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Debt, Money, and Stewardship

*"Thy word is a lamp unto my feet,
and a light unto my path."*

PSALM 119:105

JOHN WEAVER

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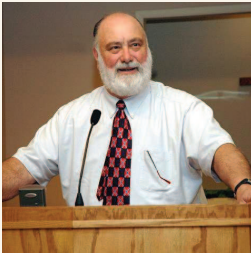
The borrower is servant to the lender.

PROVERBS 22:7, EXCERPT

Money tests character, priorities, and responsibility. John Weaver considers debt, honest work, the meaning of sound money, and the stewardship of resources. This collection relates economic decisions to integrity and self-government, asking how Christian convictions should shape habits of borrowing, spending, provision, and dependence.

“We must learn to handle our affairs, our money, our obligations, our duties, and our responsibilities according to His Word and His will, for His honor and glory.”

JOHN WEAVER



John Weaver

John Weaver's sermons form the teaching collection presented by Weaver Bible College. This volume contains 8 messages from that collection.



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Debt, Money, and Stewardship

Economics and Stewardship

John Weaver

Weaver Bible College

Debt, Money, and Stewardship

John Weaver

Weaver Books

Weaver Bible College

Edited from the sermon corpus of John Weaver.

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CHAPTER 1

The Confederate Chaplains

March 16, 2003

Let us look in Hebrews chapter 11, beginning with verse 32. I am going to preach an unusual message, one that I mentioned last week, for two basic reasons. First, I have to bring a study on this subject this week, and, having studied it and seen its importance, I want to share it with you. Second, I believe there is an excellent application to our time today.

The Scripture says, "And what shall I more say? For the time would fail me to tell of Gideon and of Barak and of Samson and of Jephthah, David also and Samuel and of the prophets, who through faith subdued kingdoms, wrought righteousness, obtained promises, stopped the mouths of lions, quenched the violence of fire, escaped the edge of the sword, out of weakness were made strong, waxed valiant in fight, turned to flight the armies of the aliens. Women received their dead raised to life again, and others were tortured, not accepting deliverance, that they might receive a better resurrection. And others had trial of cruel mockings and scourgings, yea, moreover of bonds and imprisonment. They were stoned, they were sawn asunder, were tempted, were slain with the sword. They wandered about in sheepskins and goatskins, being destitute, afflicted, tormented—of whom the world was not worthy. They wandered in deserts and in mountains, and in dens and caves of the earth. And these all, having obtained a good report through faith, received not the promise, God having provided some better thing for us, that they without us should not be made perfect."

I call your attention to verse 32. After listing a number of the heroes of faith in this chapter, the author says, "And what shall I more say? For time would fail me to tell of Gideon, and of Barak, and

of Samson, and Jephthah, and David, and Samuel, and of the prophets." He is saying that there were a multitude of godly men about whom things could be said, but he did not have time to write about them. Certainly, there is much we can learn from these godly men.

Today I am going to bring you a report of a book I have read. Most of the material I give you is taken directly from it. I am sharing it first of all to encourage you to buy your own personal copy.

I will supply the books at my cost if I can get them that way. The book is entitled *Chaplains in Gray*, written by Charles F. Pitts. It is an excellent book, delineating many of the stories concerning the Confederate chaplains.

Let me tell you why I would encourage you to buy your own copy. Years ago, I spent some time in the home of R. J. Rushdoony, who had been dead several years. He was one of the finest Christian men and scholars I have ever known. My wife and I had the blessing and privilege of being in his home on numerous occasions.

When I first went out to see Rushdoony, thirty years ago, he had over 50,000 books in his library and had practically read every one of them. He knew just about everything that was in every book. If you visited his home, you had difficulty sitting down. The coffee table held stacks of books; the floor held stacks of books; around the sofas and chairs were stacks of books. In the bathroom there was not one book or a magazine rack, but stacks of books. Wherever Rushdoony sat down, he picked up a book and read. He had basically a photographic memory and knew whatever he read.

While I was visiting him, he told me about an excellent book that was now out of print, which I might could find: a book by Stauffer entitled *Christ and Caesar*. For twenty minutes, he told me the theme, purpose, main emphasis, and importance of the book. When he finished, I said, "That sounds like a tremendous book. I've got to try to get a copy of it." It looked as if I had slapped him. He asked, "Why should you buy a copy of it? I just told you what was in it." I replied, "Brother, not everyone has your memory and not everyone has your mind."

Without any official uniform—and that may surprise you, since the chaplains did not have any special uniform—and with insufficient pay—and they were really denied pay over and over—and very few recognizable insignia, the chaplains of the Confederacy were much like those in the Revolutionary War, in that they preached, they prayed, and they fought for liberty.

Many not only led in the spiritual sphere, but in the martial sphere as well. It has been said that there is nothing more ferocious than a band of brigands, led by vicious cutthroats, except it be a company of Scottish Presbyterians rising from their knees in prayer to do battle with the firm conviction that what they are about to do is the will of God. That was a direct quote. The preachers were said to be far worse than the brigands led by a cutthroat because they knew that what they were about to do was the will of God.

One Yankee critic said that he believed—here is the quote—"the most unmitigated set of villains they have in the South are the Methodists, the Baptists, the Presbyterians, and the Episcopalian preachers, all talking secession, drinking mean liquor, and advocating the cause of Jeff Davis and the devil."

Not all the condemnation of the Confederate chaplains came from Northern critics. Their preaching was not always appreciated by the unbelieving, nor did some understand the importance of the work of the chaplains. As one chaplain exhorted the men to repent, based upon the certain necessity of death and hell, one brigade commander, as he walked away, said in disgust, "Those confounded chaplains, they're the scourge of the army." Some commanders were so irreligious that they even refused to allow the office of chaplain to be filled. Other commanders believed that a wholesome view of death and hell might make cowards of the men in battle. Of course, as you study the Confederate chaplains, you will find that there were some who initially got in the army, claimed the title of chaplain, and were not worthy of that title. They brought reproach not only to the name of chaplain, but also to the work of the Lord.

However, these men were soon weeded out, not only because the soldiers lacked respect for them, but also because of the hardships of war. Unless you were real and genuine, you were certainly not going to endure the hardships that those real, genuine chaplains endured.

The work of these godly chaplains—their dedication, sacrifice, and selfless service—was rewarded by the Lord, evidencing the great benefit of chaplains to the army. Those who initially referred to the chaplains as the scourge of the army soon arose to call the same men blessed indeed.

There were many pastors who enthusiastically supported what was then called the Righteous War for Southern Independence. They supported it not only by preaching, but also by throwing themselves into the fray and shouldering arms. Some pastors organized companies from their congregations; others joined volunteer companies. Episcopal Bishop Leonidas Polk of Louisiana—who, by the way, became General Leonidas Polk—stated that he was not laying aside the vestments of his office. He was merely buckling the sword over his gown.

Do you realize that one of the first companies to arrive in Virginia in 1861 contained 50 members of a single church? Another regiment, arriving the same year, counted 600 men of the same denomination in its ranks, while still another numbered 13 Baptist preachers among its soldiers. The 9th Arkansas, organized at Pine Bluff on July 20, 1861, was popularly known as the Parsons Regiment because it boasted 42 ordained ministers in its ranks. A newspaper account mentioned in Arkansas reported that there was a Preacher's Regiment on its way to the battlefield. It was commanded by a Methodist preacher, Colonel Bradley, also from Pine Bluff. The paper reported that one soldier was a preacher over 70 years of age.

Many other military units were composed of preachers or ministerial students. In Mississippi, practically the entire student body enlisted with its faculty leaders in the Mississippi College Rifles. Mississippi College was a Christian institution, and they marched away to the battlefield 104 strong. Remember that figure, because I am going to come back to it when I begin to close the message. Georgia had one regiment with 12 missionary Baptist preachers, a primitive Baptist preacher, and a Methodist preacher in it.

There were notable pastors who fought for the South. Some of you have heard of General W.N. Pendleton, an Episcopalian minister and chief of artillery of the Army of Northern Virginia. His four cannon

were named Matthew, Mark, Luke, and John, and he was a gracious man. Dr. Robert L. Dabney was not only a preacher, author, and theologian, but also served on Stonewall Jackson's staff. The renowned Baptist preacher M.P. Lowry of Mississippi became a general. Lieutenant Colonel D.C. Kelly, a Methodist preacher, served on General Nathan Bedford Forrest's staff.

Time would fail me to name all of these preachers. The names of Captain Dabney Carr Harrison, Beverly Lacey Tucker, Moses Hogue, Benjamin Morgan Palmer, and Dr. C.T. Quinter are well known, as was the service they gave not only to the Lord, but to the Confederate Army as well. Not every pastor entered what you and I would call active military service, but their sentiments were well known.

They were much like the elderly lady—supposedly in a true story—who became famous during the siege of Vicksburg. When the city was about to fall, she came to the front lines armed only with a broom. A chaplain asked what in the world she was doing in such a dangerous place. She replied, "I'm here to fight the Yankees." He answered, "You can't do any damage with a broom." "No," replied the old lady with fire in her eyes, "but I can show them which side I'm on."

It was very obvious which side the southern pastors were on. One pastor who became a chaplain saw his men under heavy, withering fire and needing all the help they could get. He took off his large clerical coat and black hat, laid them to one side, and said, pointing to them, "Now lay there, sanctification, until we finish whipping these Yankees." When he finished fighting, he would pick up his coat and hat and return to being a chaplain.

One of the main desires of the chaplains during this time was to place the Word of God in the hands of the soldiers. When you and I think of this, we think it should not be such a big deal. Every one of us probably has four or five Bibles.

I'm the exception, I know. I don't even know how many Bibles I have—I'm sure 20, 30, maybe even more than that. I've never counted them. But when we think back to 1861, one of the main desires of those chaplains was to make sure the Word of God got into the hands of the Southern soldiers.

One would think that would not be a problem, but before the war, the South depended entirely upon the North for printing Bibles. With the help of Northern friends known as copperheads—and you know why they were called copperheads? A rattlesnake does flock when you're near. He rattles and signals. But a copperhead is just as poisonous as a rattlesnake, though he makes no sound. He will bite you before you ever know he is there. Northerners who were Southern sympathizers were therefore referred to by the North as copperheads because they thought they were extremely dangerous people.

