modern environmentalists, we neither worship the creation nor see man as a parasite on the earth.

Second, Scripture emphasizes human fecundity (Gen. 1:28). We are commanded to be fruitful, to multiply and to fill the earth. This is one commandment, I like to tell the students, where I feel like I am doing okay (I have nine children). Other Scriptures (Ps. 127 and 128) emphasize that a full quiver is a unique blessing of God. We now live in an anti-growth age. Two hundred years ago, Thomas Malthus warned about the dangers of over-population and hunger, and today neo-Malthusians abound. I urge students to read Paul Ehrlich’s *The Population Bomb* (1968), a best-selling screed on over-population with draconian suggestions for limiting growth, and they are fascinated with the apocalyptic nature of his pronouncements.²

Third, the Bible emphasizes hard-money and honest measures. God tells Adam about the gold in Havilah, for instance, and pronounces it to be good

(Gen. 2:12). With an endorsement like that, Adam was sure to collect some and use it. The Bible condemns the practice of using different standards of measure (Dt. 25:13-16) and of debasing coins or bullion (Is. 1:25), forms of theft and inflation. Most American students don't remember the devastating inflation of the late 1970s and are unaware of the potential for economic disaster in a debased currency. But two students this semester who grew up in missionary families abroad were quick to comment on what has recently happened to money in the Philippines.³

Fourth, the Bible emphasizes the fact of post-fall scarcity (Gen. 3:17-18). We do not live in a world of unlimited resources. Nor would it be desirable, in a fallen world, for people to have unlimited time and resources at their disposal. Scarcity forces us to cooperate with one another, to depend more upon God, and to work hard — which keeps us out of mischief.

Fifth, the eighth commandment prohibits theft (Ex. 20:15). Biblical case laws give a fuller idea of what the commandment entails. Exodus 22, for instance, points to principles of restitution, usury, and rights for widows, orphans and the poor. The implications of the eighth commandment are more fully spelled out in a rich section of the Westminster Larger Catechism (140-142). I challenge students to think about the economic implications of each of the commandments, especially in the second table of the law: the fifth (honoring parents — see 1 Tim. 5:4 and Mark 7:10ff.), the sixth (consider the economic implications of 40 million abortions), the seventh (the quickest way into poverty is via broken families and female-headed households), the eighth (theft), the ninth (cheating and fraud), and the tenth (how much advertising is geared toward human covetousness). Students enjoy this exercise and are usually eager

to talk about the economic implications of the first table of the law as well.

Sixth, the Bible talks about God's blessings toward nations and individuals (Dt. 28:1-11). We do not live in a "closed system," where there is a fixed "pie," where the wealth of one correspondingly necessitates poverty for another. (God can produce a "bigger pie.") He governs all things through His good providence, and has the power to grant wealth and blessing.

Seventh, the Bible warns about debt (Dt. 28:12-13). Americans have high levels of consumer debt, and indebtedness among students is particularly frightening. I point out that the "borrower becomes the lender's slave" (Pr. 22:7), and then survey the classroom to see who is avoiding eye contact. Afraid that even Christian students are being trapped with debt, I offer a practical exhortation: "Stay out of debt — and burn the cards!"

Eighth, Scripture requires a tithe to God. Tithing is a fundamental Christian commitment, showing the sovereignty of God, His dominion over us, and our dependence on Him. Malachi argues that failure to tithe is stealing from God and promises that God will abundantly bless those who honor Him with their first-fruits (Mal. 3:8-10).⁴

Ninth, Scripture gives clear commands and guidelines for mercy ministries. Marvin Olasky (*The Tragedy of American Compassion*) and George Grant (*Bringing in the Sheaves*) have excellent works on the topic, giving the Biblical parameters for charity. Their approach is quite different from the baptized socialism of Ronald Sider's *Rich Christians in an Age of Hunger*. And David Chilton's *Productive Christians in an Age of Guilt Manipulators*, the definitive refutation of Sider, is an excellent overall manual on Biblical economics.

Tenth, the Bible has much to say about political economy. Scripture

warns against the avarice of rulers — specifically prohibiting kings from accumulating gold and silver (Dt. 17:14-20). Scripture warns about the economic implications of a monarchy (and a centralized government) — including eminent domain, nationalized service and high taxation (1 Sam. 8). And Scripture gives examples of predatory kings who subvert the law to seize the property of their citizens (1 Kings 21).

Eleventh, the Bible emphasizes work and calling. We are called to pursue a vocation, to work hard, to provide a testimony of the gospel in our labor, and through our labor to provide for others and glorify God (Eph. 6:5-9; Titus 2:9-10; 2 Thes. 3:10-12).

Finally, there is a principle of providence. We have confidence that God will provide everything necessary for us (Mt. 6:25-34; Ps. 37:23-26). Paul reaffirms the promise of God's blessing in his reaffirmation of the fifth commandment (Eph. 6:1-3). And we always acknowledge that everything we have comes from God's hand, and not our own strength (Dt. 8:17-18).

I could say more, but these introductory lectures on Biblical principles of economics already consume a week of classes. My main concern is that students will be able to think Biblically about economic issues. And as they stroll across the Liberty campus, I hope that they will be able to apply those principles to economic issues of American history — be it the Federal Reserve System, the New Deal, or even the Honorable Carter Glass. ■

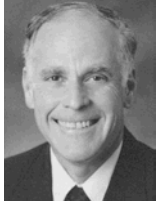
Dr. Schultz is Chairman of the History Department at Liberty University, teaches Church History at Christ College, and is the homeschooling father of nine children.

1. Darrell Laurant, *A City Unto Itself: Lynchburg, Virginia, in the 20th Century* (n.p.: The News and Advance, 1997), 34-38.

continued on page 33

Christ's Economic Thought: A Primer

Jim West



The prominence of Christ's economic thought is underscored by the incontestable fact that redemption itself is an economic concept.

Paul wrote that "ye are *bought* with a price" (1 Cor. 6:20). Salvation is *buying* wine and milk without money and without price (Is. 55:1). Thus Christ canonized economics. This translates into our becoming His property, which includes His ownership of our purses, too.

It is not surprising then that Christ addressed a host of economic issues. He addressed money, property, coveting property, private property, waste, usury, debt, slavery, stewardship, eminent domain, taxation, riches and wealth, poverty, work, wages and salaries, tithing, giving, and the triple staples of food, shelter (housing) and clothing. Even when He was on the cross, He saw to it that His mother was both spiritually and materially provided for (Jn. 19:26). While the twelve apostles were serving their apprenticeship, He sent them out without scrip, silver, gold, or money so that they would trust in Him for these things (Lk. 10:4; 22:35). Before He began His public ministry, He was an accomplished carpenter in Nazareth. He may have owned His own home in Capernaum or Tyre and even lived in or rented a house in the Garden of Gethsemane (Jn. 18:4; Mk. 7:24; Mt. 17:24). Shortly after His birth God directed the "financiers" from the East who offered gifts that were certainly used to bankroll His flight to Egypt, until Herod the Great died. He was both a provider and a consumer. He provided for His disciples and He ate and drank with

them. This was true before His resurrection and after when He prepared fishes and bread for Peter and John (Jn. 21:9). The foundation of His material concern was His incarnation. Because all (material) things were made by Him (Jn. 1:3), and thus all "very good," He chose to become flesh and blood. Therefore Christianity is irreducibly incarnational; this means that the temporal and economic concerns of God's people are not trifles. Christ came to fulfill the law, which includes the Property Commandment: "Thou shalt not steal."

Since the economic concerns of Christ are total, it is not easy to know where to begin our primer. So, let us begin chronologically with His famous statement about *bread* during His temptation in the wilderness. After Satan tempted Him to command that the rocks become bread, Jesus rebuked the Devil, "Man shall not live by bread alone, but by every word that proceeds out of the mouth of God" (Mt. 4:4). The original setting of this statement concerns those who complained about the shortage of victuals in the howling wilderness (Dt. 8). In answer to their grievous griping, God sent the Wonderbread, or maybe angel's food cake. This largesse teaches us to live according to every word that proceeds from God's mouth. The bread did not just vindicate that God's Name is Jehovah-Jireh, that is, the Lord who provides timely rams in the thickets for His Abrahams and Isaacs. Rather, the word of God dispatched the bread. God spoke and set their tables. Thus, God's people were schooled in the wilderness. The bread that we eat is not the patented product of the "incredible bread machine" of capitalism, or the result of our own

brawn that we have earned in the salt mines of life, but the result of God's providential word. Our bread does not come to us in a vacuum, but from God's word (Is. 55:11ff.). When we pray, "Give us this day our daily bread," we recognize that God alone spreads our tables and causes our cups to cascade with wine. Man is not *just* economic man; man is what he is because he lives by God's providential word.

Christ Promises Us Staples

Very much related to this is Christ's promise of food, shelter, and clothing in the Sermon on the Mount (Mt. 6:25ff.). He commanded: "Seek ye first the kingdom of God and his righteousness and all these things will be added unto you." The context features Christ's condemnation of mammonists, who are enslaved to their wealth (Mt. 6:24). One trait of a mammonist is that he constantly worries because his god is "uncertain." This anxiety stems from his wretched unbelief. Christ's cure for mammonism is a paradox: the solution to worry *is* worry. He tells us that if we are going to be worried that we should worry about our relationship to God's Kingdom and God's righteousness. The imperative, "Seek ye first," means to eagerly, even worriedly, search after God's Kingdom and righteousness. Of course, the Kingdom refers to the rule of God in the Person of Christ, who is the King of the Kingdom. And, the "righteousness" refers to the righteousness of God's law. When we make the commandments of God our chief "worry," then and only then will "all these things be added unto you." That is, the food, shelter, clothing, and housing will be added. Some commentators interpret this last clause

as an expression taken from the Jewish marketplace where it was common for the seller to “add unto you” an extra portion according to his gracious will. But the worship of the god mammon dices us so that we abandon God’s rule and righteousness. And the result of this insanity is that we slay ourselves! The Greek word for *worry* is most instructive: it literally means “a piece.” A mammonist so worries that he actually divides or chops up himself (e.g., ulcers, etc). The Greek word for *worry* describes the effects of worry! Worry is a sword that slices us to *pieces*.

Years ago I read a newsletter that had as its caption Matthew 6:33. Occasionally, the newsletter would accentuate the negative. You know, “the light at the end of the tunnel is a gorilla with a flashlight or a train,” etc! In despairing, perhaps even cynical moments I used to call it *The Titanic Gazette*. I think the problem was that I treated Matthew 6:33 like springboard preachers use Scripture. A springboard preacher announces his text and then *leaps* from it altogether. That is, the text is a pretext for him to say whatever he wants to say. On the contrary, Matthew 6:33 should quicken us to heartily trust God’s promises. We have a precept (“Worry about the Kingdom and His righteousness”) and a promise (“all these things will be added unto you”). This adding is demonstrated repeatedly in our lives, sometimes by what the Puritans called “remarkable providences.” One such was the Lutheran musician Johann Sebastian Bach, who often walked fifty kilometers to Hamburg to hear J.A. Reincken, organist of the Katharinen-Kirche there. One day he returned from the recital quite penniless and rested outside an inn. Hungry, someone threw two herring heads onto a trash pile. Reluctantly, Bach examined the rancid offering to see if any part was edible when he found a coin in each head! He “wined and

dined” and was able to make another trip to Herr Reincken. We can augment to Bach’s experience the feeding of the five thousand, which is Christ’s only miracle that is recorded by each of the evangelists. The five-thousand sought first the Kingdom of God and His righteousness to the point of physical exhaustion, and then “all these things” were added unto them.

Christ and Money

Christ also viewed life as a stewardship. Good stewardship involves: (a) money, (b) property, and (c) individual gifts or endowments. Regarding money, Christ had much to say. First, He did not condemn money *per se*. He even received entertainment in the homes of the rich, such as Zacchaeus and Simon, and was buried by the wealthy Joseph of Arimathea. He ate the Last Supper in a “large furnished room” provided by rich friends (Mt. 27:57ff.). He received the alabaster box of priceless ointment with thanksgiving. He spoke favorably of Abraham, the greatest of the Old Testament believers, but who was also “exceedingly rich” (Gen. 13:2). Money, whether it be in coin or in cattle (as it was for Abraham), is to be viewed as a trust over which we are stewards under Christ’s authority. The steward is to supervise and apportion the foodstuffs of his Master. The steward knows that all of life is a sacred stewardship; the property that he “owns” belongs absolutely to his Master. This translates into our using His monies for the glory of our Master in heaven. Therefore Zacchaeus gave one half of his goods to the poor and even made four-fold restitution when necessary (Lk. 19:1-10). Thus money does much good, when wisely and lovingly used. Christ even commands us “to make friends by the mammon of unrighteousness” (Lk. 16:9)!

A classic quote from Augustine compares love and money. He wrote

the following brain-twister: “Money is made smaller if you give it away, but love grows. We show more kindness to a man when we give him money if we do not ask it back, but we do not give love unless we require it to be repaid. When money is received it stays with him who receives it and leaves him who gives it, but love does not leave the man who gives it, and if it is not repaid, still it stays with him, and he who receives it does not possess it unless he gives it back.” Augustine’s thrust is that nothing on earth lasts except love.

Nevertheless, Christ did condemn “the *love* of money,” which is covetousness (just as we should reject the statement of the 13th century theologian Caesar of Heisterbach, who said, “Religion brought riches and *riches* destroyed religion”). Neither money nor riches are radioactive. Christ’s command to the rich young ruler to go and to sell all and give to the poor was not a justification to found a religious order like the Franciscans when St. Francis “embraced the ragged bride of poverty.” Christ was preaching the Tenth Commandment, “Thou shalt not covet.” His intent was to prosecute the idolatrous heart of the rich young ruler. The ruler who claimed to follow God’s law perfectly needed to understand that the difference between God and *gold* is one letter: and that his god was the latter. The Tenth Commandment prosecutes our coveting our neighbor’s house, wife, or any of his property; yet, it does not condemn our coveting a wife or house *like* our neighbor’s. Certainly, Christ does not command His people to de-capitalize themselves; but He does command us to mortify our Midas-hearts. Thus, the cliché: “He has a heart of gold,” can describe either a Midas or a Zacchaeus.

Property and Socialism

The premise of socialism is that private “property is theft.” According

to this definition, not even God, who is the creator and owner of property, would be guiltless (Ps. 24:1).

Likewise, Christian socialists incessantly toot that material things are “dangerous things.” For example, socialist Ronald Sider in his writings, which include *Rich Christians in an Age of Hunger*, repeatedly opines that “possessions are dangerous.” He then deduces that the best thing to do with the lion’s share of these possessions is to give them away, either personally or by passively acquiescing to confiscatory, governmental taxation. This “Robin-Hood-with-a-Sheriff’s-Badge” mentality not only conflicts with Christian love, which is free and voluntary, but with our calling to be God’s stewards. All that we own is a sacred trust bestowed by our God. We receive His monies and we must invest them. The way to give more is to invest more. Stupid philanthropy in the name of love is a masquerade for irresponsible “thoughtless benevolence.” (Some have rightly called the doctrine of the redistribution of the wealth as the ethic that produces “the greatest unhappiness for the greatest number.”)

An old illustration about statist redistribution is worthy of our primer. If a person owned two cows and lived under the following governments, the following results would ensue:

Under Socialism: You would be forced to give one cow to your neighbor.

Under Hindu Socialism: You worship both cows and starve to death.

Under Communism: You would be forced to give both cows to the State, and the Party would give you some of the milk.

Under Fascism: You could keep the cows, be forced to give some of their milk to the State, and the State would sell the milk.

Under (American) Welfarism: The Government shoots one cow, milks the second, and then pours the milk down

the drain.

Under Nazism: The Government shoots you and seizes both cows.

Under Capitalism: You sell one of your cows and purchase a bull.

Of course, it would make no sense for the property that is claimed to be both “theft” and “dangerous” to be redistributed. The reason is that we would imperil the lives of our neighbors! The late David Chilton spoke sarcastically but keenly of the decapitalization-mentality. Chilton wrote: “What seems most strange is that Sider goes on to request us to share these dangerous things with others.”¹

Investing Your Talents

Christ not only spoke about property and money, but also “talents.” This is shown in the parable of the talents in Matthew 25. “Talents” is not only a monetary term, but also represents our God-bestowed gifts and abilities. The parable portrays the Christian life as a trusteeship; all of us differ in our endowments, but everyone in the parable receives something. One received five, another two, and one received only one. There is inequality in the distribution. The reason for the unequal apportionment is due entirely to God’s good sovereignty. Thus, that God gives endowments should preclude discontent and irresponsibility. The two good servants in the parable were thankful and responsible to their master. Both strove to double their talents. And Christ eulogized them both with the words, “Well done.” They finished their work. It was not, “Nice try,” or “Well begun,” or “Well intended.” On the contrary, the bad servant who received one talent was also expected to invest. But fearful and lazy, he hid his talent. His sin of omission was the basis of his condemnation (sins of omission are common in Christ’s parables). Because he had no sense of life as a calling from

God, he hid God’s talent. And instead of investing his talent with the bankers for interest, his biography was “I hid thy talent” (notice: *thy* talent).