Through the help of these Southern sympathizers, plates were smuggled into the South, and preparation therefore was made to print the first Bibles. In 1861, the first Bibles rolled from the presses of the Southwestern Publishing Company at Nashville, Tennessee. Here is a press release in the Tennessee Baptist: "The first set of plates for printing pocket Bibles and Testaments ever owned and worked in the South were laid upon the press of the Southwestern Publishing House last Wednesday, and it can now be said for the first time that the South is independent of the North, for the Word of God. Lincoln no longer binds the Word of God." Isn't that amazing?

The South did not even have the plates to print the Bible until 1861. After that, the Confederate Bible Society came into existence and began promoting and publishing the Scriptures. The American Bible Society soon stepped in and helped as well. Even with shortages of ink and paper, denominational and private printing presses produced a record million pages of Christian literature per week. That was a phenomenal amount of printed material in 1861. Still, there were shortages of Bibles.

Here is a letter from Joseph Cowan, a Confederate soldier, to his cousin. I will read it as written, because although many people could read and write, their English and spelling were not exactly up to par: "I'm a poor hearted sinner and got no chance to be no other way, for I ain't got no Bible. Yankees want us to lose our souls, S-O-L-E-S. Yankees want us to lose our souls, same as our lives."

He continued, "It's aggravation for breakfast, dinner and supper." Breakfast is spelled B-R-E-X-F-U-S. He wrote, "I'm a poor hearted sinner and I ain't got no chance to be no other way, for I ain't got no

Bible. Yankees want us to lose our souls, same as our lives, L-I-F-E-S. It is aggravation for breakfast, dinner, and supper.”

Dr. William Hogue, pastor of the Second Presbyterian Church in Wick, Richmond, Virginia, and a chaplain in the Confederate Army, defied the blockade. Lincoln had tried to block the South and all its ports, but Hogue went to England and brought back thousands of Bibles to distribute to the troops. Bibles belonging to fallen soldiers, returned to their loved ones, oftentimes found their way back into the army and into the hands of new men going to the front lines.

Another opportunity was the printing of gospel tracts, which the chaplains eagerly distributed. One chaplain from Atlanta reported that, one morning before nine o'clock, he distributed 20,000 gospel tracts. Another chaplain from Lynchburg, Virginia, said, “I have never had a proper tract refused or an inquiry on the subject of religion ungraciously received.” Wouldn't it be wonderful if, when you walked up to people today and said, “I'd like to give you a gospel tract,” they would smile, take it, and say, “Thank you”?

“I want to learn about the Word of God.” Well, that is what these people were doing. But understand, it was indeed a time of war, and they were expecting immediate death. They took tracts and were graciously witnessed to. The story is told of General A. P. Hill, who came upon a chaplain passing out tracts to a group of hungry soldiers. General Hill said, “John, don't you think the boys would prefer hardtack to tracts just now?” The chaplain answered, “I have no doubt that many of them would. But they crowd around and take the tracts as eagerly as they surround the commissary when he has anything to issue.”

“Besides other advantages, the tract certainly helped them to bear the lack of hardtack.” General Hill replied, “I have no doubt of it, and I'm glad you're able to supply the tracts more abundantly than we can supply the rations.” Many times the men were hungry, but at least they had the Word of God.

The chaplains not only supplied Bibles and tracts; they preached many times. In fact, they preached numerous times a day, especially when the great awakening and the great revival were going on. That

did not include the prayer time, exhortation, or counseling they gave the soldiers.

Let me give you an excellent illustration of the difference between 1861 and 1865 and the conditions of today. Dr. J. William Jones was a Confederate chaplain and a pastor who wrote *Christ in the Camp*, on the revivals in the Confederate army. He kept the names and addresses of 410 men whom he had baptized. This was just one chaplain. After the war, he followed up on all 410 names. Some had been killed during the war, but among the survivors, only three were not continuing with the Lord and serving Him as they should.

Only three out of 410? Today, an average church may say, "We had a thousand professions of faith last year." Then you ask, "How many did you baptize?" and, "How many are with you today?" Today, you can baptize 400 and might find three who will keep going on with the Lord.

But it was straight, truthful, and Holy Ghost-inspired preaching that brought revival to the Confederate Army. Each day was begun with prayer. Usually, the chaplain would conduct some type of religious service every other day, while each day also ended with prayer and usually an evangelistic service. Oftentimes, when revival did indeed break out, they had prayer and preaching more often, and their services continued for a longer period of time.

A Presbyterian chaplain from North Carolina wrote that sometimes they felt as if they were in a camp meeting rather than an army expecting to face an enemy. I wonder what it would be like today for a chaplain to say that in our armed forces. I hope you know that, most of the time, the chaplains in our armed forces have their hands so tied that they cannot say anything or do anything lest they offend someone, because it is so politically correct today. But here the chaplain wrote, "We thought we were in a camp meeting rather than an army expecting to face an enemy."

Time will not permit me to give examples of all this preaching. Suffice it to say that not only did the Southern soldier boys benefit greatly from the preaching of the chaplains, but the Yankees feared the preaching from these godly chaplains. When there was a demand that Southern prisoners held in northern prisons and hospitals be

allowed a Southern chaplain to visit them, Yankee Colonel W. Hoffman, commissary general of the prisoners, refused permission.

Here is what he wrote: "Sir, your letter of the 27th addressed to the Secretary of War communicating an application from a chaplain of the rebel army to be permitted to attend the prisoners of war at the General Hospital on David's Island has been referred to this office. It has not felt advisable to associate officers and enlisted men, prisoners of war together, owing to the bad effect of their influence and example. And there's probably no class of officers whose influence is more powerful to keep up the spirits of the rebel than that of their chaplain.

"If they would confine themselves to their proper calling, there would not be the least objection to their presence among the sick and wounded. But if this is not possible, it would be very injurious policy to admit them into the hospitals where they would scarcely preach that our cause is righteous and that they have engaged in rebellion without a cause." He said, "We're not going to let them here."

We don't want them here. Because when they get here, number one, they're going to boost the morale of the Southern prisoners. And number two, they're not going to say that our cause is just. They're going to say that their cause is just. And we don't want that happening.

When Chaplain T.D. Witherspoon of the 42nd Mississippi Regiment was captured at Gettysburg—and by the way, do you know how most of these chaplains got captured? They refused to leave the wounded and the dying. They would always stay behind to minister to them. Chaplain T.D. Witherspoon was captured at Gettysburg because he would not abandon the field. He would not leave the wounded and the dying. But when he was captured, Yankee Colonel Fish ordered the chaplain to be thrown into a dark underground dungeon with drunken soldiers and deserters.

When the order was given, the lieutenant protested. He said to the colonel, "But this man is a minister of the gospel. You won't send him there." Colonel Fish shot back, "Why not? The preachers are more to blame for this war than any others. The best thing we could do would be to hang a few of them when we capture them."

I hope you understand and comprehend that they saw the influence of the chaplains upon not only the soldiers, but upon the people of the land. "More to blame for this war than any other." How could the preachers be the blame for that war? Remember, that's coming from a northern colonel. But what he is saying is that it was the preachers who began talking about the biblical right of secession, liberty and freedom, and independence. So here he is blaming the preachers.

The interesting thing is, as you read through the book *Chaplains in Gray*, there are numerous illustrations of times of lightheartedness as well. It's almost difficult to comprehend that in a time of war, when there is such immense suffering and such a vast amount of horror, there could be real lighthearted moments. But yet, certainly there was. And let me give you two of those. A.C.

Richardson, a soldier in the 3rd Texas Cavalry, relates a story about Chaplain Robert Rennick, affectionately known as Uncle Bob by the men of Shelby's Division. A.C. Richardson reports:

"Uncle Bob was visiting a small field hospital near Jacksonport, Arkansas. In one bed lay a long hatchet-faced Missourian, suffering from a prolonged siege of dysentery. He was scarcely more than a skeleton. The chaplain took a seat beside his bed and asked, 'How are you today, my friend?' 'No better. Worse and worse,' the soldier replied. 'Ah, I'm afraid you don't pray,' said the chaplain. The sick man shook his head and replied, 'No, I don't. Don't know how. Never learned that.' Encouragingly, the chaplain said, 'Well, well, you will get better. You must cheer up. You must have hope and wrestle with the Lord in prayer.' The soldier looked surprised. Raising up on one elbow and throwing back his tattered blanket, he looked the chaplain full in the face and said, 'Wrestle with the Lord, did you say? Wrestle with the Lord? With these here legs? Why, he'd have flipped me to hell on the very first pass.'"

Striving to contain his composure, Uncle Bob explained to the old Missourian that wrestling with the Lord was not physical but spiritual.

Dr. Robert L. Dabney—and if you've never read Dabney's book on the life of Stonewall Jackson, I would encourage you to do so—is one

of the finest books available. Dabney was a major on Stonewall Jackson's staff. He was a theologian, an author, a preacher, and a chaplain. He was also a Calvinist, a strict predestinarian, and preached and taught special providence. He always encouraged the men to fearlessness and bravery. He told them, "Men, you need not be trying to dodge shot or shell or minié—that is, minié ball. Every one of these strikes just where the Lord permits it to strike and nowhere else. And you're perfectly safe where the missiles of death fly thickest until Jehovah permits you to be stricken."

Is that not true? What does the Bible say? He, God, holdeth our soul and life. David said in Psalm 31, "My times are in the hand of the Lord." And Job 14 tells us, in Job 7, that there is an appointed time for man upon the earth. God has not only ordained the day of our birth; He's also ordained the day of our death.

What was Dabney preaching? "Men, you need not try to dodge shot, shell, or minié. Every one of these strikes just where the Lord permits it to strike, and nowhere else. You are perfectly safe where the missiles of death fly thickest until Jehovah permits you to be stricken." That was his preaching.

Major Nelson, one of General Ewell's staff, came upon Major Dabney sitting on the ground, taking cover behind a thick oak gatepost during a heavy artillery bombardment. Riding up, Nelson rendered a snappy salute and said, "Major Dabney, every shot, shell, and minié strikes just where the Lord permits. You must excuse me, sir, for expressing my surprise that you are seeking to put an oak gatepost between you and Special Providence."

Dabney immediately replied, "Why, Major, you do not understand the doctrine of Special Providence."

"I believe and teach it with all my heart. And I look upon this thick gate post as a very special providence just at this time." It was something to get behind, and I would certainly count that gate post a very special providence as well. Regardless of all the dangers, many of the chaplains believed that it was their place to be on the front lines with the men to whom they were ministering. That always put the chaplains in the place of capture or imminent death. Chaplain I.

T. Tichenor of the 17th Alabama Regiment gave this report on the Battle of Shiloh, one of the bloodiest battles of the war:

"During this engagement, we were under a crossfire on the left wing from three directions. Under it, the boys wavered. I had been wearied and was sitting down, but seeing them waver, I sprang to my feet, took off my hat, waved it over my head, walked up and down the line and said—and they say, 'Preach them a sermon.' I reminded them that it was Sunday, that at that hour, 11:30, all their home folks were praying for them, that Tom Watts, governor and former regimental commander, had told us that he would listen with an eager ear to hear from the 17th, and shouting your name loud over the roar of the battle, I called upon them to stand there and die if need be for their country. The effect was evident. Every man stood to his post. Every eye flashed. Every heart beat with desperate resolve to conquer or die."

Chaplain Tichenor was writing this to Governor Tom Watts, who had been the regimental commander. He reminded the men that their people were praying for them, and every man stood to his post. They were receiving fire from three different directions, yet every heart beat high with desperate resolve to conquer and die. Significantly, Tichenor added, "After the battle was over, the regiment had 13 killed and 117 wounded or missing. But the enemy dead in front of the Southern boys was 352." They lost 13 men, but they killed 352.

The chaplain did not add what appeared in the newspaper account: that he himself fought with the coolness of a veteran, killing with his own rifle a colonel, a major, and four privates. The chaplains were fighters—fighters for truth, righteousness, and liberty. You know what we have lost today? We have lost the concept that civil wickedness is just as evil as spiritual wickedness. What made these chaplains fight? Civil tyranny to them was just as bad, vile, and wicked as spiritual tyranny. Just as men needed to be saved from their sins, they believed they needed to be saved from a tyrant who was oppressing them and would not give them the liberty that the Word of God demanded and taught.

The Confederate chaplain, in preaching the message of salvation to those soldiers, was doing far more than preparing them to die. He

was preparing them to live—to live in the land of liberty if God had given them victory, but to live in the land of defeat if God so willed it. He was preparing them for life as well as death. When I read the book *Chaplains in Gray*, the first thing I thought of was this: What a difference between the preachers of 150 years ago and the preachers of today.

Do you realize that, as a country, we have lost our morality? We have lost our decency, integrity, character, and freedom. Why? Because we have lost men who are willing to sacrifice everything for truth. Look today at the average preacher: how he kowtows in the face of opposition and compromises the truth in the face of battle; how he refuses to preach the whole counsel of God, lest he offend someone, lose support, or lose favor. Is it any wonder we are in such a bad state in America today?

Let me show you. During the Revolutionary War and the Second War for Independence, 1861–1865, our forefathers believed that debt was wrong, that people should stay out of debt, and especially the church. Instead of going on the basis of cash only—that is, if God wills us to have a building, He will supply the need, and we can sacrifice, raise it, and buy it—the church came up with what they called a faith plan: “We are going to borrow a million dollars by faith.”

I have never figured this out: How is it that you can borrow a million dollars by faith and cannot exercise faith that God will give you the million dollars before you need it? Have you ever thought that one through? We are going to borrow a million dollars and build our building—or five million, whatever it is. Our sinking-fund payment is only \$1,500 a week, \$6,000 a month. And what happens?

The church gets in debt, and then the preacher starts preaching. Somebody starts getting upset, and some people either start leaving or stop giving. What does he have to do in order to make those payments? He had better trim his message if he wants to keep that money coming in or keep those people there. We have changed in this country so greatly.

There is a verse in Proverbs 23:23: “Buy the truth, and sell it not.” The difference between 150 years ago and today is this: Those men bought the truth and refused to sell it. Today, we have men who bought the truth, but it is for sale. It depends on what is involved. They are willing to negotiate, compromise, give in, and give up. The preachers 150 years ago were not willing to give in. They were not willing to give up. They were not willing to give out.

People ask me, and they have even asked Alice, “I bet you don’t preach that way to your church.” I say, “I practice on them before I come here.” They cannot believe that there is a group of people who just want truth and are willing to take whatever the Word of God says. We have become so politically correct in this country, but at the same time, we have become so religiously correct that you just do not say certain things and do not do certain things.

The problem in our country, in reality, is with the preachers. If the preachers in this country ever came back to the Word of God, refused to compromise it, and stood for that Word in the face of all opposition, we would see a change. Chaplain J.J.D.

Renfro of the 10th Alabama Regiment expressed his understanding of the fact that Christians, real Christians, made the best soldiers. What this man says is true, not only physically, but spiritually as well.

Chaplain Renfro said, “I believe it was generally conclusive that religious men, that is Christian men, made the best soldiers. And I know that officers frequently express themselves as believing this. Religious or Christian soldiers complained less at army regulations, hard service, and short rations. They did their duty more generally and more willingly. And I never knew one of them to disgrace himself in battle. Many of them died at their posts. They straggled less on marches and committed fewer depredations on the rights of civilians.”

This chaplain said that Christian men made better soldiers. They complained less of their regulations, of the hard service, and of the short rations. They did their duty more generally and more willingly. They never disgraced themselves in battle. They died at their post if

need be. They straggled less on marches and committed fewer depredations on the rights of civilians.

Now look at what the Lord tells us in 2 Timothy 2:3: “Thou therefore endure hardness, as a good soldier of Jesus Christ. No man that warreth entangleth himself with the affairs of this life; that he may please him who hath chosen him to be a soldier.” What the chaplain said physically is just as true spiritually. We are to be good soldiers of Jesus Christ. As good soldiers, we must learn to endure hardships, short rations from time to time, long marches from time to time, opposition very frequently, and hotline action maybe occasionally. One of the greatest problems is not just with the preachers; it is with the Christians who no longer want to endure hardships.

Do you realize that if the average church building lost its air conditioning and heating system, most people would not even attend? Or if they did not have their cushioned pews? Alice and I were in Indiana. We stayed in the home of a couple who had gone to Russia as missionaries and did some mission work over there. They showed us the photographs. During a hard Russian winter, they had broken the ice on the river so they could baptize people. Folks stood around in snow and ice while people went underwater in the broken ice to be obedient to Christ.

I thought, “Oh Lord, have mercy.” Do you think anybody in this country would walk by themselves five, six, and seven miles one way by a circuitous route, just to keep the other soldiers from knowing where they were going, so they could assemble with believers, hear a message, and then take several hours getting back home? No. We have lost the attitude of enduring hardship as a good soldier of Jesus Christ.

There is no difference in the preacher; there is a difference in the people between 150 years ago and today. Chaplain C. H. Dodds of the 12th Mississippi Regiment remarked on their hardness and willingness to fight to the death among the Christian men:

“It is a little remarkable that very few of our church members survived the war. Perhaps the explanation is that they were more fearless. But it is true. You know, but few good or bad return home.

But the proportion is quite remarkable. One company before the campaign numbered around 23 church members, six who were not church members. The number who returned home: only about 10 of the church members returned home, five who were not believers of the six returned home.”

What does that tell you? There were more Christians killed than unbelievers. Why? Because the Christians were more fearless fighters. Chaplain Dodds goes on to say, “I only know of one company which had a greater number of non-professors killed”—only one company that had more unbelievers killed than believers.

You remember that I told you at the beginning of this message that Mississippi College—the faculty and students, 104 of them—marched off to battle. Of the 104 Christian ministerial students who marched off to battle, only eight returned home. God's people, once they see the truth and are convicted of the truth, would rather die than yield it. I don't suppose there could be any greater compliment to the men of the South than that given by a Yankee chaplain speaking to his regiment about the state of religion among Southern troops:

“You may call this fanaticism, enthusiasm, or what you will, but remember, you're fighting an enemy that comes from the closet to the battlefield, that comes from its knees in prayer to engage in deadly strife, that comes in the belief that its battles are the battles of Jehovah, that His smile is resting upon

Its banner and will ensure its success. What power to make every man a hero and every hero, if need be, a martyr. What did he tell these Northern troops? These Southerners believe. They believe what they are doing is biblical and right, and they are going to die rather than give it up.

You remember—I am going to close with this one story, but I have told you this before; it is so impressive. At the first battle of Manassas, Major Jackson, at that time Stonewall Jackson, received a painful wound in his hand. Yet he sat upon his horse and continued to direct his men and the battle. Bullets were whizzing everywhere. After God gave the South a great victory that day, when Jackson's

hand was being bandaged and was on the mend, Captain John Imboden came to him and said, "Major, how is it that you could sit on your horse so calmly, so serenely, directing the battle while missiles of death whizzed about you on every hand and when you were in such great pain?" Stonewall answered, "Captain, my religion teaches me to feel as safe in battle as in bed. The time of my death has been appointed by God."

"That's not for me to worry about, but to be always prepared to meet it when it does come." "Captain, if every man believed this, he would be equally brave."

If we saw that we are in the hands of a sovereign God and immortal until our work is done, what courage and fearlessness it would give us. As we pray for our nation, let us pray that God would give us not only men like those chaplains in the Confederate armies, but also people willing to hear that Word and stand for that truth. Then our country will be back where it ought to be, on its knees before God.

Father, help us, teach us, and build us up in the most holy faith. Give us grace, Lord, to serve Thee effectively with reverence and godly fear. Give us men in the pulpits and men in the pews, willing to stand for Thy truth uncompromisingly. O God, give us people willing to hear that truth, receive it, and stand uncompromisingly. Awaken us; call us back to Thyself. Give us repentance and faith. In Thy name we pray. Amen.