Now, when his master called him to give account, the one-talented servant blamed his master instead of himself. It was then that his master took the one talent and re-distributed it to his first servant, who now owned ten talents! In other words, he further propertyed the propertyed. He said: “For everyone that hath shall be given, and he shall have abundance; but from him that hath not, even that which he hath shall be taken away” (Mt. 25:29). Thus in this parable Christ actually sides with the industrious propertyed and condemns the fearful propertyless. The central point is that the lazy servant was not condemned for dishonesty, but for lack of productivity. He could have and should have loaned his money to the bankers. What we learn here is that not only does God bless us with monies, but He also blesses us with abilities and gifts. These, too, must be used for God’s glory. If we allow them to atrophy, then God will judge us.

Rewards for Good Stewardship

The final feature of Christ’s economic teaching is that He promises us material blessing when His commandments are obeyed. For example, the command to honor our parents is annexed with the promise of long life and peace (prosperity) (Eph. 6:2-3; Mt. 15:4; Mk. 7:20). Also, Christ commanded: “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give unto your bosom. For with the same measure ye mete withal it shall be measured to you again” (Lk. 6:38). This does not mean that we earn a reward; but it does mean that God *gives* a reward. Nor does it mean that economic

continued on page 33

Calculating the Cost of Changing Your World

William Blankenschaen



Christians need to acquire influence in this world for one simple reason: Christ commands us to do so. If “subdue and have

dominion over it” is not a mandate for acquiring influence in this world, we need a serious dictionary rewrite. The psalmist reiterates man’s influential position when he cries in awe, “You have made him [man] to have dominion over the works of Your hands; You have put all things under his feet” (Ps. 8:6). Likewise, when Christ reaffirmed His creation mandate in the full light of the Gospel, He commanded us to go and make disciples of the cultures. “Culture is not an accidental aside” in history; rather, Christ told us to influence people on His behalf through the power of the Holy Spirit.¹ As His disciples, we may only aspire to what will advance His name, His Kingdom, His sphere of influence.

Influence

Unfortunately, in both secular and sacred circles, critics often perceive influence to be a four-letter word. They wrongly portray influence as a reality of life in the real world, but not fitting for the faithful to handle, and certainly not for Christians to acquire. It reeks of this world and, after all, this world belongs to Satan (wink-wink). But those same critics would strongly encourage aiding the poor with bread, clothing the homeless, or even sharing the Gospel with an unbeliever. But that’s influence. When we give bread to the needy, we exert

influence on that needy soul, challenge all who witness the selfless deed, and propose an alternative to the messianic state. The question is never, “Will we influence?” but “How will we influence? And for whom?”²

Consider the example of one ambitious young man with dreams of acquiring influence — Joseph. God harnessed Joseph’s God-given ambitions to make him the most powerful man in the world. After God brought him through the School of Humility and Slavery, Joseph pursued his Bachelors in Egyptian Culture at Potiphar’s house, acquired his M.P.A. (Masters of Prison Administration) in the royal dungeons, and even learned how-to-win-friends-and-influence-people along the way before God granted him more influence than Pharaoh himself. But don’t miss this: God trained Joseph to acquire influence in a satanic culture. Perhaps nowhere in Scripture do we see a clearer example of Paul’s admonition to be “in the world, but not of it.”

But what of today’s Josephs? What of young Christians who aspire to change their world for Christ? How should they pursue influence? Certainly, selling oneself into slavery wouldn’t seem the best move in modern society. Joseph paid a price most Christians would rather not pay to acquire influence. But perhaps another necessary course of action is equally terrifying to both children and parents. College.

A Higher Education

In our postmodern society, the overwhelming majority of Christian young

people will need a college degree as a minimum qualification for acquiring influence. Their need for the degree is like a NASCAR pro’s need for a driver’s license. It won’t make you Richard Petty, but without it, you can’t even get on the track. Likewise, being able to write words doesn’t guarantee John Grisham’s success in book sales, but if Mr. Grisham couldn’t write his alphabet.... Well, you get the idea. A college degree does not guarantee influence, but its absence seriously limits the possibilities.

But what of the rising cost of higher education, a cost that may seem like economic slavery? Is that price too steep? Should it be? Let’s keep it simple: if Christians are serious about acquiring influence in the 21st century, they must cross the thresholds of colleges and inhabit the hallowed halls of universities. Period. There’s no way around it. And this is a serious limitation, but let’s be honest about something. Most colleges are overpriced. They cost way too much money for way too little education that you could probably get more efficiently on your own for a lot less money. Do you really need to fund the State U’s research into the mating habits of a prehistoric virus that probably didn’t even exist in the first place? Probably not. Nor do you need to pay for the school to have an entire department devoted to paranormal activities. So there, let’s admit that right up front. The price tag for most higher education is seriously inflated.

Credentials

But what is the price of influence?

What most people (not just Christians) fail to realize is that higher education is not primarily about acquiring an academic education but about obtaining credentials. Credentials that speak on your behalf. Credentials that open doors otherwise closed to you. Credentials that assure you of a chance to dance. Credentials do not guarantee anything, but they do qualify you for consideration. Christians should not find this concept foreign; after all, the Apostle Paul claimed to be the most credentialed Christian in the Bible:

Circumcised the eighth day, of the stock of Israel, of the tribe of Benjamin, A Hebrew of Hebrews; concerning the law, a Pharisee; concerning zeal, persecuting the church; concerning the righteousness which is in the law, blameless. (Phil. 3:5-6)

On many occasions, Paul's credentials opened doors for ministry and cultural impact. His religious qualifications gave him an instant pulpit in temples and synagogues. His philosophical education created opportunities in Athens, the philosophical zenith of his day. His Roman citizenship qualified him for preferential treatment which he used to advance the cause of Christ. Because of his credentials, the cultural leaders of his day could not merely dismiss him as yet another rabid fisherman. His credentials made him a force to be reckoned with but not an arrogant erudite on a personal crusade for power. "Recognizing the value of the credential and then using it in the world is in no way connected to pride and quite obviously connected to purpose."³ The Christian must never be content with simply existing. Rocks exist. People exist for a purpose — to advance the purpose of God. Even rocks do that. Imagine what rocks could do with the right credentials.

Acquiring the right college credentials will require serious adjustments for most Christian families if they are to surpass rocks in influence on this earth.

In most cases, both Christian young people and their parents must adjust at least three things:

A. Attitude. Call it an exuberant sense of humility, if you will, but Christians (make that all people) tend to aim too low. Paul calls us to make it our aim "to be well-pleasing to Him" (2 Cor. 5: 9). Could we possibly be called to aim higher? Yet so many Christians fail to aspire to much of anything. It's been said, "Blessed is the man who aims at nothing for he will surely hit it." Sadly, too many Christians approach life the way Charlie Brown approached target practice — shoot the arrow, then draw the target. Can't miss.

B. Budget. Nothing scares Christians away like talking money. But nothing worth accomplishing can ever be accomplished in one lifetime; therefore, parents must think in terms of generations. A little bit of money set aside now turns into a substantial chunk of college funding when invested properly. Of course, that may mean no cable tv, scaled down vacations, and not as many trips to Old Navy, but as David said, "Neither will I offer burnt offerings unto the Lord my God of that which doth cost me nothing" (2 Sam. 24:24). Success always has a price.

C. Concept of the Call. Why did David challenge Goliath? Because he was called. Why did Paul refuse to see any obstacle to his mission? He was called. Why did Peter think he could do what everyone said he was not qualified to do? The call. Once a Christian hears the call, there can be no going back. Money is not an issue. Time is no barrier. Difficulty becomes irrelevant. The call consumes everything. If you're called, you can do whatever needs to be done to fulfill the call. College? Are you called? Not a problem.

Dangers

But even with these adjustments, challenges await the naïve Christian

young person in choosing the college path. Consider the three following dangers especially:

1. Most colleges are moral black holes. Let's face it: all colleges will test the Christian young person's ability to make the Faith his own. And most campuses today are cesspools of fornication, substance abuse, and satanic ideology — those are the good colleges. But Egypt was all those things. And Joseph still had to go. Because he was called. And not only did he succeed, but his faith flourished in the hostile environment. That being said, a student's choice of college should largely be determined by the true strength of his faith, for it will be tested. To ensure success, the student should attach himself to a strong church family for support while in college. If such a church is unavailable, don't go to that college.

2. Many Christian colleges just don't qualify. If your goal is acquiring influence that will open cultural doors, most degrees from Christian colleges will not cut it. Right or wrong, our culture perceives Christian colleges as majoring in sub-par education. It doesn't matter if it's true (although, unfortunately, it often is), that's reality. Status matters. That being said, most Christian young people would never survive on a secular campus without bowing to peer pressure. Their faith would be destroyed before the end of the first semester. Bottom line: find out how the Christian college is perceived in your field of interest before blindly attending and wasting a lot of money. Or attend the Christian college for your Bachelor's degree then transfer to a university more prestigious in your field for your graduate work.

3. Most degrees are virtually worthless. Hugh Hewitt puts it this way, "Masters and Ph.D. degrees have value but only if they are properly explained. Sometimes, you don't get the chance to explain, and all those years of study

end up helping you very little — if at all.”⁴ Unless you have an extremely narrow career focus, consider a liberal arts degree or something comparable that will keep your options open for graduate school. Most college students change their major several times, anyway, so you may as well plan on God changing your plans. Hewitt offers what I think is sage advice. Pursue a postgraduate degree with stand-alone value — M.D. (doctor), J.D. (attorney), or M.B.A. (boss) — that will prepare you for influence just about anywhere God may call.

I hear the protests already, “College isn’t for everyone!” Granted. But that list is shorter than most critics would like to think. Consider the following three legitimate exceptions to the college rule:

1. *Women.* No, I’m not saying college isn’t for women. Quite the opposite, actually. Most women will experience the most influential calling in the world as mothers. They will shape the minds of their children as no one else can or should. Future moms need to go to college. But they must be prudent in doing so. For while a future father may be willing to take on six-figure debts that his resulting career will easily repay, a future mother should exercise caution financially for she may be acquiring debt that her career (motherhood) will not be able to repay in a timely fashion, thus hindering her family’s influence rather than helping it.

2. *A narrow career focus.* Some young people are already locked into their career choice. Some just think they are — for now. These situations are rare but do exist. For example, (and one must stretch the mind to conjure some of these) a career in the military does not require a college education, although the student will need to compensate for it in some way through meritorious service if he hopes to advance. A career as a convenience store clerk also may not justify a college education, but it

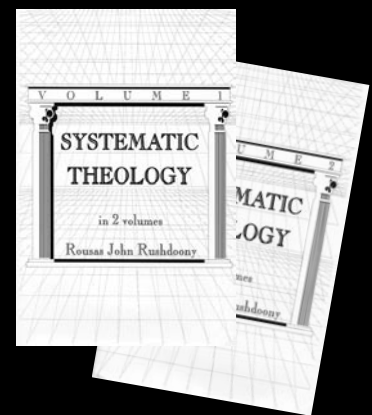
will also produce little influence.

3. *Mental limitations.* In His sovereignty, God has not given the same intellectual capacity to all. Some of His people face challenges to learning that would cause the rest of us to quit and go home. But that is not to say that those people cannot have influence or acquire an education simply because they do not meet admission standards. They should, in fact, make every attempt to maximize the capacities they do have to maximize their influence. Once again, however, this list is shorter than most cynics think. Most young people labeled as “vocational school material” have simply never been forced and taught to think diligently or instilled with the work ethic and study habits to succeed. There is no shame in being a carpenter, if that is what you have been uniquely called and gifted to do to influence the world for Christ. **CR**

William Blankschaen has been blessed with a beautiful wife and three children. He is a teacher and administrator at Cornerstone Christian Academy near Cleveland, OH, and a writer of challenging essays and Christ-honoring fiction.

1. Kenneth L. Gentry, Jr., *He Shall Have Dominion: A Postmillennial Eschatology* (Tyler, TX: Institute for Christian Economics, 1992), 181.
2. For a succinct treatment of influence as leadership see John C. Maxwell’s “The Definition of Leadership: Influence,” *Developing the Leader Within You* (Nashville, TN: Thomas Nelson Publishers, 1993), chapter One.
3. Hugh Hewitt, *In, But Not Of: A Guide to Christian Ambition and a Desire to Influence the World* (Nashville: Thomas Nelson, 2003), 33.
4. *Ibid.*, 30.

The Only Systematic Theology that is Reformed, Theonomic, Postmillennial and Presuppositional.



By R. J. Rushdoony. Theology belongs in the pulpit, the school, the workplace, the family and everywhere. Society as a whole is weakened when theology is neglected. Without a systematic application of theology, too often people approach the Bible with a smorgasbord mentality, picking and choosing that which pleases them. This two-volume set addresses this subject in order to assist in the application of the Word of God to every area of life and thought.

Hardback, 1301 pages, indices, \$70.00 per set

Save on the price of this book. Add this book to a larger order and pay less! See our catalog starting on page 37.

A Biblical Model For Lending, Debt, and Interest

Ian Hodge, Ph.D



Money. There just never seems to be enough of it. “If only I had more,” says the consumer. “Then I would not have to wait until next year, or even five year’s time, to buy what I want.”

The sellers say the same thing, “If only consumers had more money they would buy now and I would not have to wait one or five years to make a sale.”

In steps the government: “We’ll solve the problem for everyone. We’ll just print more money.”

“But that’s inflationary,” argues the consumer. “It means prices will go up and I’ll have to pay more.”

“Great,” says the supplier. “Prices can go up and I’ll get more money. And so long as my prices go up more than my costs, I’ll be ahead.”

So the government complies and the printing presses manufacture more money. Prices rise, so they crank out even more money. For how long? No one knows. We do know, however, that one day boom conditions created by printing more money come to an end. Then recession.

Now there is a way of resolving this, it seems. Instead of manufacturing notes and coins, it is possible to create money (*i.e.*, purchasing power) in the form of credit. No notes; no coins; just book-keeping entries.

But prices continue to rise and even more credit is needed to keep the wheels of commerce turning. Consumers don’t want to wait until they save for

purchases, suppliers don’t want to wait until consumers save, and soon everyone has a vested interest in keeping the credit-making machine alive and well on planet earth.

It is estimated that as of January 24, 2004, the amount of U.S. debt per person was \$23,928.58. The national debt is presently climbing at the rate of close to \$2 billion *per day*. And this, it is assumed, is the way to bring future purchases into the present, making wealth for all.¹

Conservative economists tell us we are in danger. Others support the credit expansion as the way to wealth, especially as a means to stave off any serious recession. This only means, however, that we cannot rely on economists, even conservative ones. For even some of them warn of the dangers of debt on the one hand while with the other they encourage us to take on debt as the way to wealth. Contradictions don’t help.

The current unemployment changes should warn us what is happening. Jobs paying \$60 an hour in the U.S. are going to India where workers get \$10 an hour. And credit expansion has played its part in causing these wage anomalies. For expanding money, either in the form of notes and coin or credit, will surely lead to higher prices. That much the economists have correct. And so, in the West, we’ve so inflated our money and our prices that now foreign workers can underbid us anytime they like and they still get to make a living in the home country.

The economists, however, will not

solve our problem of money and credit, no matter how hard they try. At the end of the day, the only reliable guide we have is the Bible, and the Bible just happens to have some guidelines on this perplexing issue of debt.

Lending

Lending and borrowing go together. Just like love and marriage, you can’t have one without the other, as the old song says. In the Bible, there are some guidelines for lenders. *First*, it is imperative that we help our neighbor (Lev. 25: 35-37). Sometimes, lending is the way to help.

Second, in Israel there was an important limitation on the lending period, with a release of the debt in the seventh year (Dt. 15:1-11). It is frequently argued that this passage means borrowers should not borrow for more than six years. But that is not what the text argues here. This is a limitation on the *lender*, not the borrower. It is the lender who is to release the debt in the seventh year, not the borrower who is to pay it all back by that time.

At the same time, the lender cannot use the seventh year release law as an excuse not to lend. He is to help his neighbor as best he can without any requirement for economic gain. And, in fact, since all loans were to be forgiven every seven years according to a preset calendar, there was a real possibility of economic loss if a loan was given out in the sixth year. One assumes here the size of loans would vary as the time to the release year diminishes. But the prin-

principle taught here is clear: there is to be a release of debt in the seventh year. No scope for a 25-year mortgage here.

Debt

The other side of the lending equation is the borrower. If there is no outright prohibition against being in debt in the Bible, there is certainly no encouragement to take it on. "Owe no man any thing," is pretty clear (Rom. 13:8). So too is the idea that debt is slavery (Pr. 22:7). Put that alongside 1 Corinthians 7:23 where we are told not to be slaves to men and it is obvious that the Bible does not encourage us to take on debt, and certainly not as a means to overcome our impatience when we don't want to wait for a new house, car, washing machine and so forth.