CHAPTER 2

The Christian Character of Robert E. Lee

January 25, 2004

The Christian Character of Robert E. Lee

Hebrews chapter 11 says: “And what shall I more say? for the time would fail me to tell of Gideon, and of Barak, and of Samson, and of Jephthah; David also, and Samuel, and of the prophets: who through faith subdued kingdoms, wrought righteousness, obtained promises, stopped the mouths of lions, quenched the violence of fire, escaped the edge of the sword, out of weakness were made strong, waxed valiant in fight, turned to flight the armies of the aliens. Women received their dead raised to life again: and others were tortured, not accepting deliverance; that they might obtain a better resurrection: and others had trial of cruel mockings and scourgings, yea, moreover of bonds and imprisonment: they were stoned, they were sawn asunder, were tempted, were slain with the sword: they wandered about in sheepskins and goatskins; being destitute, afflicted, tormented; (of whom the world was not worthy:) they wandered in deserts, and in mountains, and in dens and caves of the earth. And these all, having obtained a good report through faith, received not the promise.”

In verse 32 particularly, the author of Hebrews singles out Gideon, Barak, Samson, Jephthah, David, Samuel, and the prophets. Those familiar with Hebrews, especially chapter 11, realize that this is known as the hero’s hall of fame, because God is listing the mighty men of faith. There have indeed been great men, and there was a

greatness behind them—and underneath them—that made them great as well.

These are the qualities we admire so much in their lives. General Robert E. Lee had a famous saying, which he quoted quite frequently: “Duty is ours. The consequences are God’s.” The duty belongs to us; the outcome belongs to God.

Dr. J. William Jones, an author, pastor, and Confederate chaplain, said: “Any history of this army,” that is, the Confederate army, “any history of this army which omits an account of the wonderful influence of religion upon it, which fails to tell how the courage, discipline, and morale was influenced by the humble piety

The evangelical zeal of many of its officers and men would be incomplete and unsatisfactory without understanding the influence of Christianity upon those men. Dr. J. William Jones was the author of that wonderful book, “Christ in the Camp,” and W. W. Bennett also wrote another book on the revivals in the Confederate armies. It is absolutely impossible to get a true and accurate history of what went on in the Confederate armies without understanding the influence of Christianity upon those men.

The truth is, God uses men. Hebrews chapter 11 verifies this. It is God who makes men great. It is God who empowers men for His service, for His honor, and for His glory. It is a fact that while men serve Christ, they always stand out above others. The Bible tells us in Romans 14:18, “For he that in these things serveth Christ is acceptable unto God and approved unto men.”

Therefore, we have men such as Thomas Jonathan Jackson, Richard S. Ewell, and, of course, Robert Edward Lee. General Lee, like General Jackson, consecrated himself to Christ early in his manhood, and he served Christ with a single heart. Lee's Christianity can be seen in his letters, in his orders, in his conduct, in his life, and literally in every sphere and every area of his life. For General Lee, there was no such thing as a division between the secular and the sacred. He had a biblical understanding; therefore, to General Lee, everything was sacred. Everything was to be done for God's honor and God's glory.

One of the principles by which he lived was revealed in a letter he wrote September 1, 1856: "We are all in the hands of a kind God who will do for us what is best, and more than we deserve. We have only deserved more to do our duty to him and to ourselves. May we all deserve his mercy, his care, and his protection." He believed that we were all in the hands of a kind and wise God.

When you begin to look at General Lee's character, you find some of the greatest testimonies to that character. British General Garnet Joseph Wolseley said, "I have met with many of the great men of my time, but Lee alone impressed me with a feeling that I was in the presence of a man who was cast in a grander mold and made of different and finer metal than other men. He is stamped upon my memory as being a part and superior to all others in every way. A man with whom none I've ever knew and few of whom I've ever read are worthy to be classed."

A British general said that Robert E. Lee was cast in a grander mold and made of finer metal than other men. He said, "He is stamped upon my memory as being a part and superior to all others in every way. A man with whom none I have ever knew, or few of whom I have ever read, are worthy to be classed."

That is a tremendous testimony. He was essentially saying that no one could touch the character of Robert E. Lee. In every area of his life, Lee shines brightly. He was an accomplished engineer, a brilliant military officer, a kind and loving husband and father, and a gracious and effective leader. In one of his later poems, G.K. Chesterton wrote, "When Lee, the last of the heroes, came," and truer words could not be spoken. In his gallantry, genius, romance, devotion to freedom and principle, commitment to duty, and love for his native state, Lee certainly deserved to be called the last of the heroes. It is impossible to deal with every aspect of the character and greatness of General Lee.

What I want to do is point out a number of areas in his life where his godliness, obedience, and practical application of the Word of God were prominent. I want to begin by sharing his character and testimony. Pastor Lacy was visiting General Lee. Pastor Lacy, of course, was a Confederate chaplain, Beverly Tucker Lacy. Those who have seen "Gods and Generals" will remember Beverly Tucker Lacy,

I believe, in that movie. When Chaplain Lacy expressed his deep interest in Lee's welfare and the prayers offered on his behalf, Lee replied, "I sincerely thank you for that. I can only say that I'm a poor sinner trusting in Christ alone for salvation and that I need all the prayers that you can offer for me."

General Lee was a thorough and sincere Christian. If men like General Lee, General Jackson, and General Ewell were alive today, they would be absolutely appalled at professing Christians. These men knew what genuineness and sincerity really were. Douglas Southall Freeman, Lee's biographer, wrote concerning General Lee:

He said, "Had his life been epitomized in one sentence of the book he read so often, it would have been in the words, 'If any man will come after me, let him deny himself and take up his cross daily and follow me.'" Douglas Southall Freeman realized that Lee endeavored in every area of his life to be biblical and scriptural. One biographer wrote: "As a former newspaper editor and writer of countless short historical biographies, I searched diligently for a flaw in Lee's character. I found none. I cannot say that of any other person I've read about or researched. I kept asking myself, why? What was his secret? His secret was that he found the source of his strength in his commitment to Jesus Christ."

Pastor J. William Jones wrote of General Lee: "If I have ever come in contact with a sincere, devout Christian, one who's seeing himself to be a sinner, trusting alone in the merits of Christ, who humbly tries to walk in the path of duty, looking unto Jesus, the author and finisher of our faith, and whose piety was constantly exemplified in his daily life, that man was the world's greatest soldier and model man, Robert Edward Lee."

General Lee understood that salvation was in Jesus Christ alone, and he trusted Jesus Christ alone for that soul and singular salvation. I suppose one of the most humorous stories concerning General Lee was that some men one night were sitting around the campfire discussing Darwin's theory of evolution. The war was from 1861 to 1865, and Darwin's book on the origin of the species came out in 1859. These Confederate soldiers were discussing the possibility of evolving from monkeys when one rough, honest fellow cut short the discussion: "Well, boys, the rest of us may have

developed from monkeys, but I tell you none less than God himself could have made such a man as Marse Robert.”

Work, Financial Responsibility, and Debt

God had made Marse Robert, and God certainly made each of us. But Lee was a man who trusted in Christ alone and was not ashamed of that Christian profession of faith.

Secondly, Lee demonstrated a generally biblical work ethic and understanding concerning debt. Work and financial responsibility were another aspect of duty, although there were times when he had financial problems of his own. He always endeavored to resolve those problems biblically and scripturally.

He wrote to his newly wedded son, Rooney, and gave him this advice: “I hope you will continue to never exceed your means. It will save you much anxiety and mortification and enable you to maintain your independence of character and feeling. It is easier and, of course, better to make our wishes conform to our means than to make our means conform to our wishes.”

Have you ever said, “I wish I had a million dollars”? Sometimes you try to live as though you actually had a million dollars, and you end up in deep financial trouble. General Lee’s meaning was clear: if you have one hundred dollars a week, that is what you have to live on. No matter what you wish for, make your wishes conform to that hundred dollars a week, and do not let your wishes run your life.

Lee understood that debt enslaved and that no one could maintain his character of independence and feeling as long as he was in debt. That is why Scripture says in Romans 13:8, “Owe no man anything.” Proverbs 22:7 says, “For the borrower is servant,” or literally slave, “to the lender.” Once you begin to borrow, you are actually a slave to whoever lent to you.

One of the truest expressions of this was told me years ago by a man who was in the business of selling church bonds. I believe church bonds are just as unbiblical as they can be. He would go around to churches and try to help them build by selling bonds. One black church had called him and asked whether it could do a bond program.

He said he spent time examining their books and looking at their income and all of it. Afterward, he said, “There’s no way in the world that church could have any type of bond program, because they simply could not pay the bills.”

That Sunday night, he stood before the black church and tried to explain, politely and kindly, that there was no way they could do anything with a bond program. He hemmed and hawed here and there, beating around the bushes and trying to let them down gently. While he spoke, he noticed that the people were looking at one another, as though asking, “What is he saying?”

When he finally sat down, the old black preacher rose and said in a gruff voice, “Well, brethren, I think what he is trying to tell us is this: when your outgo exceed your income, then your upkeep is going to be your downfall.”

“When your outgo exceeds your income, your upkeep is going to be your downfall.” Lee understood that. He wrote to his eldest son, Custis: “You must be aware of one thing, that those you deal with will consider their advantage and not yours. So while being fair and just, you must not neglect your own interests.”

Notice what Lee did not say. He did not tell Custis, “Look out for number one.” He said, “You’ve got to remember when you’re dealing with other people, they’re looking out for themselves. So you must also look out for your interest. And now listen, while being fair and just.” You do look out for yourself, but you never, ever look out for number one at the expense of fairness and justice to others.

Lee believed that a man should earn his living by the sweat of his brow. Moreover, he believed in an honest day’s work for an honest day’s pay. Many times, when his soldiers were idle—when there were no battles to fight—General Lee had them digging defensive trenches. He had them dig so many that he earned the nickname the King of Spades, because he always ordered those trenches to be dug.