Of course, what is meant by not being in debt is complicated. The Bible elsewhere (e.g. Ex. 22:15) seems to allow for the hire of economic goods. Some have therefore concluded that if it is acceptable to rent a house, then it is acceptable to rent money (*i.e.*, borrow). Some have even argued that since providing for basic necessities is an obligation, (e.g., paying rent if we don't own a house, or providing goods for which we take a prepayment) then any prohibition on debt is not valid. But the borrowing of money as an economic transaction carries with it one important difference. When we rent a house, we take the house and return the house when we've finished. It is the same if we rent a vehicle for a period. But when we rent money we turn that money into something else. We do not return the lender "his" money, since we don't identify money in this way. We do, however, return "equivalent value" in money.

Is the Bible saying we should take on no obligations at all? The Old Testament required the payment of wages daily (Lev. 19:13). Today, businesses accrue debts to employees that may be

fourteen or thirty days long, sometimes much longer. There is no encouragement here for employers to accrue debts to employees.

Businessmen like the prepayment of goods and services because they think that helps their cashflow. If prepayments are accounted for correctly, however, it will not help cashflow at all since the money will only be called down as goods are supplied. In short, prepayments should not be available as *advance* payments but held in trust until the goods are supplied. Correct accounting does not make prepayment a debt; it's an asset unavailable for use until goods are delivered.

It is hard, then, to find in the Bible any encouragement to take on debt, especially long-term debt.²

Interest

The Bible limits usury, or interest, in an unusual way. We may not charge interest to the poor (Ex. 22:25), but neither may we charge interest to a brother (Dt. 23:19-20). Now if a brother means a fellow Christian, then who do we classify as Christians? Those who go to our own local fellowship? Do we think all Presbyterians, Baptists, and Charismatics are Christians? How about those who have been baptized in the name of the Father, Son, and Holy Spirit, which would include a lot of people who are not Protestants, or even who are not faithful, professing believers? We find it difficult to solve the question, let alone work out who can legitimately be charged interest.

It is often suggested that John Calvin provided a theological justification for the charging of usury to everyone. Calvin's position, however, appears somewhat ambiguous. For example, he argues on the one hand "there is no scriptural passage that totally bans usury." This is true, but the issue at stake today is not whether there is a general

ban on usury, but whether there is any ban at all on the charging of usury. The Old Testament did not place a total ban on usury: it allowed usury to be charged to non-brothers.

While Calvin does not argue against usury on Biblical grounds, he nevertheless attempts to put moderation on the charging of interest. He prefers that "usurers were chased from every country."³ Nevertheless he is not willing to place any prohibition on charging usury. He is careful to place the emphasis on Christian charity and moderation in our dealings with others.

Using Calvin on the topic is risky when the following words are taken into consideration. "I conclude now that we must judge usuries not according to some certain and particular sentence of God, but only according to the rule of equity."⁴ In fact, Calvin is even more precise on one issue: that the Old Testament is no longer to be taken as the standard for determining the answer to the issue of usury. Instead, Calvin posited a new standard, that of "equity." Thus, Calvin says, "It is well known that usury was forbidden to the ancient people. But at the same time, we must confess that it was a part of the judicial law which God appointed for the Jews in particular; whence it follows that usuries are not to be condemned today, save wherein they contravene equity and brotherly union...."⁵ Equity and brotherly union? Whose version of these? That is the key question once we depart from the words of the Bible.

The limitation on usury is clear. What is not clear is our acceptance of the Old Testament. This is a problem I have highlighted in other essays in the *Chalcedon Report*. Contemporary Christianity has yet to figure out a consistent hermeneutic of interpreting the Old Testament in the New Testament era.

The charging of interest, however,

continued on page 33

A Biblical Tax Burden

Tom Rose



For some people winter is the most depressing season of the year. They suffer from sunlight deprivation, which brings on the “winter blues” — a *naturally* produced depression. But an increasing number of people in America suffer from an *unnatural* “winter blues” that isn’t relieved until April 15 of each year, the deadline for filing income tax reports. American citizens have invited this annual dose of artificially induced depression because we have allowed civil government to grow out of control. As our Biblical view of civil government declined through the generations, an anti-Biblical concept of government has grown, bringing increased government spending and taxing.

Tax Freedom Day

Tax Freedom Day is the day on which Americans finally earn enough money to pay their taxes. In 1900 Tax Freedom Day was January 20. It only took 20 working days to pay off the combined “tax bite”: seven days for the federal government, and 13 days for state and local governments.

In 1900 the total effective tax rate was only 5.7% (2.1% at the federal level, and 3.6% at the state and local levels). But over the years, as the role of civil government expanded, Tax Freedom Day occurred later until in the year 2000 it was on April 30. Today it takes the average American 120 days (three whole months!) to free himself from the grasping bite of taxes (84 days for the federal, and 36 days for state and

local governments). The total effective tax rate in 2000 rose to 33.0% (23.1% for federal taxes, and 9.9% for state and local taxes).¹ In 1 Samuel 8, the prophet warned Israel that a persistent rise in taxation would occur when the people rejected God as their king and asked for a “king like other nations.” Prior to that time the Israelites were blessed by living in a decentralized republic where civil rulers had very limited power.

Hidden Taxation

The real level of taxation in America has risen much higher than the above numbers indicate. Since establishing the Federal Reserve Bank in 1913, monetary inflation has “taxed” citizens by secretly confiscating their accumulated savings and incomes by debauching the purchasing power of the dollar. The monetary collusion between the federal government and the Federal Reserve Bank made 1913 the black, black year of the republic. Political actions practically guaranteed — through unlimited taxation and open-ended power to create money — the growth of a powerful and potentially tyrannical central government in Washington, D.C.²

The Consumer Price Index (CPI)³ was 25 in 1900, but by the year 2000 the CPI had risen to 516 — an increase of 20.6 times!⁴ The average person is so busy working to provide for his or her family as to be almost completely unaware that our centralized government grows from the open-ended power to tax and create new fiat money. How many of us realize that our parents and grandparents lived in a political climate that blessed them with much greater

political and economic freedom than we enjoy today?

One line of propaganda upholding the growth of steadily increasing government taxation and intervention is this: “As the population of a country grows, it is only natural that taxes and government controls increase.” This indeed is what has happened in America because of the general acceptance of a humanistic view of civil government, but it is a false and misleading argument.

Does a family, church, business firm, or other voluntary organization increase the economic burdens on individual members as the organization grows in membership? No! The opposite occurs because of the economic laws of the division of labor, specialization of effort, and the reduction of costs through quantity purchasing and mass production. Thus business firms are consistently able to benefit workers through rising wages and consumers with lower prices. So too can family, churches, and voluntary organizations follow similar practices. It is not until unnecessary and costly bureaucracy enters the picture that the efficiencies of economic growth are stymied. The Achilles’ heel of humanistic civil government is that political leaders live at taxpayers’ expense contrary to God’s admonishment in Deuteronomy 17:14-20. Naturally, we try to distance ourselves from freeloaders and thieves. But, since government exists by imposing forcible mandates on the populace, expensive and costly bureaucracy is encouraged. Yet a viable concept of civil government and taxation can be found in the Bible.

Is There a Biblical View of Government and Taxation?

Unfortunately, it is not likely that today's churches will teach about the Biblical view of the state. Seminaries — even the best Reformed seminaries — fail to instruct their graduates about the Biblical role of civil government. Consequently, many pastors have difficulty understanding what Scripture teaches about civil government and economics, and they, in turn, pass on this ignorance to their congregations.

Confounding the problem even more is the existence of state-chartered corporate churches (501-C-3 churches) that fear to speak out on so-called “political issues,” lest their tax-deductibility be taken from them. Such churches have been effectively emasculated from performing some of their most important roles in society (Dan. 2:44; 3:1-18; 6:1-10) because they fear the state more than God.

Rushdoony writes about the Babylonian concept that the King was the earthly mediator between man and God, which concept has carried over into modern society. He explains why the prophecies of Daniel were an offense to rulers in his time, just as Biblically oriented church leaders are sure to be an offense to political leaders today:

Daniel is offensive because it sets forth predictive prophecy in its plainest form, unpoetic, blunt, and unmistakable...it charts the course of empire for centuries ahead,...this is not only a revelation from God but the manifestation of God's normal and continuing government of men and of nations. And this is a stumbling block. Men and nations want to believe in their autonomy, their independence of God; they prefer to see themselves as masters of their own destinies, as the movers and shapers — creators, not creatures.⁵

And again:

It is equally certain in the twentieth century that God has at various times

handed power and dominion to such men as Hitler, Mussolini, Chamberlain, Stalin, Daladier, deGaulle, Roosevelt, Mao, Kennedy, Nasser, Nehru, and others, while leaving His saints helpless and apparently impotent in the face of these ordained powers. Not without reason, as they contemplated these things, the saints in Babylon gave voice to their grief:

“How shall we sing the Lord's song in a strange land?” (Ps.137:4).

This, unhappily, is constantly our calling now, to sing the Lord's song in a strange land, in a world handed over to the sons of Babylon.⁶

Many Christians today misunderstand Romans 13 concerning civil government — about “being subject unto the higher powers” (v.1) and “paying tribute” (v.7). Romans 13 must be read and understood in conformity with the book of Daniel, the oppression of the people that the Old Testament prophets railed about, and the admonitions given in Psalms about not trusting princes unconditionally (Ps. 146:3). God's people are *not* admonished by any passage of Scripture to give unquestioned obedience to civil rulers. Legitimate obedience is always conditional. We are to follow the example of Daniel in the New Testament age, lest tyranny reign supreme in the absence of our witness for Christ. In short, Romans 13, standing alone, is *not* normative; but, rather, Daniel and Romans 13 taken together *are* normative.

When considering the paying of taxes, we must view the Old Testament and New Testament passages as a whole. Many Christians mistakenly interpret Romans 13:7 and Matthew 22:21 as directions to pay, without question, any level of taxation demanded. Such an attitude guarantees the unopposed growth of tyranny! How does this fit in with God's desire that we live as free and self-responsible individuals before our Creator (Ex.8:1)? How does it

correspond with God's admonition that we honor Him by tithing our income (Mal. 3:8-12)? If God admonishes us to pay Him a tithe (10%) of our income, do not civil authorities raise themselves above God by demanding more than God allows? This idolatry must be opposed. But what would such opposition look like?

What Would a Biblical System of Taxation Look Like?

Over the last 100 years, lawmakers and taxing authorities at all levels of civil government have developed ingenious ways of relieving citizens of their hard-earned incomes. This has occurred because neither the citizenry nor the civil authorities have looked to the Bible for guidance. Who was there to teach them? The church and its many seminaries certainly do not fill this need.

Through many years of studying God's Word, I have become convinced that there is only one Biblical way to support both church and state. Through the tithe, each individual can give that which he owes directly to God's service by supporting Biblical work of the church and of private individuals. The tithe belongs to God, and so it is not to be controlled by the church. Rather, when it comes to supporting church ministries, each believer has the personal responsibility of weighing church programs in the scale of value and then determining whether or not they are worthy of support. This statement might appear radical because it runs counter to the viewpoint that we owe a full tithe to the ecclesiastical church. However, the responsibility of administering the tithe belongs to the tither and not to the church; and the church's real work is simply to preach the saving Gospel of Christ and to edify the saints by applying God's Word to their lives.

As the church expands its primary calling beyond Biblical guidelines and

demands a right to an unquestioned tithe from church members, it unbiblically arrogates to itself a similar alleged “right of taxation” we hear in the civil arena.

The only Biblically authorized civil tax is the head tax or a census tax — a half-shekel mandated by the Lord in Exodus 30:11-16. During Jesus’ day the Hebrew shekel was worth a day’s wage. Imagine supporting the many varied activities of civil government today by each person over age 20 paying only one day’s wage, and the rich paying no more!

Yes, a head tax of one day’s wage would be sufficient to support God’s narrow mandate for civil government (Rom. 13:4). Around 1900 we supported all levels of civil government for less than five-percent of our Gross National Product. Our national debt was zero, we had no IRS to fear, and practically no government involvement in our personal lives.

R. J. Rushdoony sheds interesting light on church and state:

We find in Scripture two institutions of very great symbolic and typical significance yet with very limited and circumscribed powers. These are church and state. The state is the ministry of justice (Rom. 13:1-7), and it very clearly has thus a very important function. Justice being basic to the Kingdom of God, the state’s function is thus an obviously important one. Moreover, the analogy between the state as a realm, dominion, or kingdom and the Kingdom of God is a very obvious one also, although the state can never be identified as the Kingdom of God, but, like the church, as only an aspect thereof.

God, however, very severely limits the powers and the scope of the state by restricting its taxing power to the head or poll tax, whose purpose is the civil covering, atonement, or protections of society (Ex. 30:11-16). Beyond this, apart from possibly some fines, the state has no taxing power and is thus given, as its legitimate area, a severely limited

field of activity. The modern state, by exacting, directly and indirectly, taxes on various levels equal to about 45 percent of the citizen’s income, is thus illegitimate, lawless, and godless. The state in Scripture thus has an important meaning but a restricted and secondary function.


This is no less true of the church. Whereas the state is the ministry of justice, the church is the ministry of grace. As such, the ministry of the word of grace is its essential function. The response of man to that word of grace is in part worship, and worship thus constitutes a central aspect of the life of the church. Worship wanes as the word of grace is adulterated and neglected, because worship is the grateful response of the people of grace. The church is the body of Christ, and its meaning is one of very profound and far-reaching implications, but again, as with the state, Scripture severely restricts its power and scope.⁷

Again, he states:

The state has instituted a number of godless forms of taxation: the property tax, the inheritance tax, the income tax, and so on and on. Statist taxation is revolution against God: its purpose is to supplant God’s order with man’s order. The function of God’s tax, the tithe, and God’s ordained civil tax, the poll tax (and limited fines), is to establish God’s order.⁸

A truly Biblical system of taxation would eliminate the tyrannically invasive and feared federal income tax along with its counterparts at the state and local levels. Individuals and corporations would then have to earn their incomes rather than being given welfare subsidies at the expense of citizens who do work, which is legalized theft. The long list of taxes we now pay would disappear. And the healthy breeze of freedom wafting across America would enliven our creative spirits. Each person’s property and accumulated wealth would be beyond the grasp of envious powers lurking

behind the political facade (Eph. 6:12).

We must recognize that the evil spirit of “Babylonian civil government” exists in our age just as it did in the age of Daniel, and we must direct ourselves accordingly. Does this mean armed rebellion? Certainly not! While God did raise up Jereboam as an intermediate magistrate to rally the people against the oppressive taxation of King Rehoboam (1 Kin. 12),⁹ our role as Christians is to pursue peaceful educational endeavors, instructing people to seek and follow Biblical precepts. This is our holy calling! 

© Tom Rose, 2004

Tom Rose is retired professor of economics and author of nine books and hundreds of articles dealing with economic and political issues. Rose’s latest books are: *Free Enterprise Economics in America* and *God, Gold, and Civil Government*. Phone: 724-748-3726; Website: www.biblicaleconomics.com.

1. J. Scott Moody, *America Celebrates Tax Freedom Day* (Washington, D.C.: Tax Foundation, 2003), 1-4.
2. Tom Rose, “90 Years and Going Strong?,” *Chalcedon Report* 443 (August 2002), 12.
3. The Consumer Price Index is an index of the variation in prices paid by typical consumers for retail goods and other items.
4. Federal Reserve Bank of Minneapolis, “Consumer Price Index (Estimate) 1800-2000.” <http://minneapolisfed.org/Research/data/us/calc/hist1800.cfm>.
5. R. J. Rushdoony, *Thy Kingdom Come: Studies in Daniel and Revelation* (Fairfax, VA: Thoburn Press, 1978), 4-5.
6. *Ibid.*, 22.
7. Rousas John Rushdoony, *The Institutes of Biblical Law, vol. 2, Law and Society* (Vallecito, CA: Ross House Books, 1982), 127.
8. *Ibid.*, 219.
9. For information about the role of civil magistrates in the process of governmental interposition, see: Tom Rose, *Reclaiming the American Dream by Reconstructing the American Republic* (Mercer, PA: American Enterprise Publications, 1996).

Resurrection and Commission Part II

Rev. Kenneth L. Gentry, Jr., Th.D.



In the last issue of the *Chalcedon Report* I began a careful study of the Great Commission as found in Matthew 28. In that article I focused on the authority of the Commission; in this concluding article I will reflect upon the actual *mission* of the Commission as commanded by Christ when He commanded us: “Go make disciples of all the nations” (Matthew 28:19).

Christ’s Resurrection Mission

The discipleship idea involves training in the Christian faith. The Greek word for “disciple” is the verb *matheuo*, which involves exercising authority over another person so as to train him for service. In the Great Commission discipling is definitely redemptive in orientation, for it involves *baptism* in the Name of the Triune God. It is no simple humanitarianism; it is no social gospel.

The Great Commission does not merely speak of being a witness to all nations, else the word would have been *martureo* (from whence we derive “martyr”). It is not just to *preach* to all nations, or the word would have been *kerusso*. We are actually to disciple, to bring under Christ’s yoke and to train all nations.

Dispensationalists often misconstrue this. Charles Feinberg writes, “Nothing could be plainer in the New Testament than that in this age of grace God uses the church, members of the body of Christ, to be witnesses throughout the earth.” He then refers to Matthew 28:18-20. The terminology employed by the Lord will not allow this reduction of the concept of “disciple.” It will not tolerate the Great Commission to all

nations becoming the Great Suggestion to scattered individuals.