Here is where you and I would undoubtedly stumble and fall, yet this man stayed absolutely consistent with his principles. After the war, numerous financial opportunities came to General Robert E. Lee. An English nobleman, thinking Lee would rejoice in a place of retreat, offered him a splendid country place in England with a

\$15,000-a-year annuity. Lee could live there at no cost and receive \$15,000 a year. Lee's reply was very simple.

He said, "I am deeply grateful, but I cannot consent to desert my native state in the hour of her adversity. I must abide by her fortunes and share her fate." An easy way out was offered to General Lee, but he would not take it. He said, "I'm going to stand here and live here and work here and share the adversities with my people."

Soon after he arrived in Lexington in 1865, an agent of an insurance company offered him its presidency at a salary of \$10,000 a year. At that time, Lee was making only \$3,000 a year from the college. He told the agent that he could not give up his position and could not properly attend to both positions. The agent replied, "But General, we do not want you to discharge any duties. We simply want to use your name. That will abundantly compensate us."

Lee promptly replied, "Excuse me, sir. I cannot consent to receive pay for services I do not render." Then he continued, "My good name is about all that I've saved from the wreck of this war, and it's not for sale." Lee understood Proverbs 22:1: "A good name is rather to be chosen than silver and gold." He was very upset that the man would offer him money without his having to work for it.

On another occasion, a large and wealthy corporation in New York City offered General Lee \$50,000 a year if he would consent merely to be its president. Lee replied, "Do you not think that if my name is worth \$50,000 a year, I ought to be very careful about taking care of it?" His name was not for sale. Lee steadfastly refused to accept funds from anyone from whom he had not earned them.

When Washington College, later to become Washington and Lee, tried to offer him an increase in salary, he responded, "My salary is as large as the college ought to pay," and refused the increase. He believed in a biblical work ethic, in avoiding debt, and in giving an honest day's work for an honest day's pay. But there was another striking character trait in General Lee.

And that is his absence of bitterness and resentment. I suppose that one of the greatest downfalls for the average Christian would be the sin of bitterness and the sin of resentment; they usually go together. Hebrews 12:15 says, "Looking diligently lest any man fail of the grace of God; lest any root of bitterness springing up trouble you, and thereby many be defiled." Note, "looking diligently, lest any man fail of the grace of God, lest any root of bitterness springing up trouble you," and note the latter part: "and thereby how many? Many be defiled." The root of bitterness may grow up in you, but the defiling is of many.

If you will flip back in your Bibles to Ephesians chapter 4 and look at verses 31 and 32, here are two of my favorite verses. Ephesians 4:31-32 says that "all bitterness, and wrath, and anger, and clamor, and evil speaking be put away from you with all malice. And be ye kind one to another, tenderhearted, forgiving one another, even as God for Christ's sake hath forgiven you." I wish I had time to expound these today. I do not, but note verse 31: "let all bitterness, and wrath, and anger, and clamor, and evil speaking be put away from you with all malice."

Now if you will turn back in your Bibles to Romans chapter 12, just over a few more books, let's begin reading there with verse 17, because I am showing you how bitterness and resentment are two sins that normally cripple our lives. Romans 12:17 says, "Recompense to no man evil for evil." That is, if someone does you wrong, you simply do not turn around and do them wrong back. So he says, "Recompense," or pay back, "no man evil for evil, provide things honest in the sight of all men."

Now watch: "if it be possible." Sometimes it is not possible, but he says, "if it be possible, as much as lieth in you, live peaceably with all men. Dearly beloved, avenge not yourselves, but rather give place unto wrath: for it is written, Vengeance is mine; I will repay, saith the Lord. Therefore if thine enemy hunger, feed him; if he thirst, give him drink: for in so doing thou shalt heap coals of fire on his head."

"Be not overcome of evil, but overcome evil with good." We are not to be overcome with evil; that is, we are not to be eaten up with bitterness, resentment, vindictiveness, and vengeance. That is why he said in verse 19, "Dearly beloved, avenge not yourself, but rather

give place unto wrath." Why should we not avenge ourselves? Because God says, "Vengeance is mine, I will repay." One way we demonstrate that we are not eaten up with bitterness and resentment, and do not possess a vindictive spirit, is that if our enemy hunger, we feed him; if he thirsts, we give him drink.

In so doing, he said, we will heap coals of fire upon his head. The phrase "heaping coals of fire upon someone's head" actually refers to returning good for evil. They might do you evil or speak ugly and resentfully toward you, but you do not do so toward them. That is like Proverbs 15: "a soft answer turneth away wrath, but grievous words stirreth up anger."

One of my favorite stories concerns a pastor counseling a wife. She complained about her husband and described all the mean things he had said and done to her. The pastor leaned back and smiled. He said, "Well, if you tried heaping coals of fire upon his head"—that is, returning good for evil. She said, "No, but I've tried hot water and that don't work either."

General Lee was one of those unique people who was not eaten up with a bitter and vindictive spirit. I have known a few people who would compare to General Lee in this area. We had, and still have as friends, a kind, wonderful, beautiful couple. He was a pastor and still is a pastor. Although his theology may not have been quite correct at the time, and he may have been wrong in some of the spirit with which he tried to do certain things, he never, ever did anything criminally wrong. He is a handsome man and has a very beautiful wife.

But he made a real mistake because their church treasurer was a woman. She made a pass at him, he rebuffed her, and she became angry and upset. Their church had gone through a bond program, so she reported him to the Securities and Exchange Commission for selling church bonds without a license. No person ever lost one cent from that church. They paid every bond and every bill.

And yet this dear pastor spent five years in prison for selling bonds without a license. His dear wife spent three years in prison because she signed the back of one of his checks for him. They offered her a deal: if she would testify against her husband, she

would not have to go to jail. Very kindly and very Christianly, she told them that they could go where the sun did not shine, and that they could go jump in the lake of fire with the devil and his angels. She spent three years in prison, and when I heard that she had been strip-searched by the guards, I wanted to go down there and punch every light out that they had—not just once, but several times.

When that couple came out of prison, he was pastoring the same church he had pastored before he went in—not the big church where he got in trouble, but a smaller work. They kept that church pastored open for him until he got out of prison. When he was released, he went right back to that church and was pastoring it. But he and she came out with one of the sweetest, kindest, most gracious attitudes. In fact, it makes you weep. It convicts you because these people were so awfully wronged and so unjustly treated, yet they came out wonderfully sweet and kind: no bitterness, no resentfulness. They used their prison time as a ministry to Christ.

Lee was much like that. He was above the unbiblical traits of bitterness and resentment. He had no use for Yankees, but do you know how he referred to them? He called them “those people.” On one occasion, when one of Lee’s officers was surveying an upcoming battle and saw before him only a sea of blue coats, the officer cried in frustration and desperation, “Why, sir, I wish all those men were dead.” General Lee looked at him and said, “How can you say such a thing?” The officer replied, “Why, General, do you not wish they were dead?” “Why, of course not,” said General Lee. “I wish they were home tending their own business, leaving us to do the same.” He did not want them dead.

He just wanted them out of the South. At a faculty meeting at Washington College, where Lee was president, one of the faculty members decided to favor the professors with his view of the Republican candidate for president, Ulysses S. Grant. Not surprisingly, his portrayal of Grant was not flattering. When he finished his scathing attack on General Grant, Lee looked at him sternly and said, “Sir, if you ever presume again to speak disrespectfully of General Grant in my presence, either you or I will sever his connection with this university.” Although General Grant was his enemy, Lee was neither bitter nor resentful toward him.

One of the clearest illustrations of Lee's lack of vindictiveness and bitterness is recorded by a Yankee soldier. This happened at the Battle of Gettysburg, when General Lee had to retreat and withdraw his men. The soldier wrote:

"I had been a most bitter anti-South man and fought and cursed the Confederates desperately. I could see nothing good in any of them. The last day of the fight I was badly wounded. A ball shattered my left leg. I lay on the ground not far from Cemetery Ridge, and as General Lee ordered his retreat, he and his officers rode near me. As they came along, I recognized him. And though faint from exposure and loss of blood, I raised my hands and looked General Lee in the face and shouted as loud as I could, 'Hurrah for the Union! Hurrah for the Union!' The General heard me, looked, stopped his horse, dismounted, and came toward me."

I confess, at first I thought he meant to kill me. But as he came up, he looked down at me with such a sad expression upon his face that all fear left me, and I wondered what he was about. He extended his right hand to me, grasping mine firmly, looking me right into my eyes, and said, "My son, I hope you will soon be well." He said, "If I live a thousand years, I shall never forget the expression on General Lee's face." There he was, defeated, retiring from a field that had cost him and his cause almost their last hope.

And yet he stopped to say words like these to a wounded soldier of the opposition who had taunted him as he passed by. As soon as the general left me, I cried myself to sleep there on the bloody ground. When the man taunted General Lee, all General Lee did was stop and give words of sympathy and compassion. Such was General Lee. He understood the principle of not being overcome of evil, but overcoming evil with good.

After the war was over, General Lee was indicted for treason and rebellion. A prominent Southern pastor was visiting the Lee home and expressed great bitterness over the indictment. Others were present, so General Lee graciously said, "Well, it really matters very little what they do to me. I'm old and have but a short time to live anyhow." Then he changed the subject. As the pastor arose to leave, General Lee followed him to the door. When they were alone, he said, "Doctor, there's a good old book which I read and from which

you preach, which says, ‘Love your enemies, bless them that persecute you, do good to them that hate you, and pray for them which despitefully use you.’ Do you think your remarks this evening were quite in the spirit of that teaching?”

The pastor was abashed, ashamed, and embarrassed, and quickly asked General Lee to forgive him. General Lee replied, “I have fought against the people of the North because I believe they were seeking to wrest from the South her dearest rights. But I’ve never cherished toward them a bitter or vindictive feeling, and I’ve never seen the day when I did not pray for them.”

Here is a man who understood that he needed to overcome evil with good. Let me give you one more illustration, one more point: how I generally understood forgiveness, justice, and mercy.