Certainly this entails evangelism. That is the absolutely crucial and essential starting point for Christian discipleship. Apart from the saving grace of Jesus Christ in the heart of the sinner “the carnal mind is enmity against God; for it is not subject to the law of God, nor indeed can be. So then, those who are in the flesh cannot please God” (Rom. 8:7-8). The Lord clearly taught that “as many as received Him, to them He gave the right to become children of God, even to those who believe in His name: who were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God” (Jn. 1:12-13). He also informs us that “unless one is born again, he cannot see the kingdom of God” (Jn. 3:3).

We ought to be engaged in reaching out to the lost and presenting them the saving gospel of Jesus Christ. Historic, orthodox Christianity sees the fundamental need of man as a right relationship with God. And that cannot be gained apart from the supernatural salvation wrought by Christ: “Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have access by faith into this grace in which we stand, and rejoice in hope of the glory of God” (Rom. 5:1-2).

But it does not stop there, as dispensationalists are prone to think. Megachurch fundamentalist pastor Jack Hyles has written of the Great Commission: “Notice the four basic verbs: (1) Go. (2) Preach. (3) Baptize. (4) Teach them again. You teach them something after you get them saved and baptized. What do you teach them? To ‘observe all

things whatsoever I have commanded you.’ Now what did He teach us to do? Go, preach, baptize, then teach what He taught us to do. So, we teach them to go, preach, and baptize, that they may teach their converts to go and preach and baptize.”¹

The Lord commanded that we should “teach them to observe all things that I have taught you” (Mt. 28:20). And it is abundantly clear that Christ did not limit His teaching to the message of individual salvation from hell. And He promised to lead His disciples into all truth (Jn. 16:13), so everything they taught was what He would have them teach. Yet they did not limit their teaching to personal redemption, either. Had such been the case, the Gospels would have been much, much shorter, as well as the New Testament as a whole.

In His first major discourse, the Sermon on the Mount, we read of the Lord’s reaffirmation of the law of God: “Do not think that I came to destroy the Law or the Prophets. I did not come to destroy but to fill it full measure” (Mt. 5:17). Paul states in Romans 3:31: “Do we then make void the law through faith? Certainly not! On the contrary, we establish the law.” And surely the Law of God cannot be limited solely to personal salvation. It must apply to the wider culture of man. Thus, this is one major feature of the “all things” Christ taught. Consequently, our discipleship instruction ought to include the law of God, as well.

When we read the New Testament we discover a broad scope in the teaching of Christ and His Apostles. Their scope is as broad as the world. Christ came to save individual sinners from their sin, to be sure. But as I have

said, He came also to save the “world,” the whole system of men and things. Hence, the broad world and life teaching of Christ and the Apostles. The New Testament promotes a Christian view of social duty and involvement. One vehement amillennial theologian in the Presbyterian Church in America criticizes theonomic ethics by arguing: “If anything has changed [in my view of the sufficiency of Scripture], then, it is that I would now argue with equal zeal for the *insufficiency* of Scripture in other than religious or covenantal areas. As such, Scripture is *not* a sufficient guide to many aspects of life, other than in the sense of providing religious direction and motivation to all of life.”²

Of course, the New Testament is concerned with marriage and divorce (Mt. 5:27-32), family relations (Eph. 5:22-33), and child rearing (Col. 3:21), as all agree. But it also instructs us regarding the rich man’s duty to the poor (Mt. 25:31-46), employer-employee relationships (Eph. 6:5-9), honest wages (Lk. 10:17), free-market bargaining (Mt. 20:1-15), private property rights (Ac. 5:4), godly citizenship and the proper function of the state (Mt. 22:21), the family as the primary agency of welfare (1 Tim. 5:8), proper use of finances (Mt. 15:14ff.), the dangers of debt (Rom. 13:8), the morality of investment (Mt. 25:14-30), the obligation to leaving an inheritance (2 Cor. 12:14), penal restraints upon criminals (Rom. 13:4), lawsuits (1 Cor. 6:1-8), and more. In doing so, it reflects and supplements the socio-cultural concern of the Old Testament, urging the people of God to live all of life under Christ’s authority, not just the inter-personal or family or church areas of life. Hence, the command to “observe all things I taught you.”

Thus, the Christian discipleship program should teach the whole Word of God, which equips us for every good work (2 Tim. 3:17). The Christian disciple should be engaged in expos-

ing works of darkness (Eph. 5:11). He should not only engage in negatively confronting the works of darkness through rebuke, but supplanting them through a challenge with the Truth and by a positive reconstructing of all of life: “The weapons of our warfare are not carnal but mighty in God for pulling down strongholds, casting down arguments and every high thing that exalts itself against the knowledge of God, bringing every thought into captivity to the obedience of Christ” (2 Cor. 10:4-5). Thus, as Paul says: “Do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God” (Rom. 12:1-2).

Christ’s Resurrection Expectation

The Great Commission truly establishes a *great* commission. It institutes a program of immense proportions, a program calling for world transformation. Christ commands the discipling of all nations in all things He has taught. He lays upon His people the task of bringing all men and their cultural endeavors under the redemptive Lordship of the Triune God.

How can such a program be accomplished? Surely He did not expect it to occur overnight. Millions of evangelicals teach that Christ’s coming to end history as we know it has been imminent ever since He ascended into heaven. They live by the standard of pop-theologian Hal Lindsey: “We should be living like people who don’t expect to be around much longer.” Who would set themselves to the long, expensive, difficult, time consuming task of world transformation if he believed the world as he knows it could end at any moment?³

But the language of the Great Commission clearly demands the historical long run. Christ states literally: “I will be with you all the days.” He did not

say: “Expect me to return to cease your labors at any moment.” Just as the preceding “all”s are to be understood in their fullness, so is this statement of the duration of His presence with His people to ensure the accomplishment of the task.

How extensive is Christ’s authority? It encompasses “all authority in heaven and on earth.” How broadly is the ministry to be applied? It is to involve the discipling of “all the nations.” How thorough is the training to be? In “all things whatsoever” He taught. How long is the time He left for His disciples? He did not say, “Perhaps I’ll be back tomorrow.” Rather He speaks of the ever-lengthening vistas of the future, declaring: “I will be with you through all the great number of days stretching out before you.”

Had He not taught His disciples to expect a long delay before His return? In the Parable of the Virgins He warned that “while the bridegroom was delayed, they all slumbered and slept” (Mt. 25:5). In the Parable of the Talents He warned: “After a long time the lord of those servants came and settled accounts with them” (Mt. 25:19). He even dissuaded His disciples from short-term expectations in Acts 1:6-7: “And so when they had come together, they were asking Him, saying, ‘Lord, is it at this time You are restoring the kingdom to Israel?’ He said to them, ‘It is not for you to know times or epochs which the Father has fixed by His own authority.’” “Times and epochs” speak in the plural of great spans of time.

Conclusion

Christians, we must train our children and those who are converted to Christ through our evangelism to dig in for the long haul. It was in the past century (the 1900s) that we witnessed what secularists called “the triumph

continued on page 34

A Brief Theology of Giving

Curt Lovelace



Unfortunately, in many churches there is little or no teaching about giving. Pastors are often reluctant to preach on the topic.

Congregations often perceive such topics as thinly-veiled requests for a raise on the part of the pastor. Of course, there are churches — and other preaching places — in which the *only* topic seems to be sacrificial giving.

What is the proper balance? What should we be teaching about the tithe? Why should the Smith family consider giving a considerable portion of their hard-earned cash to the church and other ministries? Perhaps just a brief look at a theology of giving will provide some insight.

God's Word contains abundant teaching on the subject of money. Among other things, God says that Christian giving should be regular, universal, and proportional.

Christian Giving Should Be Regular

In these early days of the 21st century, the movement of money from place to place and account to account occurs with amazing speed and efficiency. We can make bank deposits and withdrawals, pay bills and buy and sell stock with the touch of a few keystrokes. One thing that hasn't changed, however, is the fact that creditors still want their bills paid on time. This is the attitude that the Christian should take with his giving to the church and Christian ministries. In 1 Corinthians 16:1-2, Paul wrote:

Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you

should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. (NIV)

Our giving is a regular "bill." It's due regularly. Paul says, "When you come to church on Sunday, have your money ready. Don't fumble for cash. Don't start writing your check as the ushers head down the aisle in your direction. Have it ready." Paul teaches us that not only is it good to be consistent in our giving, but that we should have thought about it ahead of time. Giving is not to be merely a knee-jerk reaction to a particularly poignant request (though this does not rule out giving a little extra in some instances). Nor should it be a guilty response to the basket's appearance at one's pew. It is intended to be a prayerful response to God's great love and mercy. Paul reinforces this concept when he writes, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Cor. 9:7).

Does this "every Sunday" rule preclude giving at different intervals? What if I only get paid once a month? The point of Paul's statement to the Corinthians churches was that we are supposed to regularly put aside the amount that will be given. We are not paying for our ticket to the worship service — or to heaven — when we put money in the offering.

Christian Giving Should Be Universal

Not everyone is expected to give when the offering plate, or bag, or other collection device is passed around the sanctuary. In answer to the expected

question: "Who should be giving to the church?" Paul answered, "Each of you." Of course, that leaves the question: "Who, me?"

Paul, when he wrote this letter to the Corinthian churches, was addressing Christians. He had no expectation that anyone else would even be interested in giving to the church. His remarks were intended for "those sanctified in Christ Jesus and called to be holy, together with all those everywhere who call on the name of our Lord Jesus Christ — their Lord and ours" (1 Cor. 1:2). The apostle was calling upon Christians to be liberal in their giving. He was not asking for handouts from the world. Though it is a topic for another day, we might incorporate this thought into our thinking about church fundraisers and government funding for our Christian programs.

The group that Paul addressed in this letter, though united in its collective allegiance to Christ, was not homogeneous. "Each one of you," means men and women, rich and poor, young and old. In the church at Corinth — as well as in the Galatian churches which had received the same instruction — there would have been a microcosm of the society at large. Sailors, merchants, trades people, and all other elements of the culture would have been represented. All were instructed to be generous in their offerings for the work of the church. This, of course, brings up the question, "How generous?"

Christian Giving Should Be Proportional

Paul's directive that each one should "set aside a sum of money in keeping with his income," is a call to propor-

tional giving. It might be paraphrased, "If you have more give more; if you have less give less." The key thing for us to understand here is that Paul is writing in terms of percentages, not fixed currency amounts. This of course, brings up the old question about tithing. "Must I give a literal 10 percent?" Isn't that an Old Testament requirement?"

The response can be given in several steps.

1. Tithing is an Old Testament principal of proportional giving. (Lev. 27:30-33,34; Dt. 14:22-29, 26:12-15; Neh. 13:5, 12)
2. Tithing is not explicitly commanded in the New Testament.
3. Tithing is not countermanded in the New Testament, either.
4. Jesus suggested that tithing is a basic Christian practice. (Lk. 11:42)¹

So what do we conclude? We are told in the New Testament that we are to give proportionally — that is, on a percentage basis — and the Old Testament scheme of proportional giving which has never been countermanded requires the giving of a tenth of our income. This would seem to indicate that the percentage in question is 10 percent. When we add to this understanding the fact that Jesus lists the tithe as a basic duty, shouldn't we conclude that Christians ought to be giving at least 10 percent of our wherewithal to the Lord's work?

We are instructed to be cheerful givers. We are also told that we should give only what we have decided to give in our own hearts. Paul and Jesus both make it clear, however, that this decision-making process should *begin* at 10 percent.

Reasons to Go Beyond the Tithe

The spirit of the Sermon on the Mount is that while the moral law is not

in any way rescinded, Christians are not to be legalistic and stick to precise rules without thought to the consequences of our adherence. Jesus taught that we are to go beyond legalism to the heart and the spirit of the law. We are to understand the import of the law and exceed its expectations.

To that end it would prosper us to read some of the admonitions of the New Testament regarding giving. We are taught that:

- We should give of our all. (Lk. 21:1-11)
- It is right for us to respond to needs. (Ac. 11:28-30)
- It is more blessed to give than to receive. (Ac. 20:35)
- Our giving should be generous. (2 Cor. 8:1-4)
- We shouldn't give grudgingly. (2 Cor. 9:5-10)
- We should give in order to develop character. (Phil. 4:17)

A Word About Need

When we talk about need and giving, we can look at the topic from two perspectives. First, there are people who have needs which can be met by Christian giving. Probably more important, however, is the recognition that Christians need to give.

There are a lot of needs in the church. General expenses such as utility bills, maintenance expenses, and pastors' salaries are very real. They need to be dealt with in God-honoring fashion. The physical needs of the people can also present a great need. A first century example allows us to look at both the need to receive and the need to give.

The churches at Jerusalem were in great need. There was widespread famine. The situation was described in Acts 11:27-30:

During this time some prophets came down from Jerusalem to Antioch. One of them, named Agabus, stood up and through the Spirit predicted that a severe famine would

spread over the entire Roman world. (This happened during the reign of Claudius.) The disciples, each according to his ability, decided to provide help for the brothers living in Judea. This they did, sending their gift to the elders by Barnabas and Saul.

Paul and Barnabas took up a collection for the needy. They asked members of the church to give money to help people they didn't know. It is appropriate for us, in the church, to have the occasional poignant request for emergency funds.

Very instructive are Paul's remarks regarding the generosity of the Macedonian churches. Recorded in 2 Corinthians 8:1-15, Paul writes:

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in your love for us — see that you also excel in this grace of giving.

I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."

Christians want to give. They have a need to give. These Christians, to whom Paul was writing, were average folks. They weren't giving out of great personal wealth. These people gave willingly. They gave more than was comfortable.² They gave in accordance with God's will.

Today's Christian also wants to give — when he or she has been instructed regarding giving in all its richness. As the registrar of a conference on Reformed theology a few years back, I was admonished by an attendee that though he had paid (an admittedly small) fee to attend the conference, he wanted an opportunity to give more to the work of the sponsoring organization. I had deprived him of an opportunity to worship God and share of his abundance by

not scheduling an offering during the conference, he informed me. It never happened again.

Results: the Bottom Line

For the most part, the results of our giving are obvious. The hungry get food, the church building gets painted, the pastor gets paid. But there is more to it than that. It is, indeed, a blessing to give. Paul wrote:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever" (2 Cor. 9:6-8).

Givers are blessed when they give. But they are not the only recipients of God's grace. For Paul teaches later in this same chapter:

This service that you perform is not only

supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!

They will know that we are Christians by our love. Hurting, needy people can be introduced to the gospel of our Lord Jesus Christ, by our obedience, whether it be by the sharing of our time, our treasure, or our talent. **CR**

Curt Lovelace is a small town pastor and a student of history. He has finally moved to Maine where, when asked if he would like to declare a political affiliation on his voter registration card, he politely declined. His articles have appeared in numerous publications.

1. In this passage Jesus is recorded as saying, "Woe to you Pharisees, because you give God a tenth of your mint, rue and all

continued on page 35

2ND ANNUAL REFORMED
FAMILY BIBLE
CONFERENCE 2004
Theme: THE GOSPEL OF TRUTH
Bluefield College • Bluefield, Virginia
June 23-26, 2004

The purpose of this conference is to encourage and strengthen individuals, couples, and families with the Gospel of Jesus Christ in accordance with the Great Commission, Matthew 28:18-20.

Special Speakers:
**Doug Phillips • Joe Morecraft • Wayne Rogers • Chris Strevel • Jeff Black
Brian Schwartley • Paul McDade**

Hosted by Trinity Presbyterian Church
Tazewell, VA

For more information: 276-988-9541 or fjlester@netscope.net
Sponsored by **The Reformed Presbyterian Church in the United States**

Money Management and the Proverbs 31 Woman

Ina Manly Painter



Proverbs 31 gives us a full-length picture of an intelligent, virtuous household administrator. Her worth is far more precious than jewels, and more valuable than rubies or pearls (Pr. 31:10). She is a strong, well-dressed, competent wife, mother, and astute businesswoman and money manager. She is a gift to her husband from the Lord (Pr. 19:14), subordinate to him, though not inferior. They are a man and woman in marriage covenant with God, their sole Redeemer. The husband is her head, she his helpmeet, in the exercise of replenishing and subduing the earth. They are “one flesh,” a new being, governed under the authority of God, taking dominion over every area of life for God’s glory (Gen. 1:28; Ps. 8:6; Heb. 2:8).

Her Characteristics

This woman fears God and is focused in her decisions and disciplined in her actions. She is not irresponsible or disobedient in carrying out her husband’s wishes. The heart of her husband safely trusts in her “so that he has no lack of honest gain or need of dishonest spoil” (v.11). He trusts her with their soul-secrets and is confident of her fidelity and care of the family. She does him good and not evil (v.12), not just in the days of his life, but all the days of her life, having obviously purposed as a younger lady to live in the fear of the Lord. They both are blessed by her faithfulness to him and his confidence

in her, even when they are absent from one another.