Once again, it was Dr. J. William Jones who related the following. He said that one evening in 1869, he saw General Lee standing in his gate, speaking to a very humbly clad man who turned away just as Pastor Jones came up. After exchanging salutations, the general pleasantly said, pointing to the retreating form, “That is one of our old soldiers who is in necessitous conditions.” Pastor Jones took it for granted that he was some veteran Confederate and asked what command he belonged to. General Lee quietly and pleasantly added, “Oh, he fought on the other side, but we must not remember that against him now.”

Pastor Jones said that the man afterward came to his house and, speaking to him about General Lee, said, “Sir, he is the noblest and kindest man that ever lived. He not only had a kind word for an old soldier who fought against him, but he gave me some money to help me on my way.”

General Lee was certainly a man among men. One of the greatest illustrations of Psalm 85:10, I think, can be found in the life of General Robert Edward Lee. Psalm 85:10 says, “Mercy and truth are met together. Righteousness and peace have kissed each other.” General Lee understood justice, and he also understood mercy.

The following illustration is taken from a book entitled “Cry Heart,” a wonderful little book of true stories that happened during the War of Northern Aggression. In it is the account of Edward

Cooper. It was the winter of 1862 to 1863, when Colonel A. C. Battle of the Confederate Army presided over a court-martial for the Army of Northern Virginia. Case after case was called and quickly disposed of until they came to the case of Edward Cooper, a young artilleryman charged with desertion. The prisoner pleaded not guilty, and the judge advocate, about to begin the prosecution, asked Mr. Cooper who his counsel was. Cooper replied, "I have no counsel."

The specifications were read against him, the evidence was shown, and he was asked to present his witnesses. He responded, "I have no witnesses." Colonel Battle, surprised, asked, "Have you no defense? Is it possible that you have abandoned your comrades and deserted your colors without any reason?" "Oh, there was a reason," said the young man, "but none that will avail me in a military court." "You may be mistaken," said Colonel Battle.

The prisoner trembled, and for the first time tears filled his eyes. He stepped up to Colonel Battle and handed him a letter. "Here, Colonel, here is what made me desert." Colonel Battle read it and began to weep. The letter was passed to all the officers on the court-martial, and when they had finished reading it, tears filled each of their eyes.

The letter was from Edward's wife, Mary: "My dear Edward, I've always been proud of you. Since your connection with the Confederate Army, I've been prouder of you than ever. I would not have you do anything wrong for the world. But before God, Edward, unless you come home, we must die. Last night I was roused by little Eddie crying. I called and said, 'What's the matter, Eddie?'

"And he said, 'Oh, mama, I'm so hungry.' And Lucy, your darling Lucy, she never complains, but she's growing thinner every day. I repeat, unless you come home, we must all die."

Colonel Battle asked Edward Cooper, "What did you do when you received this letter?" Cooper replied, "I applied for a furlough, sir." It was rejected. He applied for another furlough, and it was rejected. He applied for a third furlough; it, too, was rejected.

"Then one night, as I wandered back and forth through the camp with Lucy's eyes on me, Eddie's cries in my ear, and Mary's words

burning in my heart, I was no longer a Confederate soldier. I was the husband of Mary and the father of Lucy and Eddie, and they were starving. I would have left the Confederate lines had every gun in the Confederate Army been aimed upon me. Sir, I went home.”

“Mary, when I ran out to meet me, her arms were thrown around me, and she whispered, ‘Oh, Edward, I’m so happy. I’m so glad that you got your furlough.’ She must have felt me shudder. She turned pale as death and, catching her breath at every word, said, ‘Oh, Edward, go back, go back. Let me and the children go down to the grave, but save the honor of your name.’”

Edward Cooper continued, “And here I am, not brought back by military power, but in obedience to Mary’s command to abide the sentence of your court.” The penalty for desertion was death. Moved as the officers of the court-martial were, each reviewed the evidence, each did his duty, and the verdict came back guilty as charged. Thankfully, the proceedings were then reviewed by the commanding general, Robert Edward Lee.

Thus you have this stamped upon them: “Headquarters of the Army of Northern Virginia. The finding of this court is approved. The prisoner is pardoned and will report to his company.” General Lee knew justice must be served, but he also knew that he could mingle mercy with justice.

Here is a perfect picture of us as sinners. We stand before the judgment bar and the law of God, condemned. We are sinners, wicked, wrong, ungodly, disobedient; we have violated the law of God and deserve death. But God, who is just and holy, is also merciful and sent His Son to be our substitute, that in Him we might have life.

General Lee knew that justice and mercy were not enemies, but friends. I suppose the greatest tribute ever given to a man in words was spoken by Senator Benjamin H. Hill of Georgia, before the Senate of the United States, concerning General Robert Edward Lee:

“He was a foe without hate, a friend without treachery, a soldier without vices, and a victim without murmuring. He was a public officer without vices, a citizen without wrong, a neighbor without reproach, a Christian without hypocrisy, and a man without guilt. He

was a Caesar without his ambition, Napoleon without his selfishness, and Washington without his reward. He was obedient to authority as a servant and royal in authority as a king. He was gentle as a woman in life, pure as a virgin in thought, watchful as a Roman Vestal, submissive to law as Socrates, and grand in battle as Achilles. He was Robert Edward Lee.”

I cannot speak of the character of Lee and Jackson without saying, God, give us men like that today; and God, make me a man like that. Would it not be the absolute mercy and grace of God if He raised up another General Lee or General Jackson to lead us today?

If we want to be the kind of men that they were, we must have the foundation that they had: the Word of God. We must also have the trust, confidence, and faith in the sovereign God they worshipped. It was Jesus Christ, and Jesus Christ alone, who made Robert Edward Lee great, because grace and truth were his foundation.

His favorite hymn was, “How firm a foundation, ye saints of the Lord, is laid for your faith in His excellent Word.” When Lee was buried, that song was sung at his funeral.

May God give us General Lee’s and General Jackson’s. Let’s pray. Father, we do thank Thee for Thy grace and mercy to us. We are reminded once again, as we celebrate the birthday of General Lee and General Jackson, of the greatness of their character, courage, convictions, and integrity. Lord, enable us to emulate their faith and life as closely as they followed Thee. And make us, Lord, where Thou canst use us for Your honor and Your glory. In Christ’s name we ask it. Amen.

CHAPTER 3

Personal Life & Biblical Economics (Part 1)

August 14, 2014

Because the word economics is actually made up of two Greek words, oikos, house, and nomos, law, it literally means “the law of the house.” Unhappily, many people do not have a law of the house when it comes to economics. When we talk about economics, we automatically talk about money. When you mention money, everybody wants it, everyone needs it, everyone seeks it, but few really and truly know what it is. When it comes to money, a lot of people are confused.

I remember years ago, Alice and I had eaten at a restaurant. I went up to the cashier, a young girl, and said, “I’m in an awful fix.” She asked, “What is it?” I said, “Well, my wife and I have eaten your food, and I have no money to pay you for the food.” She said, “Really?” I said, “Really?” Although I did not have any money, I did have some Federal Reserve notes that I could give her. She said, “Oh, no, no, no, we don’t take those.” I told her to call the manager, because that was all I had. The manager came over, and I explained that I had eaten their food and had no money to pay him, but I had offered his cashier Federal Reserve notes. She said they did not take them. He said, “That’s right, we don’t take them.” I said, “Well, we’re in an awful fix.”

Then I did this, and the girl said, “Oh, that’s money.” I said, “Oh, no, no, no, this is not money. These are Federal Reserve notes.” She asked, “Well, if that’s not money, what is?” I explained it, and afterward she looked at me and smiled. She said, “You know, that’s the sweetest I’ve ever been called stupid in my entire life.” I went to

another cashier, topped off my gas tank, and it took sixteen Federal Reserve notes to fill it. I handed the young girl a twenty-dollar Federal Reserve note. She handed me back four ones, and I said, “Something is wrong.” She asked whether she had given me back four. I said yes, but something was wrong. I explained, “I have your gas, and I gave you one piece of paper. You gave me back four pieces of paper, and I’ve got four times as much now as I had before I gave you the one piece—and I’ve still got your gas.”

She said, “But you don’t understand. You gave me a twenty, and I gave you four ones.” I said, “Oh, it’s the numbers on these pieces of paper that make them valuable. Is that right?” She kind of shook her head. See, what we do is pull out a one Federal Reserve note and say, “That is one dollar.” We put out a five and say, “That is five dollars.” And it’s not. It’s not a dollar. You see, it’s time that you and I begin to discover what is really and truly biblical money, as well as constitutional and historical money.

Now, in our text, Abraham is buying a piece of land from the children of Heth. It is important for us to understand the transaction that took place. Although there were overtures of friendship and declarations of gifts, Abraham understood that was simply the way business was done in those days. When Abraham said, “I want a piece of land that I may bury my dead out of my sight,” Ephron graciously said, “I give you this field and this cave. Take it and bury your dead.” Abraham did not simply say, “Thank you. I appreciate that. That’s exactly what I’m going to do.” No. He said, “I’ll tell you forever how much money it is worth. That is what I’m going to give you.” Ephron said, “The field and the cave thereof are worth four hundred shekels of silver. But what is that between thee and me? Bury thy dead.” In Abraham, hearken and heard. The Bible says that Abraham weighed him out current money with the merchant.

There are three important truths the Word of God reveals here in Genesis 23. First, only specie—that is, gold and silver—is money. Secondly, money is by weight; it is something that can be weighed. Thirdly, money is to be correctly weighed and up to par—that is, current money with the merchant—because God demands just weights and measures. In Deuteronomy 25:13–16, God says: “Thou shalt not have in thy bag divers’ weights, a great and a small. Thou shalt not have in thine house divers’ measures, a great and a small. But thou shalt have a perfect and just weight, a perfect and just measure shalt thou have, that thy days may be lengthened in the land which the Lord thy God giveth thee. For all that do such things, and all that do unrighteously, are an abomination to the Lord thy God.” Now let me tell you something very interesting. There are three promises of long life in the Bible.

Most of us understand the first promise in Exodus chapter 20, verse 12: “Honour thy father and thy mother that thy days may be long upon the earth.” In Ephesians chapter 6, Paul said it again: “Honour thy father and thy mother that thy days may be long upon the earth which the Lord thy God giveth thee.” In Deuteronomy 22, verses 5 and 6, believe it or not, God promises long life, or length of life, in regard to how we treat animals.