The virtuous woman is wise, not placated by simple mindedness, but knowing what to do and how to do it. She is not an unreasonable, emotional female, acting like a child, without a brain in her head! This godly woman looks for the finer materials of wool and flax (v.13), the bark fiber from which linen is woven and oil is produced. She seeks the best at the best price, setting an example of financial stewardship. The profit from her homespun items affords her choice selections of goods. She can be compared to merchant ships (v.14) transporting needed commodities into her household, powered by frugal economics.

Her Works

She rises early, redeeming the time, knowing nothing of the hedge of thorns entangling the slothful woman. This virtuous woman prefers her duty rather than her ease (v.15), giving food to her household, as well as her servants. Her righteous paths are plain, raised like a highway (Pr. 15:19).

“She considers a field and buys it” (v.16). Note that she does not purchase a field because it is pleasant to her eyes, nor does she buy the field without first considering it. Some of the considerable factors may have been: location, value, analysis of price, present and future use of the land, impact of other fields, property dimensions, topography, kinds of soil and rate of absorption, drainage, amount of rock present, appropriate

ingress and egress, as well as resale. She is circumspect, not hasty or capricious. She is not pious and stupid, waiting for the wind to blow through her hair as some sort of sign that this property is the one for her. After considerable investigation, she purchases the field. She does not become servant to a lender (Pr. 22:7; Rom. 6:16), obligating herself to a backward focus until the debt is fully paid. She is not a tire-kicker, exploiting others, double-dealing, crying foul, foul, then going away bragging about the exceptional deal she obtained (Pr. 20:14).

From what she has earned she plants a vineyard out of the yield of her own diligent labor (v.16). Take note: It was not a turnip patch but a vineyard that she planted. She did not have her conscience bound by fundamentalist thinking that growing grapes for wine was evil. We have no reason to imagine that she neglected to enjoy the fruit of her labors. She obviously knew that a cordial of restorative refreshment is a gift of God, making the heart glad (Ps. 104:15). She understood Christian liberty and did not allow her weaker brother, or abusing drunkards, to rob her of honest industry.

She girds herself with strength, and makes her arms strong, strengthening herself for the duties before her (v.17). She is bold in sensing that her gain is good (v.18), not jealously looking around, begrudging what someone else has, accusing them of obtaining it dishonestly. She has a proper and accurate sense of her own accomplishments and does not look to others to build her up.

“Strength and dignity are her clothing and her position is strong and secure.” (v. 25). Her business endeavors are more than an exercise in making do or just getting by. She is a woman of integrity, not clinging to a poverty mind or beggarly ways, trying to cheat others for the sake of a bargain. She stretches out her hands to the poor and needy (v. 20). It is here that we would expect her to employ no less consideration before sharing her wealth than she did in the investment of it. She would have made sure that the needs of the poor were indeed justifiable, having legitimacy as opposed to those who are lazy, squandering their talents.

Her Joys

The virtuous woman is not afraid of sudden perils of the weather for she and her family are well prepared. They enjoy coverings of fine tapestry, scarlet, silk and purple, which she has made with her own hands (v. 21-22). We will not find this woman either puffed up in arrogance nor shrinking from enjoying what she has gained by diligent work (Ec. 5:19). She does not consider herself unworthy to wear fine linen and purple,

costly apparel worn by persons of wealth and importance (v. 22), nor does she store her clothing away waiting for a more worthy time and use.

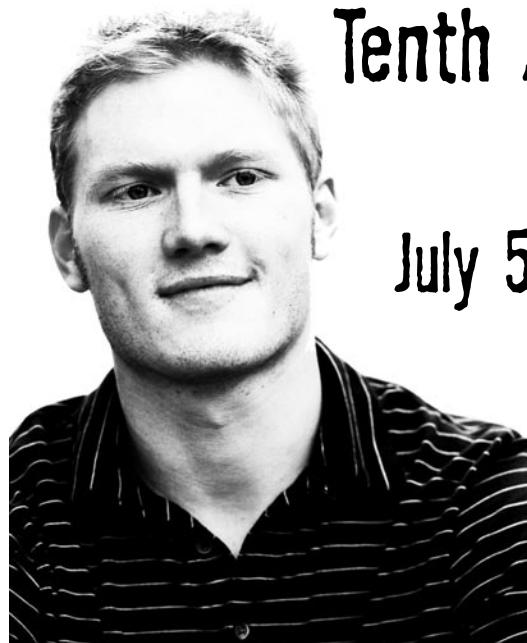
The business management of this virtuous woman is of inestimable value. When she has sufficiently taken care of her family she sells belts and linen garments she has made (v. 24). She can smile at the future because strength of mind, courage, and dignity are her clothing (v. 25). Her focus is upon her own household, not lazily avoiding her duties or trying to take care of everyone else's household, which is not her responsibility (v. 27). Her children are a testimony to her godliness. They take their stand beside her, blessing her for who she is and what she does. Her husband does also (v. 28). He is known in the gates when he sits among the elders of the land (v. 23), as either a ruler or a judge. She never sits in the gates but is known there by her good works.

As the lips of the wise disperse knowledge (Pr. 15:7), it is the virtuous woman who opens her mouth in wisdom, and the teaching of kindness is on her tongue. It is more her good works

than her good words that characterize her. She does not busy herself with self-denying guilt and self-abasement. She is a woman who fears God and knows it is He “who richly and ceaselessly provides us with everything for [our] enjoyment” (1 Tim. 6:17).

God did not give us a window through which we see this virtuous woman's sins, or her diligence in prayer and Bible study. He has, however, shown us an example of a woman who ministered tirelessly, pressing on as an example of good works, being made rich by the diligence of her hand (Pr. 10:4). Her true wealth lay not in her financial abilities, her fine clothing, nor her real estate investments but in her fear and obedience to God. **CR**

Ina Manly Painter has a Master of Science Degree in Educational/Counseling Psychology. She and her husband, Harrison, live in Knoxville, TN, where they have been affiliated with Re/Max Preferred Properties as REALTORS, for many years. They have four children, Paige, and wife Christa, Laura, Jared, and Amanda and one grandson, Caleb. They can be contacted by email at Painter@esper.com.



Tenth Annual Christian Worldview Student Conference

July 5-10, 2004

**Christopher Newport University
Newport News, Virginia**



Contact Information:

CWSC

Calvary Reformed

Presbyterian Church

403 Whealton Road

Hampton, Virginia 23666

Ph.: (757) 826-5942

Fax: (757) 825-5843

email: crpc@visi.net

web site: www.calvaryrpc.org

Uttinger, Prosperity... cont. from page 7

generation to generation, God's compounding blessing will facilitate and accelerate that inheritance. For a people who have really learned to live by every word of God will use their wealth to advance and expand the work of God's Kingdom on earth. That they will at the same time be laying up treasure in heaven is one of the happy paradoxes of Scripture (cf. Lk. 16:9). **CR**

Greg Uttinger teaches theology, history, and literature at Cornerstone Christian School in Roseville, California. He lives nearby in Sacramento County with his wife, Kate, and their three children.

1. See Rousas J. Rushdoony, *Thy Kingdom Come, Studies in Daniel and Revelation* (n. p.: Presbyterian and Reformed Publishing Co., 1971), ch. 5-8.
2. At this point I should acknowledge my debt to Dr. Gary North's numerous works on this whole subject, especially *Dominion and Common Grace, Millennialism and Social Theory*, and his commentary on Deuteronomy, all available on-line from I.C.E.
3. Because the ungodly feel free to break the covenant law, they will race ahead of God's people in their culture building efforts (cf. Gen. 4). But a pagan worldview cannot sustain such cultural and economic progress for long.

Blumenfeld, Money?... cont. from page 9

is blessed with a huge number of individual entrepreneurs and inventors who keep making things better and better. The genius of capitalism is that it can take a cartoon character of a mouse and build it into a billion-dollar entertainment conglomerate. It can take a simple hamburger and turn it into a worldwide fast-food phenomenon. And it can take a simple carbonated drink and make it universally recognized as the symbol of a nation.

The Bible tells us that the love of money is the root of all evil. But money now is not a shiny pile of gold, but

figures in a computer. Our goal should be to use the gifts God has given us to create value through our efforts, our intelligence, our genius. That is the only way to make our economic pursuits pleasing in God's eyes. **CR**

Samuel L. Blumenfeld is the author of eight books on education, including *NEA: Trojan Horse in American Education, How to Tutor, Alpha-Phonics: A Primer for Beginning Readers, and Homeschooling: A Parents Guide to Teaching Children*. All of these books are available on Amazon.com or by calling 208-322-4440.

Terrell, North... cont. from page 11

clay. Friedman's approach is essentially to examine "raw" data and, by reasoning, draw value-free conclusions from observation of them, frequently with the aid of statistics. But what of this "raw" data? North objects that there is no such thing. The "real world," he says, "...is really the product of our senses, as interpreted by our minds.... The data are already interpreted as we receive them."⁶ Thus there can be no data that are untarnished by our presuppositions, ready for us to apply pure, value-free reason. The data are "value-corrupted" by our value-laden minds from the start.

In interpreting these data, Friedman wants to appeal to the scientist's "judgment," "intuition," and "experience." According to Friedman, "The construction of hypotheses is a creative act of inspiration, intuition, and invention; its essence is the vision of something new in familiar material."⁷ North recognizes here Friedman's appeal to faith in the intuition of the human mind:

How can we have such faith in the coherence of our minds, the orderliness of nature, and the intuitive ability of our minds (or whatever it is)... We have faith — a remarkable quantity of faith. Without it, there could be no economics. So our neutral, rationalistic practitioners simply put this statement

of faith in the back of their minds and forget it. Epistemology, at the really crucial points, is not a popular topic among secularists.⁸

Misesian radical subjectivists and Friedmanite positivists alike have a problem. To find structure enough to make a discipline like economics, we must have a reference point. For Mises, it was found in the values of Western civilization, or in preconceived mental categories. For Friedman, it was found in man's ability to make judgment calls. But, as Van Til writes, "Man himself and the facts of his experience are subject to change. How is he ever to find within himself an *a priori* resting point? He himself is on the move...."⁹ Both Friedman and Mises, however, cling to the idea of a secular, autonomous discipline. North's concluding prescription is a Biblical one:

Every man requires limits on his thought processes... and this means authoritative revelation.... He needs biblical law to help him construct social and economic institutions, each with its proper legitimate sphere of authority. Men are not autonomous, and by claiming full autonomy they hurl themselves into the intellectual void of intuition. The faith of the secular economist in the full autonomy of the discipline is a shaky faith indeed.¹⁰

North's Lasting Impact

In addition to dealing with the philosophical foundations of economics, Gary North has managed to effectively communicate the virtues of a free market and the many applications of Biblical economics. His style is forceful and direct — and not always appreciated. He exudes confidence. This is how it is, he says. Take it or leave it. In a generation of waffling if-that's-OK-with-you Christians, North is hard-core. But his undiplomatic approach has become infamous, and has probably restricted his impact in some circles.

North's *forte* is economics. Where he departs from his specialty he sometimes runs into trouble, as with his forecasts of severe consequences from Y2K computer bugs. (Of course, some would say that in making dire predictions he was not departing from his specialty at all!) But North's economic commentaries (and much of his other work) will remain a valuable resource for decades to come. There is room to find fault with North, but no one who wishes to understand Biblical economics should neglect his three decades' worth of prolific output. **CR**

Timothy Terrell teaches economics at a small college in South Carolina. He is also director of the Center for Biblical Law and Economics, at <http://www.christ-college.edu/html/cble/>. Dr. Terrell can be contacted at terrelltd@marketswork.com.

1. Gary North and Gary DeMar, *Christian Reconstruction: What It Is, What It Isn't* (Tyler, TX: Institute for Christian Economics, 1991), x.
2. Gary North, *Moses and Pharaoh: Dominion Religion Versus Power Religion* (Tyler, TX: Institute for Christian Economics, 1985), 54-59.
3. Gary North, *Inherit the Earth: Biblical Principles for Economics* (Ft. Worth: Dominion Press, 1988), 10-11.
4. North, *Moses and Pharaoh*, 110.
5. Ludwig von Mises, *Theory and History* (New Rochelle, NY: Arlington House, 1969), 33.
6. Gary North, ed., *Foundations of Christian Scholarship* (Vallecito, CA: Ross House Books, 1976), 83.
7. Milton Friedman, *Essays in Positive Economics* (Chicago: University of Chicago, 1953), 25.
8. North, *Foundations of Christian Scholarship*, 83.
9. Cornelius Van Til, *An Introduction to Systematic Theology*, Syllabus, Westminster Theological Seminary, 1961, p. 167.
10. North, *Foundations of Christian Scholarship*, 100.

Schultz, Teaching... cont. from page 13

2. For more positive views of growth I steer them to Julian Simon, *The Ultimate Resource*, for a secular viewpoint, or Cal Beisner, *Prospects for Growth*, for a Christian one.
3. Excellent resources are available from a Christian perspective, including the early issue of *The Journal of Christian Reconstruction* dedicated to Christian Economics and Rushdoony's *The Roots of Inflation*.
4. During my first year at Liberty, I was surprised when a troubled student asked about tithing at the beginning of class. Falwell had just preached on the topic and the young man was under conviction. It was easy to give a hearty amen to the sermon. At how many other universities in America, I wonder, would a student be challenged about tithing?

West, Primer... cont. from page 16

prosperity is automatic in every case (Heb.11:36ff. describes the lot of the "others," who are reduced to sheepskins, goatskins, and destitution). However, the exception does not destroy the rule; rather, the exception makes the rule. One of economist Gary North's most celebrated statements is the following: "Why is it that Satan's earthly followers, who violate God's principles for successful living, supposedly will remain in control of the world until the Rapture? Are we supposed to believe that Satan's principles produce personal failure but cultural success, while biblical principles produce personal success but cultural failure? Does this make sense to you? It doesn't to me."²

While emphasizing God's gracious rewards when we obey His commandments, William Tyndale, who repudiated chance, nevertheless, zeroed in upon the prosperity of Joseph with this humorous translation of Genesis 39:2: "And the Lorde was with Joseph, and he was a *luckie* fellow." Yes, indeed, we are "luckie fellows" when our ever-present God rewards us with prosperity! For as

Charles Spurgeon said: "You have not the world, but you have the Maker of the world, and that is far more." And this Maker of the world entrusts us with *a part* of His world so that we might glorify Him. **CR**

Jim West has pastored Covenant Reformed Church in Sacramento for the last 18 years. He is currently Associate Professor of Pastoral and Systematic Theology at City Seminary in Sacramento. He has authored *The Missing Clincher Argument in the Tongues Debate*, *The Art of Choosing Your Love*, *The Covenant Baptism of Infants*, and *Christian Courtship Versus Dating*. His latest book is *Drinking with Calvin and Luther!*

1. David Chilton, *Productive Christians in an Age of Guilt Manipulators* (Tyler, TX: Institute for Christian Economics, 1982), 38.
2. Gary North, "A Letter to Charismatics," as cited in , Gary Demar and Peter Leithart, *The Reduction of Christianity* (n., p. : Dominion Press, 1988) 132.

Hodge, Biblical Model... cont. from page 21

is often thought of in terms of retaining purchasing power. If I lend \$100 and inflation makes this worth \$90 a year from now, then to charge \$10 interest maintains the purchasing power of my money. But this is not the kind of society the Bible imagines. It imagines a society where money is "hard" money, gold and silver. The bureaucrats cannot inflate this. In a stable money society, the lending of money would increase the goods and services available. This drives down prices as the goods and services compete for the money that is available. A lender would therefore find his lending would bring him — and everyone else — an improvement in the purchasing power of his money. Usury is not needed as a mechanism to maintain purchasing power.

In the meantime, to argue that since we don't live with stable money we need to charge interest, is suggesting that in order to make something wrong we

need to do something else the Bible discourages, as if two wrongs will somehow make a right. We cannot, however, fix the problem of our monetary system by the charging of interest. All we would do is exacerbate the problem.

Inflation

To complete our thinking on this topic of credit, we must stop and pause on the Old Testament requirement concerning weights and measures (Lev. 19:35-36). This has correctly been applied to the idea that we should, as far as humanly possible, maintain the value of our money. Deliberate expansion of the money supply — and that means expansion through credit — lowers the value of money. Another way of saying that the value of money is lower is to say that prices are rising. And that's the story of our economy today. Rising prices along with the myth that higher prices mean greater wealth.


Conclusion

Recovering a Biblical view of lending, debt and interest will be a challenge to a generation that thinks debt is the way to wealth. We need to ask ourselves at times whether we are part of the problem or part of the solution. We cannot solve the modern economic problem with more debt. We cannot solve the problem by the manipulation of interest rates as a means to get people to borrow more and more. We cannot even begin to solve the problem until we are ready to go without today so we can buy in the future. We have to stop the notion that we need to buy today what we cannot afford until tomorrow.

It is the idea that we should buy as the means become available to us, which is what the Bible encourages. Whether or not we read the Bible as an outright prohibition on borrowing and charging of interest, we certainly have no reason to feel comfortable that our present

system is anywhere near what the Bible requires.

But until we are ready to step past the contemporary disregard for the Old Testament, it is unlikely that we will see any change in the way we do business today. And that means ever-rising prices and more unemployment as our price for labor goes way beyond that of competitors elsewhere in the worldwide market. It will also mean an eventual recession after the boom conditions end, but we keep dismissing this as the view of crackpot conservative economists and theologians.

What should worry us is that the world believes we are part of the problem and disregards the Biblical solution. But we will have even more to worry about if God judges us as irrelevant for providing His solution to a worldwide dilemma. 

Ian Hodge, AmusA, Ph.D., is Director of International Business Consulting for the Business Reform Foundation (www.business-reform.com) a ministry that teaches how to apply the Bible to business and provides consulting services based on Biblical principles. He writes a weekly Commentary at www.biznetdaily.com. When he is not business consulting, Ian enjoys exercising a ministry in music with his family (www.musicreform.com). He can be contacted at ianh@businessreform.com and is available for speaking and music engagements.


1. Taken from information at http://www.brillig.com/debt_clock/
2. For a more detailed discussion on the Bible and debt, see my book, *Making Sense of Your Dollars: A Biblical Approach to Wealth* (Vallecito, CA: Ross House Books, 1995), especially Chapters 7 and 8, and Appendix A, "Eight Arguments Against Debt."
3. Calvin's letter to Oekolampadius.
4. Quoted in Herbert Lüthy, *From Calvin to Rousseau* (New York: Basic Books, 1970), 78.
5. *Ibid.*, 77.

Gentry, Commission... cont. from page 26

of humanism." It was also in that century that we saw the triumph of the dispensationalist imminency doctrine and its cultural retreat, which effectively removed an earlier widespread Christian cultural endeavor.⁴ Too many Christians have withdrawn from culture to await Christ's "any-moment" appearing. I think the triumph of dispensationalism is partly related to the triumph of humanism.

The task before us is enormous. But the equipment is sufficient: The Resurrected One with "all authority" directs us. He has given us "all the days." And He promises us: "I will be with you." In the Greek this statement is greatly emphasized. It literally reads: "I, I will be with you."

We may confidently expect success in the long run. Christ, the Resurrected Christ is with us. The Old Testament prophets, the New Testament Apostles, and the Lord of glory all look to glorious days in earth's future in which all nations "from the river to the ends of the earth" will come and bow down before Him. And He uses His people to get the task accomplished under His administration.

The Great Commission ends appropriately in the Majority Text: "Amen." Amen means simply, "So be it." 

Dr. Gentry is the author of thirteen books and a contributor to eight others, from publishers such as Zondervan, Baker, Kregel, P & R, and American Vision. He is the editor of a new title from Chalcedon: *Thine Is the Kingdom: A Summary of the Postmillennial Hope*. He has spoken at conferences and on radio across the nation and runs a website for Reformed educational materials: www.kennethgentry.com.

1. Jack Hyles, *Let's Go Soul Winning* (Murfreesboro, Tenn.: Sword of the Lord, 1962), 22.
2. John R. Rice agrees in his *Why Our Churches Do Not Win Souls* (Murfreesboro, Tenn.: Sword of the Lord, 1966), 22.

2. T. David Gordon, "The Insufficiency of Scripture," in *Modern Reformation* (Jan.-Feb. 2002), 22.

3. For a rebuttal of the notion of imminence see: J. A. Alexander, "The End is Not Yet," in Gentry, ed., *Thine Is the Kingdom*.

4. See a thorough critique of the imminency doctrine in J. A. Alexander, "The End is Not Yet" in Kenneth L. Gentry, Jr., ed., *Thine Is the Kingdom*.

Lovelace, Giving... cont. from page 29

kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone." The "former," which Jesus says should not be left undone, is the tithe.

2. It is worth noting here that God calls us to give a proportion. He wants us to give sacrificially (see v. 3), but He does not want us to sacrifice our families. We should give until it hurts, not until it cripples (see v. 13).



Grace & Law

CHRISTIAN POLICY NETWORK

"ALL THE WORD FOR ALL OF LIFE"

Helping your congregation *FRAME* culture's debates

Frame cultural debates and legislative decisions in terms of Scriptural principles.

Return social programs/services to family and church spheres of self-government.

Accountability in spending and reporting of funds for state agencies.

Move all local state and federal taxes to less than 10 percent.

Exodus our children from God-opposed public schools.

- Policy papers on cultural issues for your congregation. Log on to www.graceandlaw.com
- Write for CPN—Help us provide biblical responses to cultural issues.
- Let us customize a worldview seminar for your church.

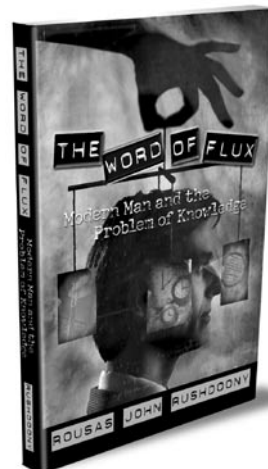
CONTACT:

Buddy Hanson • Christian Policy Network
bhanson@graceandlaw.com • 205.454.1442



A DIVISION OF THE HANSON GROUP LLC

If you or someone you know has ever struggled with understanding the philosophy of Cornelius Van Til, this book is for you.



This compact book by R.J. Rushdoony covers the central themes of presuppositionalism and will be a great resource in helping you establish a solid Christian world and life view.

Some of what you'll learn:
Facts and Epistemology
Circular Reasoning
Facts and Presuppositions
Irrational Man
Authority and Knowledge
A Valid Epistemology
The Flight from Reality

Paperback, 127 pages, indices, \$19.00
Shipping added to all orders.

Save on the price of this book.
Add this book to a larger order and pay less! See our catalog starting on page 37.

Classifieds

REFORMED MANAGING EDITOR NEEDED:

Expanding Biblical Business Magazine needs managing editor to oversee multiple editorial functions. The preferred candidate is Reformed, has several years of business and editorial experience, as well as the ability to maintain relationships with writers and business educators. Contact Lyle Becker: lyle@businessreform.com

BOOK ONCE AGAIN AVAILABLE *How to Become a Millionaire in Christian Education* by Ellsworth E. McIntyre. Only \$10 plus \$3.00 (U.S.) for postage & handling. Volume discounts available to distribute copies at your church. (revmac@mindspring.com for prices) Nicene Press, 5524 19th Ct., SW, Naples, FL 34116.

EAST CENTRAL WISCONSIN Covenant Reformed Presbyterian church of Manawa. Confessional, Theonomic, Psalm Singing. Located between Appleton and Stevens Point minutes from Manawa. Worship at 10:00 am, Bible Study following. Contact Pastor Martin Waltho at 920-596-3252.

A GOLD MINE ... and it is free! Engaging audio lectures in Bible, theology, and church history. www.brucewagore.com.

CHALCEDON NOW has a student question booklet with a separate teacher answer booklet for use with R. J. Rushdoony's "American History to 1865" tape series. Both are available for \$5.00 postpaid from Chalcedon.

SINGLE MEN and women and young families wanted for 3 yr. apprenticeship program. Learn how to start, own, and operate your own Christian school. Salary, housing, and medical benefits while learning. Free tuition toward undergraduate or graduate degree. Contact Dr. Ellsworth McIntyre, Grace Community Schools, 5524 19th Ct., SW, Naples, FL 34116. Phone: 239-455-9900 or 239-352-6340 or email: revmac@mindspring.com.

NEHEMIAH CHRISTIAN Academy of La Mirada, CA offers a classical education with a Reformed worldview. Now enrolling grades K-4. Call 562-868-8896. www.nehemiahacademy.org

REFORMATION CHURCH - OPC Reformed preaching, All of the Word for all of life S. Denver, CO 303-520-8814.

IF YOU ARE INTERESTED in a free portfolio review, or a discussion regarding your various financial and estate conservation objectives, please contact DAVID L. BAHNSEN, Financial Advisor at UBS Financial Services at 949-717-3917, or by email at David.Bahnsen@ubs.com. UBS is not a tax or legal advisor.

THE FUTURE BELONGS TO THOSE WHO CAN REAR FAITHFUL CHILDREN. For information email children@godlyseed.com (immediate response).

CHALCEDON WANTS to develop a list of churches, home churches, and Bible studies sympathetic to our position and objectives so we can share this information with those who call. If you would like your group to be on our list send the name of the contact person, their email, phone number, the town and state of the group to Susan Burns at chalcedon@adelphia.net.

COVENANT CHRISTIAN ACADEMY of Westminster, CA offers a classical education for grades K-6. Now enrolling. Call 714-531-9950.

FREE PRO-FAMILY Resources www.abidingtruth.com

PEORIA ILLINOIS AREA Providence Family of Faith church is Proclaiming the Crown Rights of King Jesus through Confessional Instruction (WCF), Family Discipleship (NCFIC), and Covenantal Worship in a Loving Community that is Home Education Supportive. Contact 309-387-2600, or pridajan@aol.com www.ProvidenceFamilyofFaith.org.

CREATE FAMILY WEALTH In a ground floor opportunity with a revolutionary roof top mounted wind power technology. I am currently seeking top quality people to add to my leadership/sales team. www.dealersneeded.com/freepower. 815-235-9295.

CHRIST CHURCH PRESBYTERIAN: Christ-centered worship and living as covenant keepers in covenant community. Close to Birmingham AL. Contact Ted Phillips 205-699-3308 phillipstriben@narrowgate.net. P.O. Box 812, Odenville, AL 35120.

ZARATHUSTRA AND THE BIBLE: 64 pages of printed notes. mpappie@msn.com

IS YOUR CHURCH LOOKING FOR A PASTOR who is Reformed, Theonomic, Postmillennial and Paedo-Communion oriented? 14 years European missions experience. Please contact Richard S. Crews at 918-955-4913 or r.crews@cox.net.

GOD DOES EXIST! NEW PRESUPPOSITIONAL APOLOGETIC BOOK - simple ways to refute Atheism, False Religions, Evolution, & Vain Philosophy Send \$25.00 to Puritan Presuppositional Press 3157 N. Rainbow #543 Las Vegas, NV 89108

WILL YOUR CHILDREN GROW UP FAITHFUL TO CHRIST? For information email mychild@godlyseed.com (immediate response).

LYNCHBURG, VIRGINIA: ORGANIZING A CONFESSIONAL AND REFORMED CHURCH committed to the comprehensive gospel of Christ. Contact Roger Schultz (rschultz@liberty.edu).

JOE MORECRAFT and Henry Johnson of the RPCUS are teaching lessons in the Catechism in Knoxville, TN. For more information, call 865-924-9618.



Online shopping made easy

Now you can search the entire Chalcedon and Ross House catalog of books, monographs, audio tapes, and videos anytime you want to. Our convenient, secure shopping cart makes ordering simple and safe. Visit often to find out about updates and new releases.

www.chalcedonstore.com

Hit Your Target!

Advertising in the *Chalcedon Report* means focus for your ministry, product or service. You'll be able to reach thousands of individuals with a similar worldview. Contact us today for pricing and guidelines. email: chris@chalcedon.edu

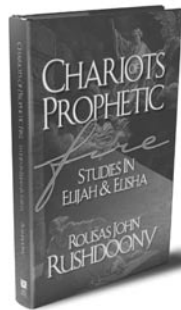
Resources for Reinforcing Your Christian World and Life View



Chariots of Prophetic Fire: Studies in Elijah and Elisha

By R. J. Rushdoony. See how close Israel's religious failure resembles our own! Read this to see how the modern Christian is again guilty of Baal worship, of how inflation-fed prosperity caused a loosening of morals, syncretism and a decline in educational performance. As in the days of Elijah and Elisha, it is once again said to be a virtue to tolerate evil and condemn those who do not. This book will challenge you to resist compromise and the temptation of expediency. It will help you take a stand by faith for God's truth in a culture of falsehoods.

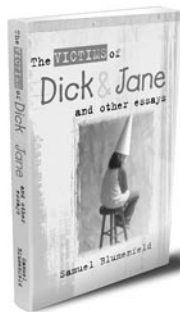
Hardback, 163 pages, indices, \$30.00



The Victims of Dick and Jane

By Samuel L. Blumenfeld. America's most effective critic of public education shows us how America's public schools were remade by educators who used curriculum to create citizens suitable for their own vision of a utopian socialist society. This collection of essays will show you how and why America's public education declined. You will see the educator-engineered decline of reading skills. The author describes the causes for the decline and the way back to competent education methodologies that will result in a self-educated, competent, and freedom-loving populace.

Paperback, 266 pages, index, \$22.00



Thine is the Kingdom:

A Study of the Postmillennial Hope

Edited by Kenneth L. Gentry, Jr. Israel's misunderstanding of eschatology eventually destroyed her by leading her to reject the Messiah and the coming of the Kingdom of Heaven. Likewise, false eschatological speculation is destroying the church today, by leading her to neglect her Christian calling and to set forth false expectations. In this volume, edited by Kenneth L. Gentry, Jr., the reader is presented with a blend of Biblical exegesis of key Scripture passages, theological reflection on important doctrinal issues, and practical application for faithful Christian living.



Thine is the Kingdom lays the scriptural foundation for a Biblically-based, hope-filled postmillennial eschatology, while showing what it means to be postmillennial in the real world. The book is both an introduction to and defense of the eschatology of victory. Chapters include contemporary writers Keith A. Mathison, William O. Einwechter, Jeffrey Ventrella, and Kenneth L. Gentry, Jr., as well as chapters by giants of the faith Benjamin B. Warfield and J.A. Alexander. This work should prove immensely helpful for understanding and defending the postmillennial hope. It should also enliven our prayer to God as we faithfully pray: "Thy kingdom come, thy will be done on earth as it is in heaven. . . . thine is the kingdom and the power and the glory forever. Amen."

Paperback, 260 pages, \$22.00

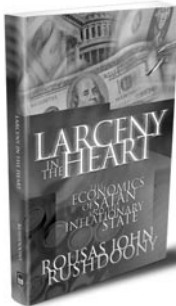
Newest Releases!

Save 15% on Orders of \$50.00 or More!

Larceny in the Heart: The Economics of Satan and the Inflationary State

By R.J. Rushdoony. In this study, first published under the title *Roots of Inflation*, the reader sees why envy often causes the most successful and advanced members of society to be deemed criminals. The reader is shown how envious man finds any superiority in others intolerable and how this leads to a desire for a leveling. The author uncovers the larceny in the heart of man and its results. See how class warfare and a social order based on conflict lead to disaster. This book is essential reading for an understanding of the moral crisis of modern economics and the only certain long-term cure.

Paperback, 144 pages, indices, \$18.00



To Be As God: A Study of Modern Thought Since the Marquis De Sade

By R.J. Rushdoony. This monumental work is a series of essays on the influential thinkers and ideas in modern times. The author begins with De Sade, who self-consciously broke with any Christian basis for morality and law. Enlightenment thinking began with nature as the only reality, and Christianity was reduced to one option among many. It was then, in turn, attacked as anti-democratic and anti-freedom for its dogmatic assertion of the supernatural. Literary figures such as Shelly, Byron, Whitman, and more are also examined, for the Enlightenment presented both the intellectual and the artist as replacement for the theologian and his church. Ideas, such as “the spirit of the age,” truth, reason, Romanticism, persona, and Gnosticism are related to the desire to negate God and Christian ethics. Reading this book will help you understand the need to avoid the syncretistic blending of humanistic philosophy with the Christian faith.

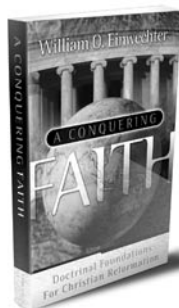
Paperback, 230 pages, indices, \$21.00



A Conquering Faith

By William O. Einwechter. This monograph takes on the doctrinal defection of today’s church by providing Christians with an introductory treatment of six vital areas of Christian doctrine: God’s sovereignty, Christ’s Lordship, God’s law, the authority of Scripture, the dominion mandate, and the victory of Christ and His church in history. This easy-to-read booklet is a welcome antidote to the humanistic theology of the 21st century church.

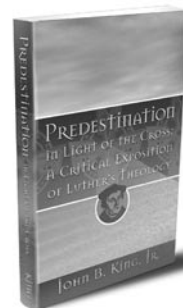
Booklet, 44 pages, \$8.00



Predestination in Light of the Cross

By John B. King, Jr. This book is a thorough presentation of the Biblical doctrine of absolute predestination from both the dogmatic and systematic perspectives. The author defends predestination from the perspective of Martin Luther, showing he was as vigorously predestinarian as John Calvin. At the same time, the author provides a compellingly systematic theological understanding of predestination. This book will give the reader a fuller understanding of the sovereignty of God.

Paperback, 314 pages, \$24.00



The Word of Flux: Modern Man and the Problem of Knowledge

By R.J. Rushdoony. Modern man has a problem with knowledge. He cannot accept God’s Word about the world or anything else, so anything which points to God must be called into question. Man, once he makes himself ultimate, is unable to know anything but himself. Because of this impasse, modern thinking has become progressively pragmatic. This book will lead the reader to understand that this problem of knowledge underlies the isolation and self-torment of modern man. Can you know anything if you reject God and His revelation? This book takes the reader into the heart of modern man’s intellectual dilemma.

Paperback, 127 pages, indices, \$19.00



Newest Releases!