The third promise of long life is found in Deuteronomy 25 in relationship to money. You are not to have diverse weights and measures in your house, but you are to have an honest and a just measure, “that thy days may be lengthened in the land which the Lord thy God giveth thee.” A false measure and a false weight is an abomination to God. It is a false judgment, the same as a corrupt judge giving forth a false sentence. The promise of obedience is to having a just weight and a just measure. God said, if you obey and if you are honest in your economics, then I promise you long life. But if you are dishonest in your economics, if you are dishonest in the law of the house, then death is going to be the answer.

Death is not only individual; it is also national and ecclesiastical, as well as societal. Fraud in weights is essentially fraudulent money, because biblical money—and I am going to say constitutional money—is always by weight. Throughout the Bible, gold and silver are always money, and they are by weight. Genesis 13, verse 2, tells us that Abram was rich in cattle, in silver, and in gold. The word silver occurs 320 times in our Bibles, and the word gold occurs 417 times.

The main coin in the Old Testament was the shekel. The very word shekel means weighing, or to weigh. Money is extremely important. It was European private banker Mayer Amschel Rothschild, of the Rothschild banking dynasty, who said, “Let me issue and control a nation's money supply, and I care not who makes its laws.” You must never forget: whoever controls your money controls your life, controls your family, and controls your government.

So you have to ask yourself, What in the world has happened in our country? Why is it that we no longer have biblical or constitutional money? I could honestly say that most of us in this room make more money now than we have ever made in our lives, and yet we have less. Just recently, I was talking to a businessman who made that very same statement. He said, “Brother Weaver, I am now making more money than I have ever made in my life, and I have less now than I had ten years ago.”

I will explain more tomorrow, but when Alice and I first married nearly fifty-two years ago, I used to give her ten dollars a week to buy groceries. I would fuss at her if she did not bring two or three dollars back. All our meat, milk, bread—whatever we wanted—the two of us lived on six or seven dollars a week.

You say, “But Brother Weaver, you do not understand what has happened. Now it is inflation.” Surely everybody knows what inflation is. Obviously, it is higher prices, right? No, that is wrong—dead wrong. Let me give you a very quick historical lesson.

When the War for Independence began in 1775, there was only about ten million dollars in gold, silver, and paper currency in the colonies. When the war actually broke out, Congress began printing

continental dollars. They printed twenty-five million dollars by 1776, and the next year it blossomed to 240 million dollars. All this paper was floating around in the colonies, driving prices higher and higher.

Legal-tender laws had to be passed to make people accept this bad money. Originally, the paper was redeemable for silver and gold. But when there is not enough silver and gold to back all the paper money, problems arise. This is where we got the expression “not worth a continental,” referring to the continental dollar. It was worthless. You know, there was another name given for the continental dollar.

It was also called shinplasters because about the only thing you could do with the paper money was start fires or dry your hands on it. But the soldiers found that they could take all that paper money, put it in their boots, and cover their scratches, especially on their shins. That is how it got the nickname shinplaster: it was absolutely worthless. When the war was over, you might think everything would settle back down, and that a hundred dollars in Continental paper money would be worth a hundred dollars in gold and silver. But that was not the way it was.

George Washington said in 1779, “A wagon load of money will scarcely purchase a wagon load of provisions.” As the money increased and the paper money increased, prices rose. From 1776 to 1779, corn, rye, and beef spiked by a price factor of 24. At the same time, labor prices rose by a factor of 18, hay by 10, and men’s shoes by 16.

To put that in terms we can understand today, a loaf of bread would cost the equivalent of what you and I would call \$40. A box of cereal would be \$100. A pair of dress shoes would be \$1,600. That is how worthless the paper money was.

The interesting thing was that Mr. Jonathan Armory of Massachusetts complained that these legal-tender laws had made merchants take this worthless money. He said, “So many regulating bills and acts forcing us to sell for this wicked paper, which was not worth one-third, and before I had a chance to lay it out, perhaps not one-sixth, of what I’d taken it for.” Every time they took the money, they lost money because it was going down in value every little bit.

So in May of 31st, 1781, the Continental Dollar, quote unquote, ceased to exist. It ceased to pass as currency. The only money left would be for speculations. Everybody knows about John Witherspoon. He was a pastor, president of Princeton Theological Seminary, and a signer of the Declaration of Independence. John Witherspoon said, “For two or three years we constantly saw and were informed of creditors running away from their debtors and the debtors pursuing them in triumph and paying them without mercy.” Why? Because the money was absolutely worthless. The creditors did not want it, and the debtors were chasing them down and paying them anyhow.

In Rhode Island, creditors leapt from rear windows of their houses or hid themselves in their attics to avoid the debtors. They did not want the money or to be paid because it was absolutely worthless. The widows and orphans suffered as well, because those handling the trust funds would very quickly pay them in this worthless money.

Pelatiah Webster, who was alive at that time, said concerning the Continental Dollar, “It expired without one groan or struggle. And I believe of all things which ever suffered dissolution, since life was given to it in its creation, this mighty monster died the least lamented.” In other words, nobody was concerned once the Continental Dollar was gone.

Thomas Jefferson warned that damage would be caused if the people ever assigned control of the money to the banking sector. He said, “I believe that the banking institutions are more dangerous to our liberties than standing armies. If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around the banks will deprive the people of all of their property until their children wake up homeless on the continent that their fathers conquered. The issuing power should be taken away from the banks and restored to the people to whom it properly belongs.”

Those words have certainly come true, and we find people waking up homeless on the very continent that their fathers have indeed conquered. Many of you know about the German hyperinflation of the Deutschmark. I have photographs of people taking their paper

money and using it to start fires. Some children made kites out of it. Others wallpapered their houses because the money was absolutely worthless. Sailors who came off their voyage and were paid in this worthless paper money went to tailors, had suits made from it, and wore them down the street because that was the only way they could use it. It was absolutely worthless.

When you talk about hyperinflation, that is usually the end result of fiat money. Fiat money is created out of thin air; it has no backing and is absolutely worthless. Usually, this happens overnight. Gold and silver, of course, have replaced fiat currency over the last 3,000 years whenever it went down.

This hyperinflation was fresh on the minds of the founders of this country and of the men who wrote the Constitution of the United States. That is why, in Article 1, Section 8, it says that the legislature of the United States shall have the power to coin money and to regulate the value, and to borrow money to emit the bills of credit on the United States.

That matter was open for discussion on the floor under Article 1, Section 8. A debate followed, and James Madison, the father of the Constitution because he was secretary of the Constitutional Convention, recorded what people debated and said.

Governor Morris of Pennsylvania moved to strike out and admit bills on the credit of the United States. He said that if the United States had credit, such bills would be unnecessary; if it did not have credit, they would be unjust and useless.

Pierce Butler of South Carolina seconded the motion. Later, he remarked that paper was legal tender in no country in Europe and urged disarming the government of this power. James Mason of Virginia had a moral hatred of paper money, but was unwilling at that time to tie the hands of the legislature.

Oliver Ellsworth of Connecticut thought it was a favorable moment to shut and bar the door against paper money. He said paper money could in no case be necessary: give the government credit, and other sources would offer. The power might do harm, never good. James Wilson of Pennsylvania believed removing the

possibility of paper money would have a most sanitary influence on the credit of the United States.

George Reed of Delaware thought the words, if not struck out, could be as alarming as the mark of the beast in Revelation. John Langdon of New Hampshire had rather reject the whole Constitution than retain these three words: “emit, and emit bills.” Roger Sherman and John Witherspoon, pastor and theologian, were responsible for the hard money clause in the Constitution. Some may have read Roger Sherman's book, *A Caveat Against Injustice*, in which he was decrying the paper money of that particular time.

Article 1, Section 8 of the United States Constitution says that Congress shall have the power to coin money, and regulate the value thereof, and a foreign coin, and to fix the standard of weights and measures. Article 1, Section 10 says, “No state shall coin money, emit bills of credit, or make anything but gold and silver coin a tender in payment of debts.” That means Alabama has to have gold and silver coins so that you may pay your debts. Georgia has to have gold and silver coins so that we may pay our debts.

If the Bible demands gold and silver, if the Constitution demands gold and silver, why is it we have no gold and silver? Why do we have paper money? Why do we have fiat money? Why do we take this paper stuff and call this money?

We have a Canadian here, but I remember the first time I went to Canada and preached. I carried some of my books with me and was selling them, and the Canadians paid me in Canadian money. Do you have any of that with you? It was, at that time, a little bigger than Monopoly money, and different colors, just like Monopoly money. When they handed me that Canadian paper, I had the strangest feeling: Why am I trading something that I worked so hard for, for this little funny piece of colored paper? I mean, come on.

When you stop and think, this quote has been attributed to Ludwig von Mises. It has also been attributed to H. L. Mencken. I do not know who said it first, but one of them said this: Government is the only agency that can take a valuable commodity like paper, slap some ink on it, and make it absolutely worthless.

While I am on the subject, what is a dollar? It is certainly not a Federal Reserve note. Do you realize a dollar is a unit of measurement? That is what the term is. It is just like a quart, a gallon, an inch, a yard, or a meter. A dollar is a unit of measurement. The United States money, or the money of the United States, was to be expressed in dollars.

The word dollar probably arose from a man by the name of Schlick, Count Schlick of Bavaria. In 1519, in Thal, Bavaria, he began minting silver coins known as Schlickenthalers. Later, it was shortened to dollars, which eventually came to be dollars.

To understand what a dollar is, you have to understand that the Coinage Act of 1792 defines a dollar. That act has never been changed or altered. A dollar is a unit of measurement.

You cannot change the measurement of a dollar any more than you can change the measurement of an inch, a foot, a yard, a quart, or a gallon. The Coinage Act of 1792 demanded that the dollar be a certain weight and be in .999 fineness of silver and or gold.