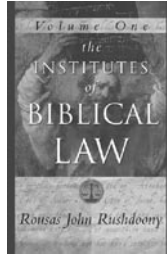
Save 15% on Orders of \$50.00 or More!

biblical law

The Institute of Biblical Law
(In three volumes, by R.J. Rushdoony)
Volume I

Biblical Law is a plan for dominion under God, whereas its rejection is to claim dominion on man's terms. The general principles (commandments) of the law are discussed as well as their specific applications (case law) in Scripture. Many consider this to be the author's most important work.

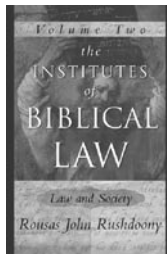
Hardback, 890 pages, indices, \$45.00



Volume II, Law and Society

The relationship of Biblical Law to communion and community, the sociology of the Sabbath, the family and inheritance, and much more are covered in the second volume. Contains an appendix by Herbert Titus.

Hardback, 752 pages, indices, \$35.00

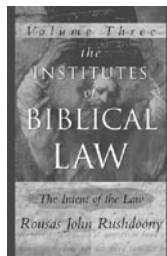


Volume III, The Intent of the Law

"God's law is much more than a legal code; it is a covenantal law. It establishes a personal relationship between God and man." The first section summarizes the case laws. The author tenderly illustrates how the law is for our good, and makes clear the difference between the sacrificial laws and those that apply today. The second section vividly shows the practical implications of the law. The examples catch the reader's attention; the author clearly has had much experience discussing God's law. The third section shows that would-be challengers to God's law produce only poison and death. Only God's law can claim to express God's "covenant grace in helping us."

Hardback, 252 pages, indices, \$25.00

Three-volume set, \$80.00 (a \$25.00 savings)



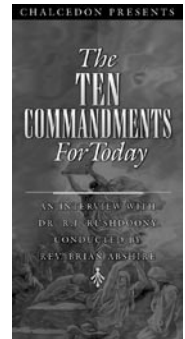
The Ten Commandments Video Series

VHS Series. Ethics remains at the center of discussion in sports, entertainment, politics and education as our culture searches for a comprehensive standard to guide itself through the darkness of the modern age. Very few consider the Bible as the rule of conduct, and God has been marginalized by the pluralism of our society.

This 12-part video collection contains an in-depth interview with the late Dr. R.J. Rushdoony on the application of God's law to our modern world. Each commandment is covered in detail as Dr. Rushdoony challenges the humanistic remedies that have obviously failed. Only through God's revealed will, as laid down in the Bible, can the standard for righteous living be found. Rushdoony silences the critics of Christianity by outlining the rewards of obedience as well as the consequences of disobedience to God's Word.

In a world craving answers, THE TEN COMMANDMENTS FOR TODAY provides an effective and coherent solution — one that is guaranteed success. Includes 12 segments: an introduction, one segment on each commandment, and a conclusion.

A boxed set of 3 VHS tapes, \$45.00



Law and Liberty

By R.J. Rushdoony. This work examines various areas of life from a Biblical perspective. Every area of life must be brought under the dominion of Christ and the government of God's Word.

Paperback, 152 pages, \$5.00



In Your Justice

By Edward J. Murphy. The implications of God's law over the life of man and society.

Booklet, 36 pages, \$2.00



The World Under God's Law

A tape series by R.J. Rushdoony. Five areas of life are considered in the light of Biblical Law—the home, the church, government, economics, and the school.

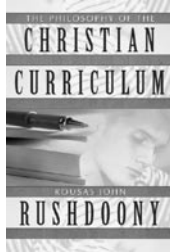
5 cassette tapes, RR418ST-5, \$15.00



education

The Philosophy of the Christian Curriculum

By R.J. Rushdoony. The Christian School represents a break with humanistic education, but, too often, in leaving the state school, the Christian educator has carried the state's humanism with him. A curriculum is not neutral: it is either a course in humanism or training in a God-centered faith and life. The liberal arts curriculum means literally that course which trains students in the arts of freedom. This raises the key question: is freedom in and of man or Christ? The Christian art of freedom, that is, the Christian liberal arts curriculum, is emphatically not the same as the humanistic one. It is urgently necessary for Christian educators to rethink the meaning and nature of the curriculum.



Paperback, 190 pages, index, \$16.00

Intellectual Schizophrenia

By R.J. Rushdoony. When this brilliant and prophetic book was first published in 1961, the Christian homeschool movement was years away and even Christian day schools were hardly considered a viable educational alternative. But this book and the author's later *Messianic Character of American Education* were a resolute call to arms for Christians to get their children out of the pagan public schools and provide them with a genuine Christian education. Dr. Rushdoony had predicted that the humanist system, based on anti-Christian premises of the Enlightenment, could only get worse. Rushdoony was indeed a prophet. He knew that education divorced from God and from all transcendental standards would produce the educational disaster and moral barbarism we have today. The title of this book is particularly significant in that Dr. Rushdoony was able to identify the basic contradiction that pervades a secular society that rejects God's sovereignty but still needs law and order, justice, science, and meaning to life. As Dr. Rushdoony writes, "there is no law, no society, no justice, no structure, no design, no meaning apart from God." And so, modern man has become schizophrenic because of his rebellion against God.



Paperback, 150 pages, index, \$17.00

The Messianic Character of American Education

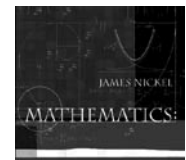
By R.J. Rushdoony. Rushdoony's study tells us an important part of American history: exactly what has public education been trying to accomplish? Before the 1830s and Horace Mann, no schools in the U.S. were state supported or state controlled. They were local, parent-teacher enterprises, supported without taxes, and taking care of all children. They were remarkably high in standard and were Christian. From Mann to the present, the state has used education to socialize the child. The school's basic purpose, according to its own philosophers, is not education in the traditional sense of the 3 R's. Instead, it is to promote "democracy" and "equality," not in their legal or civic sense, but in terms of the engineering of a socialized citizenry. Public education became the means of creating a social order of the educator's design. Such men saw themselves and the school in messianic terms. This book was instrumental in launching the Christian school and homeschool movements.



Hardback, 410 pages, index, \$20.00

Mathematics: Is God Silent?

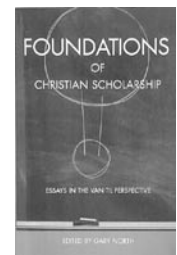
By James Nickel. This book revolutionizes the prevailing understanding and teaching of math. The addition of this book is a must for all upper-level Christian school curricula and for college students and adults interested in math or related fields of science and religion. It will serve as a solid refutation for the claim, often made in court, that mathematics is one subject, which cannot be taught from a distinctively Biblical perspective.



Revised and enlarged 2001 edition, Paperback, 408 pages, \$22.00

The Foundations of Christian Scholarship

Edited by Gary North. These are essays developing the implications and meaning of the philosophy of Dr. Cornelius Van Til for every area of life. The chapters explore the implications of Biblical faith for a variety of disciplines.

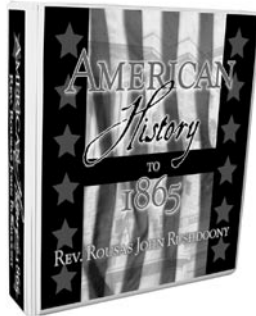


Paperback, 355 pages, indices, \$24.00

american history & the constitution

American History to 1865

Tape series by R.J. Rushdoony. These tapes are the most theologically complete assessment of early American history available, yet retain a clarity and vividness of expression that make them ideal for students. Rev. Rushdoony reveals a foundation of American History of philosophical and theological substance. He describes not just the facts of history, but the leading motives and movements in terms of the thinking of the day. Though this series does not extend beyond 1865, that year marked the beginning of the secular attempts to rewrite history. There can be no understanding of American History without an understanding of the ideas which undergirded its founding and growth. Set includes 18 tapes, student questions, and teacher's answer key in album.



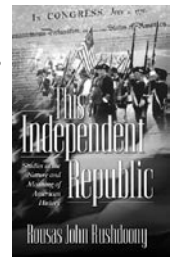
**18 tapes in album, RR144ST-18,
Set of "American History to 1865", \$90.00**

- Tape 1** 1. Motives of Discovery & Exploration I
2. Motives of Discovery & Exploration II
- Tape 2** 3. Mercantilism
4. Feudalism, Monarchy & Colonies/The Fairfax Resolves 1-8
- Tape 3** 5. The Fairfax Resolves 9-24
6. The Declaration of Independence & Articles of Confederation
- Tape 4** 7. George Washington: A Biographical Sketch
8. The U.S. Constitution, I
- Tape 5** 9. The U.S. Constitution, II
10. De Toqueville on Inheritance & Society
- Tape 6** 11. Voluntary Associations & the Tithe
12. Eschatology & History
- Tape 7** 13. Postmillennialism & the War of Independence
14. The Tyranny of the Majority
- Tape 8** 15. De Toqueville on Race Relations in America
16. The Federalist Administrations
- Tape 9** 17. The Voluntary Church, I
18. The Voluntary Church, II
- Tape 10** 19. The Jefferson Administration,
the Tripolitan War & the War of 1812
20. Religious Voluntarism on the Frontier, I
- Tape 11** 21. Religious Voluntarism on the Frontier, II
22. The Monroe & Polk Doctrines
- Tape 12** 23. Voluntarism & Social Reform
24. Voluntarism & Politics
- Tape 13** 25. Chief Justice John Marshall: Problems of
Political Voluntarism
26. Andrew Jackson: His Monetary Policy
- Tape 14** 27. The Mexican War of 1846 / Calhoun's Disquisition
28. De Toqueville on Democratic Culture

- Tape 15** 29. De Toqueville on Equality & Individualism
30. Manifest Destiny
- Tape 16** 31. The Coming of the Civil War
32. De Toqueville on the Family
- Tape 17** 33. De Toqueville on Democracy & Power
34. The Interpretation of History, I
- Tape 18** 35. The Interpretation of History, II

This Independent Republic

By Rousas John Rushdoony. First published in 1964, this series of essays gives important insight into American history by one who could trace American development in terms of the Christian ideas which gave it direction.

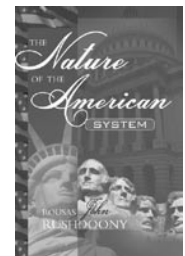


These essays will greatly alter your understanding of, and appreciation for, American history. Topics discussed include: the legal issues behind the War of Independence; sovereignty as a theological tenet foreign to colonial political thought and the Constitution; the desire for land as a consequence of the belief in "inheriting the land" as a future blessing, not an immediate economic asset; federalism's localism as an inheritance of feudalism; the local control of property as a guarantee of liberty; why federal elections were long considered of less importance than local politics; how early American ideas attributed to democratic thought were based on religious ideals of communion and community; and the absurdity of a mathematical concept of equality being applied to people.

Paperback, 163 pages, index, \$17.00

The Nature of the American System

By R.J. Rushdoony. Originally published in 1965, these essays were a continuation of the author's previous work, *This Independent Republic*, and examine the interpretations and concepts which have attempted to remake and rewrite America's past and present. "The writing of history then, because man is neither autonomous, objective nor ultimately creative, is always in terms of a framework, a philosophical and ultimately religious framework in the mind of the historian. . . . To the orthodox Christian, the shabby incarnations of the reigning historiographies are both absurd and offensive. They are idols, and he is forbidden to bow down to them and must indeed wage war against them."



Paperback, 180 pages, index, \$18.00

Retreat From Liberty

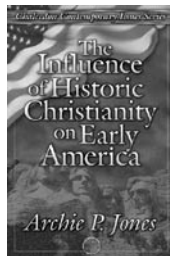
A tape set by R.J. Rushdoony. 3 lessons on "The American Indian," "A Return to Slavery," and "The United Nations – A Religious Dream."



3 cassette tapes, RR251ST-3, \$9.00

The Influence of Historic Christianity on Early America

By Archie P. Jones. Early America was founded upon the deep, extensive influence of Christianity inherited from the medieval period and the Protestant Reformation. That priceless heritage was not limited to the narrow confines of the personal life of the individual, nor to the ecclesiastical structure. Christianity positively and predominately (though not perfectly) shaped culture, education, science, literature, legal thought, legal education, political thought, law, politics, charity, and missions.



Booklet, 88 pages, \$6.00

The Future of the Conservative Movement

Edited by Andrew Sandlin. *The Future of the Conservative Movement* explores the history, accomplishments and decline of the conservative movement, and lays the foundation for a viable substitute to today's compromising, floundering conservatism.



Because the conservative movement, despite its many sound features (including anti-statism and anti-Communism), was not anchored in an unchangeable standard, it eventually was hijacked from within and transformed into a scaled-down version of the very liberalism it was originally calculated to combat.

Booklet, 67 pages, \$6.00

The United States: A Christian Republic

By R.J. Rushdoony. The author demolishes the modern myth that the United States was founded by deists or humanists bent on creating a secular republic.

Pamphlet, 7 pages, \$1.00

Biblical Faith and American History

By R.J. Rushdoony. America was a break with the neoplatonic view of religion that dominated the medieval church. The Puritans and other groups saw Scripture as guidance for every area of life because they viewed its author as the infallible Sovereign over every area. America's fall into Arminianism and revivalism, however, was a return to the neoplatonic error that transferred the world from Christ's shoulders to man's. The author saw a revival ahead in Biblical faith.

Pamphlet, 12 pages, \$1.00

world history

A Christian Survey of World History

12 cassettes with notes, questions, and answer key in an attractive album

By R.J. Rushdoony. *From tape 3:*

“Can you see why a knowledge of history is important—so that we can see the issues as our Lord presented them against the whole backboard of history and to see the battle as it is again lining up? Because again we have the tragic view of ancient Greece; again we have the Persian view—tolerate both good and evil; again we have the Assyrian-Babylonian-Egyptian view of chaos as the source of regeneration. And we must therefore again find our personal and societal regeneration in Jesus Christ and His Word—all things must be made new in terms of His Word.” Twelve taped lessons give an overview of history from ancient times to the 20th century as only Rev. Rushdoony could. Text includes fifteen chapters of class notes covering ancient history through the Reformation. Text also includes review questions covering the tapes and questions for thought and discussion. Album includes 12 tapes, notes, and answer key.



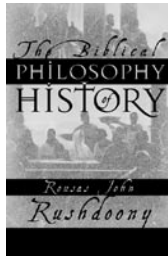
12 tapes in album, RR160ST-12, Set of “A Christian Survey of World History”, \$75.00

- Tape 1** 1. Time and History: Why History is Important
- Tape 2** 2. Israel, Egypt, and the Ancient Near East
- Tape 3** 3. Assyria, Babylon, Persia, Greece and Jesus Christ
- Tape 4** 4. The Roman Republic and Empire
- Tape 5** 5. The Early Church
- 6. Byzantium
- Tape 6** 7. Islam
- 8. The Frontier Age
- Tape 7** 9. New Humanism or Medieval Period
- Tape 8** 10. The Reformation
- Tape 9** 11. Wars of Religion – So Called
- 12. The Thirty Years War
- Tape 10** 13. France: Louis XIV through Napoleon
- Tape 11** 14. England: The Puritans through Queen Victoria
- Tape 12** 15. 20th Century: The Intellectual – Scientific Elite

faith for all of life

The Biblical Philosophy of History

By R.J. Rushdoony. For the orthodox Christian who grounds his philosophy of history on the doctrine of creation, the mainspring of history is God. Time rests on the foundation of eternity, on the eternal decree of God. Time and history therefore have meaning because they were created in terms of God's perfect and totally comprehensive plan. The humanist faces a meaningless world in which he must strive to create and establish meaning. The Christian accepts a world which is totally meaningful and in which every event moves in terms of God's purpose; he submits to God's meaning and finds his life therein. This is an excellent introduction to Rushdoony. Once the reader sees Rushdoony's emphasis on God's sovereignty over all of time and creation, he will understand his application of this presupposition in various spheres of life and thought.



Paperback, 138 pages, \$22.00

James I: The Fool as King

By Otto Scott. In this study, Otto Scott writes about one of the "holy" fools of humanism who worked against the faith from within. This is a major historical work and marvelous reading.



Hardback, 472 pages, \$20.00

Christian Reconstruction in England

A cassette tape series by R.J. Rushdoony, previously released as *English History* examines the impact of John Wycliffe, Richard III, Oliver Cromwell, and John Milton on English history.

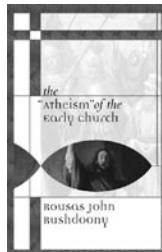


5 cassette tapes, RR135ST-5, \$15.00

church history

The "Atheism" of the Early Church

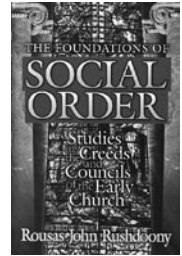
By Rousas John Rushdoony. Early Christians were called "heretics" and "atheists" when they denied the gods of Rome, in particular the divinity of the emperor and the statism he embodied in his personality cult. These Christians knew that Jesus Christ, not the state, was their Lord and that this faith required a different kind of relationship to the state than the state demanded. Because Jesus Christ was their acknowledged Sovereign, they consciously denied such esteem to all other claimants. Today the church must take a similar stand before the modern state.



Paperback, 64 pages, \$12.00

The Foundations of Social Order: Studies in the Creeds and Councils of the Early Church

By R.J. Rushdoony. Every social order rests on a creed, on a concept of life and law, and represents a religion in action. The basic faith of a society means growth in terms of that faith. Now the creeds and councils of the early church, in hammering out definitions of doctrines, were also laying down the foundations of Christendom with them. The life of a society is its creed; a dying creed faces desertion or subversion readily. Because of its indifference to its creedal basis in Biblical Christianity, western civilization is today facing death and is in a life and death struggle with humanism.



Paperback, 197 pages, index, \$16.00

philosophy

The Death of Meaning

By Rousas John Rushdoony. For centuries on end, humanistic philosophers have produced endless books and treatises which attempt to explain reality without God or the mediatory work of His Son, Jesus Christ. Modern philosophy has sought to explain man and his thought process without acknowledging God, His Revelation, or man's sin. God holds all such efforts in derision and subjects their authors and adherents to futility. Philosophers who rebel against God are compelled to *abandon meaning itself*, for they possess neither the tools nor the place to anchor it. The works of darkness championed by philosophers past and present need to be exposed and repaved.



In this volume, Dr. Rushdoony clearly enunciates each major philosopher's position and its implications, identifies the intellectual and moral consequences of each school of thought, and traces the dead-end to which each naturally leads. There is only one foundation. Without Christ, meaning and morality are anchored to shifting sand, and a counsel of despair prevails. This penetrating yet brief volume provides clear guidance, even for laymen unfamiliar with philosophy.

Paperback, 180 pages, index, \$18.00

Save 15% on Orders of \$50.00 or More!

By What Standard?

By R.J. Rushdoony. An introduction into the problems of Christian philosophy. It focuses on the philosophical system of Dr. Cornelius Van Til, which in turn is founded upon the presuppositions of an infallible revelation in the Bible and the necessity of Christian theology for all philosophy. This is Rushdoony's foundational work on philosophy.

Hardback, 212 pages, index, \$14.00



Humanism, the Deadly Deception

A tape series by R.J. Rushdoony. Six lessons present humanism as a religious faith of sinful men. Humanistic views of morality and law are contrasted with the Christian view of faith and providence.

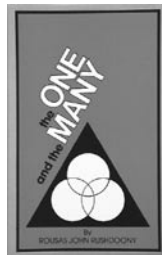
3 cassette tapes, RR137ST-3, \$9.00



The One and the Many

By R.J. Rushdoony. Subtitled *Studies in the Philosophy of Order and Ultimacy*, this work discusses the problem of understanding unity vs. particularity, oneness vs. individuality. "Whether recognized or not, every argument and every theological, philosophical, political, or any other exposition is based on a presupposition about man, God, and society—about reality. This presupposition rules and determines the conclusion; the effect is the result of a cause. And one such basic presupposition is with reference to the one and the many." The author finds the answer in the Biblical doctrine of the Trinity.

Paperback, 375 pages, index, \$15.00



Epistemology: How Do We Know?

A tape series by R.J. Rushdoony. Eleven lessons on the discipline largely ignored by the modern thinker. Learn how philosophers such as Descartes and Camus changed modern thought. See how circular reasoning is an unavoidable fact of man's creaturehood. Understand how modern man is increasingly irrational, as witness the "death of god" movement. This is a good companion set to the author's book, *The Word of Flux*.

4 cassette tapes, RR101ST-4, \$12.00



A History of Modern Philosophy

A tape series by R.J. Rushdoony. Nine lessons trace modern thought. Hear a Christian critique of Descartes, Berkeley, Kant, Hegel, Marx, Sade, and Genet. Learn how modern philosophy has been used to deny a Christian world-view and propose a new order, a new morality, and a new man.

8 cassette tapes, RR261ST-8, \$21.00



The Flight from Humanity

By R.J. Rushdoony. Subtitled *A Study of the Effect of Neoplatonism on Christianity*. Neoplatonism is a Greek philosophical assumption about the world. It views that which is form or spirit (such as mind) as good and that which is physical (flesh) as evil. But Scripture says all of man fell into sin, not just his flesh. The first sin was the desire to be as god, determining good and evil apart from God (Gen. 3:5). Neoplatonism presents man's dilemma as a metaphysical one, whereas Scripture presents it as a moral problem. Basing Christianity on this false Neoplatonic idea will always shift the faith from the Biblical perspective. The ascetic quest sought to take refuge from sins of the flesh but failed to address the reality of sins of the heart and mind. In the name of humility, the ascetics manifested arrogance and pride. This pagan idea of spirituality entered the church and is the basis of some chronic problems in Western civilization.

Paperback, 66 pages, \$5.00

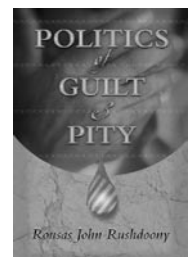


psychology

Politics of Guilt and Pity

By R.J. Rushdoony. From the foreword by Steve Schlissel: "Rushdoony sounds the clarion call of liberty for all who remain oppressed by Christian leaders who wrongfully lord it over the souls of God's righteous ones. . . . I pray that the entire book will not only instruct you in the method and content of a Biblical worldview, but actually bring you further into the glorious freedom of the children of God. Those who walk in wisdom's ways become immune to the politics of guilt and pity."

Hardback, 371 pages, index, \$20.00



Revolt Against Maturity

By R.J. Rushdoony. This is a study of the Biblical doctrine of psychology. The Biblical view sees psychology as a branch of theology dealing with man as a fallen creature marked by a revolt against maturity.

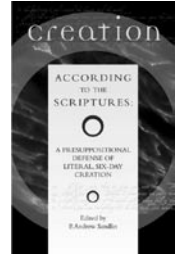
Hardback, 334 pages, index, \$18.00



Creation According to the Scriptures

Edited by P. Andrew Sandlin. Subtitled: *A Presuppositional Defense of Literal Six-Day Creation*, this symposium by thirteen authors is a direct frontal assault on all waffling views of Biblical creation. It explodes the “Framework Hypothesis,” so dear to the hearts of many respectability-hungry Calvinists, and it throws down the gauntlet to all who believe they can maintain a consistent view of Biblical infallibility while abandoning literal, six-day creation. It is a must reading for all who are observing closely the gradual defection of many allegedly conservative churches and denominations, or who simply want a greater grasp of an orthodox, God-honoring view of the Bible.

Paperback, 159 pages, \$18.00

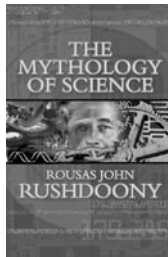


science

The Mythology of Science

By R.J. Rushdoony. This book points out the fraud of the empirical claims of much modern science since Charles Darwin. This book is about the religious nature of evolutionary thought, how these religious presuppositions underlie our modern intellectual paradigm, and how they are deferred to as sacrosanct by institutions and disciplines far removed from the empirical sciences. The “mythology” of modern science is its religious devotion to the myth of evolution. Evolution “so expresses or coincides with the contemporary spirit that its often radical contradictions and absurdities are never apparent, in that they express the basic presuppositions, however untenable, of everyday life and thought.” In evolution, man is the highest expression of intelligence and reason, and such thinking will not yield itself to submission to a God it views as a human cultural creation, useful, if at all, only in a cultural context. The basis of science and all other thought will ultimately be found in a higher ethical and philosophical context; whether or not this is seen as religious does not change the nature of that context. “Part of the mythology of modern evolutionary science is its failure to admit that it is a faith-based paradigm.”

Paperback, 134 pages, \$17.00



Making Sense of Your Dollars: A Biblical Approach to Wealth

By Ian Hodge. The author puts the creation and use of wealth in their Biblical context. Debt has put the economies of nations and individuals in dangerous straits. This book discusses why a business is the best investment, as well as the issues of debt avoidance and insurance. Wealth is a tool for dominion men to use as faithful stewards.

Paperback, 192 pages, index, \$12.00



Christianity and Capitalism

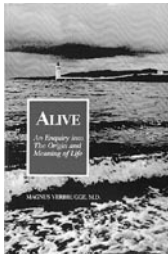
By R.J. Rushdoony. In a simple, straightforward style, the Christian case for capitalism is presented. Capital, in the form of individual and family property, is protected in Scripture and is necessary for liberty.

Pamphlet, 8 pages, \$1.00

Alive: An Enquiry into the Origin and Meaning of Life

By Dr. Magnus Verbrugge, M.D. This study is of major importance as a critique of scientific theory, evolution, and contemporary nihilism in scientific thought. Dr. Verbrugge, son-in-law of the late Dr. H. Dooyeweerd and head of the Dooyeweerd Foundation, applies the insights of Dooyeweerd’s thinking to the realm of science. Animism and humanism in scientific theory are brilliantly discussed.

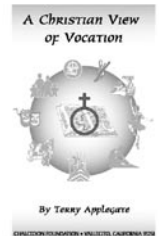
Paperback, 159 pages, \$14.00



A Christian View of Vocation: The Glory of the Mundane

By Terry Applegate. To many Christians, business is a “dirty” occupation fit only for greedy, manipulative unbelievers. The author, a successful Christian businessman, explodes this myth in this hard-hitting title.

Pamphlet, 12 pages, \$1.00

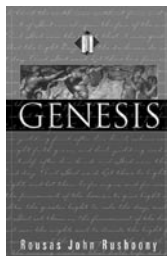


biblical studies

Genesis, Volume I of Commentaries on the Pentateuch

By Rousas John Rushdoony. *Genesis* begins the Bible, and is foundational to it. In recent years, it has become commonplace for both humanists and churchmen to sneer at anyone who takes Genesis 1-11 as historical. Yet to believe in the myth of evolution is to accept trillions of miracles to account for our cosmos. Spontaneous generation, the development of something out of nothing, and the blind belief in the miraculous powers of chance, require tremendous faith. Darwinism is irrationality and insanity compounded. Theology without literal six-day creationism becomes alien to the God of Scripture because it turns from the God Who acts and Whose Word is the creative word and the word of power, to a belief in process as god. The god of the non-creationists is the creation of man and a figment of their imagination. They must play games with the Bible to vindicate their position. Evolution is both naive and irrational. Its adherents violate the scientific canons they profess by their fanatical and intolerant belief. The entire book of Genesis is basic to Biblical theology. The church needs to re-study it to recognize its centrality.

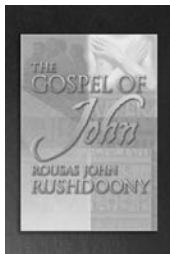
Hardback, 297 pages, indices, \$45.00



The Gospel of John

By R.J. Rushdoony. In this commentary the author maps out the glorious gospel of John, starting from the obvious parallel to Genesis 1 ("In the beginning was the Word") and through to the glorious conclusion of Christ's death and resurrection. Nothing more clearly reveals the gospel than Christ's atoning death and His resurrection. They tell us that Jesus Christ has destroyed the power of sin and death. John therefore deliberately limits the number of miracles he reports in order to point to and concentrate on our Lord's death and resurrection. The Jesus of history is He who made atonement for us, died, and was resurrected. His life cannot be understood apart from this, nor can we know His history in any other light. This is why John's "testimony is true," and, while books filling the earth could not contain all that could be said, the testimony given by John is "faithful."

Hardback, 320 pages, indices, \$26.00



Companion tape series to *The Gospel of John*

A cassette series by R.J. Rushdoony. Seventy sermons cover John's entire gospel and parallel the chapters in the author's commentary, *The Gospel of John*, making this a valuable group Bible study series.

39 cassette tapes, RR197ST-39, \$108.00



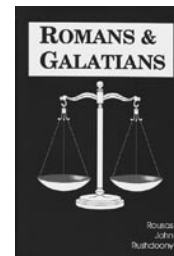
Romans and Galatians

By R.J. Rushdoony. From the author's introduction: "I do not disagree with the liberating power of the Reformation interpretation, but I believe that it provides simply the beginning of our understanding of Romans, not its conclusion...."

The great problem in the church's interpretation of Scripture has been its ecclesiastical orientation, as though God speaks only to the church, and commands only the church. The Lord God speaks in and through His Word to the whole man, to every man, and to every area of life and thought... To assume that the Triune Creator of all things is in His word and person only relevant to the church is to deny His Lordship or sovereignty.

If we turn loose the whole Word of God onto the church and the world, we shall see with joy its power and glory. This is the purpose of my brief comments on Romans."

Hardback, 446 pages, indices, \$24.00



Companion tape series to Romans and Galatians

Romans - "Living by Faith"

A cassette series by R.J. Rushdoony. Sixty-three sermons on Paul's epistle. Use as group Bible study with *Romans and Galatians*.

32 cassette tapes, RR414 ST-32, \$96.00



Galatians - "Living by Faith"

A cassette series by R.J. Rushdoony. These nineteen sermons completed his study and commentary.

10 cassette tapes, RR415ST-10, \$30.00

faith for all of life

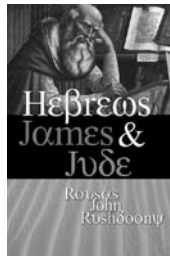
Hebrews, James and Jude

By R.J. Rushdoony. There is a resounding call in Hebrews, which we cannot forget without going astray: "Let us go forth therefore unto him without the camp, bearing his reproach" (13:13). This is a summons to serve Christ the Redeemer-King fully and faithfully, without compromise.

When James, in his epistle, says that faith without works is dead, he tells us that faith is not a mere matter of words, but it is of necessity a matter of life. "Pure religion and undefiled" requires Christian charity and action. Anything short of this is a self-delusion. James's letter is a corrective the church needs badly.

Jude similarly recalls us to Jesus Christ's apostolic commission, "Remember ye the words which have been spoken before by the apostles of our Lord Jesus Christ" (v. 17). Jude's letter reminds us of the necessity for a new creation beginning with us, and of the inescapable triumph of the Kingdom of God.

Hardback, 260 pages, \$30.00



25 lessons. 13 cassette tapes, RR416ST-13, \$39.00

I John

15 lessons on the first epistle of John, plus a bonus lesson on the incarnation. Rev. Rushdoony passed away before he could complete this, his last sermon series.

16 lessons. 8 cassette tapes, RR419ST-8, \$24.00

Exegetical Sermon Series by Rev. Mark R. Rushdoony

Galatians - "Heresy in Galatia"

10 lessons. 5 cassette tapes, MR100ST-5, \$15.00

Ephesians - "Partakers of God's Promise"

24 lessons. 12 cassette tapes, MR108ST-12, \$36.00

Colossians - "The Sufficiency of Christ"

10 lessons. 5 cassette tapes, MR101ST-5, \$15.00

I Timothy - "Right Doctrine and Practice"

27 lessons. 14 cassette tapes, MR102ST-14, \$42.00

II Timothy - "Faithfulness and Diligence"

14 lessons. 7 cassette tapes, MR106ST-7, \$21.00

Titus - "Speak with All Authority"

11 lessons. 6 cassette tapes, MR105ST-6, \$18.00

Philemon - "For My Son, Onesimus"

4 lessons. 2 cassette tapes, MR107ST-2, \$6.00

"Doers of the Word" - Sermons in James

7 lessons. 4 cassette tapes, MR104ST-4, \$12.00

Companion tape series to Hebrews, James and Jude

Hebrew and James - "The True Mediator"

A tape series by R.J. Rushdoony. 48 lessons Hebrews and James.

26 cassette tapes, RR198ST-26, \$75.00



Jude - "Enemies in the Church"

A tape series by R.J. Rushdoony. 4 lessons on Jude by R.J. Rushdoony.

2 cassette tapes, RR400ST-2, \$9.00

More Exegetical Tape Series by Rev. R.J. Rushdoony

Exodus - "Unity of Law and Grace"

125 lessons. 70 cassette tapes, RR171ST-70, \$195.00

Leviticus - "The Law of Holiness and Grace"

79 lessons. 40 cassette tapes, RR172ST-40, \$120.00

Numbers - "Faith, Law and History"

63 lessons. 38 cassette tapes, RR181ST-38, \$102.00

Deuteronomy - "The Law and the Family"

110 lessons. 63 cassette tapes, RR187ST-63, \$168.00

The Sermon on the Mount

25 lessons. 13 cassette tapes, RR412ST-13, \$39.00

I Corinthians - "Godly Social Order"

47 lessons. 25 cassette tapes, RR417ST-25, \$75.00

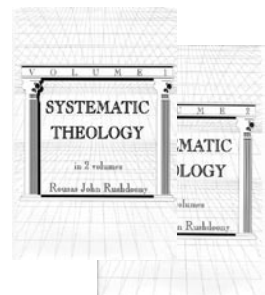
II Corinthians - "Godly Social Order"

theology

Systematic Theology (in two volumes)

By R. J. Rushdoony. Theology belongs in the pulpit, the school, the workplace, the family and everywhere. Society as a whole is weakened when theology is neglected. Without a systematic application of theology, too often people approach the Bible with a smorgasbord mentality, picking and choosing that which pleases them. This two-volume set addresses this subject in order to assist in the application of the Word of God to every area of life and thought.

Hardback, 1301 pages, indices, \$70.00 per set



Save 15% on Orders of \$50.00 or More!