To drive this home, you would never go into a grocery store and say, "I'd like a quart. Give me a gallon." The grocer would ask, "A quart of what? A gallon of what?" A quart and a gallon are units of measurement. Likewise, you would not say, "I want a dollar." You would say, "I want a dollar of silver or a dollar of gold," just as you would ask for a quart of juice or a gallon of milk.

When Alexander Hamilton wrote the Coinage Act of 1792, he simply made into law the market definition of a dollar as the silver content of a Spanish mill dollar, which at that time was 371.25 grains of silver.

That is the dollar referred to in the Constitution. The historical definition of the dollar has not changed and cannot be changed any more than the definition of an inch or a foot can be changed. So why do we not have silver and gold? Why do we have legal-tender laws that force us to take this stuff?

I go into many businesses and hear, "We do not take anything over fifty dollars," or, "We do not take one-hundred-dollar bills." Yet every one of these bills says, "This bill legal tender for all debts, public and private." I once stopped at a gas station and filled up. All I

had were two one-hundred-dollar bills—using two hundred Federal Reserve notes. I had filled up before seeing the sign: “We do not take one-hundred-dollar bills.” When I went in to pay, the man said, “I can’t take that.”

I said, “You can’t? This says that this bill is legal tender for all debts, public private. Do I not owe you this amount for that gas?” He said yes. I said, “Well, it is legal tender. You have to take it. If you do not take it, you are violating the law.” He replied, “I just can’t take it. If I take it, I will get fired.” I asked, “You can’t take this in tender for that gas I have already put in my car and cannot get out?” “No,” he said, “I can’t do that.” I said, “Well, let me ask you a question.”

Do you have five 20s in your drawer? He said, well, yes. I said, well, take this \$100 bill. Give me the five 20s and I’m going to pay for the gas. He said, OK. I mean, you know, whatever works. Well, legal tender laws say you have to take it. And if you don’t, if I offer it and you refuse to take it, then the debt’s considered paid. But, you know, that’s the way it goes.

But during a visit to England in 1783, the Bank of England asked Benjamin Franklin how he would account for all of the prosperity of the colonies. Now, remember, this is 1763 before the war began. And he said this, that is simple. In the colonies, we issue our own money. It is called colonial script. We issue it in proper proportion to the demands of trade and industry to make the products pass easily from producers to consumers. In this manner, creating for ourselves our own paper money, we control its purchasing power and we have no interest to pay to anyone.” In other words, they were not borrowing from the Bank of England.

Now I’m going to explain that a little bit later if I have time. So originally then, in the colonies, the colonies printed its own paper money. If the United States wants paper money, why do we have to borrow it from the Fed? I can explain that later. We have our own printing presses. We do not have to borrow and pay interest on something that we can do ourselves.

Although I hate even to mention his name, the truth of the matter is that Lincoln was printing greenbacks in order to carry on the war against the South. He was not borrowing money from the bankers.

That really excited problems. In 1865, the London Times wrote concerning the sentiment of the European bankers:

“If this mischievous financial policy which has its origin in North America, shall become endured down to a fixture, then that government will furnish its own money without cost, it will pay off debts and be without debt, it will have all the money necessary to carry on its commerce, it will become prosperous without precedent in the history of the world, the brains and wealth of all the countries will go to North America. The country must be destroyed, or it will destroy every monarchy on the globe.”

Simon Chase, who served as Secretary of the Treasury in Lincoln’s administration, wrote the dissenting opinion in *Knox v. Lee* when he was Chief Justice of the Supreme Court. He summed up the argument against legal tender laws with these words: “The legal tender quality of money is only valuable for the purpose of dishonesty.”

Stephen T. Byington, writing in the September 1895 issue of the *American Federationist*, said, “No legal tender law was ever needed to make men take good money. Its only use is to make them take bad money, kick it out.”

I mentioned the Coinage Act of 1792. That was 1792, and this is 2014, but it is up to date because it has never been changed. If we went by the Coinage Act of 1792, I believe we would have real, legitimate, honest, biblical, and constitutional money.

Listen to this direct quote from the Coinage Act of 1792: “if any of a gold or silver coins shall be debased, every such officer or person who shall commit any or either of said offenses shall be deemed guilty of a felony and shall suffer death.” You start executing a few bankers and politicians, and I am sure they begin to see the light. That is exactly what the law says.

I have often said that we either have the stupidest politicians, the most ignorant, or the most traitorous. You would have to pick out which one you want to believe in. Once you understand how this economic system works today, it will blow your mind.

Do you realize what happens? I will tell you the simple version. Congress wants to borrow a million dollars, so they call the Federal

Reserve Bank—which is neither Federal nor Reserve. The Federal Reserve note is not a Federal, nor a Reserve, nor a note.

Really, because it is backed by nothing. A note is an obligation to pay something, but the Federal Reserve note is backed by nothing. So they call the Fed. The Fed calls the Department of the Treasury and say, “We want this amount of money printed up.” The Treasury Department then sells the printed money to the Fed at cost. The Federal Reserve then lends the money to Congress at face value plus interest.

Merrill Jenkins, in his book *The Greatest Hoax on Earth*, said, “The writers of the Constitution knew exactly what they were doing when they wrote in Article 1, Section 10, Paragraph 1, ‘No state shall make anything but gold and silver coin of tender and payment of debts.’ People able to barter with gold and silver coin control government and are free. Loss of the right to trade in gold and silver coin enslaves people to the creators of psychological money.” Well, we do not have biblical money or constitutional money. We have slavery.

Robert H. Hemphill, the former credit manager of the Federal Reserve Bank in Atlanta, Georgia, wrote in the forward of *100% Money* by Irving Fisher, “Listen, if the banks create ample synthetic money, we are prosperous. If not, we starve.”

We are absolutely without a permanent monetary system. When one gets a complete grasp of the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and the defect remedied soon. This society will not only may collapse; it will collapse.

You cannot flaunt your rebellion against God and escape the consequences. You cannot do that which is unbiblical and ungodly and hope to survive. God is interested not only in a godly individual, family, church, and government; He is also interested in godly economics. God has already decreed against Israel in Isaiah 1:22, “Thy silver is become dross, and thy wine mixed with water.” In

other words, they had watered everything down. They had already debased their money.

Coins may be debased; however, the debasement of a coin is usually quickly discovered. Not so with paper money. One of the nicknames for Henry VIII was Old Copper Nose. He would take a copper coin, put a thin covering of gold over it, and pass it off as a gold coin. As it was worn in somebody's pocket and handled, the gold would quickly rub off the nose, which would be the centerpiece. Thus he got the nickname Old Copper Nose, because the copper was showing through on his gold coin. Did you know, by the way, why coins have ridges around them?

I don't care whether you pull out a dime or a quarter; you see these little ridges. When we had real money—real silver and gold coins—dishonest people could take a knife and a little bowl and shave a small amount from the edge of a one-ounce gold coin. They would do this with every coin they received, and eventually have enough silver or gold to make another coin. But the coins they shaved were no longer one ounce. In order to stop this practice, ridges were put on coins to show that they had not been shaved and were still legitimate one-ounce, half-ounce, or other coins. Our government now takes copper coins and covers them with something—copper, nickel, or whatever—and then puts ridges on them to make you think they are still the genuine article, when they are nothing.

Take a silver dollar or silver quarter and a modern coin, flip each one on a hard surface, and a real silver or gold coin will make a totally different sound from a trash coin. Before 1964, when the silver was taken out, we had some real coins. They were not totally silver, but at least they had some silver content.

As bad as the debasement of coinage is, the debasement of paper money is even worse. It is difficult for people to perceive the debasement and progressive worthlessness of paper money. You think you have something when you do not. You say, "I have \$10,000 in the bank." You may not, especially in the morning. In 1929, many men went to bed millionaires, woke up paupers, and jumped out the windows, committing suicide. Your electronic digits are not money, and usually banks do not even have a lot of paper.

Forty years ago, in our Christian school, we paid our Christian teachers cash. We would write a check for \$10,000, \$12,000, \$15,000, or whatever amount, obtain the cash, and give it to our teachers. Forty years ago, I had to call the bank and tell them I was coming three or four days later with a \$15,000 check, just so they would have enough cash to cash it.

You think banks keep a lot of paper money? They do not. Try going to a bank and asking for \$50,000 or \$20,000, and you will quickly see that they do not have it—and they are not going to give it to you right there either.

Inflation is not higher prices. Inflation is an increase in the money supply. The Federal Reserve and our Congress, by borrowing, produce inflation. Suppose the paper money supply circulating in this country is \$500 billion. If the Federal Reserve prints and issues another \$500 billion, the money supply has increased by 100 percent. Since there is now two dollars where there was one, the money you had before is worth 50 percent less. Anytime the money supply has increased, what you have decreases.

Inflation is not higher prices; that is only the symptom. Inflation is a decrease in the money supply and therefore your goods and services cost more and more because the paper does not retain its value. The U.S. Bureau of Engraving, in its booklet *Government Securities*, states: “The Bureau prints approximately 16 million notes each day. The Bureau has the power to create money, almost any amount of it; the only limiting factors are the speed of the presses and the public’s willingness to accept it.” That is straight from the horse’s mouth. They say they create it out of thin air, printing it as fast as the presses will take it, as long as the gullible public is willing to receive it.

If there are one hundred dollars in the money supply and one hundred dollars’ worth of goods and services, they ought to trade one-for-one. Increase the money by another hundred dollars, and suddenly there is more money than goods and services, so prices rise. When I was a boy, you could buy a gallon of gas for 25 cents. I can still buy a gallon of gas for 25 cents if I use a pre-1964 quarter, because a 90 percent silver quarter is worth four to five dollars

today. It is not that prices have really gone up; it is that the value of our money has gone down.

In the 1930s, you could buy a brand-new car for \$1,000. There were dollars then, and I can still buy a brand-new car for \$1,000—\$1,000 in gold. A thousand dollars in gold is worth \$30,000 or \$40,000 in Federal Reserve notes. It is not that prices have gone up; the value of our money has gone down.

Let me give you a couple of examples. You can do this at home, and I encourage you to do it. It is fun, although it will make you angry. Get on the Internet and type in “inflation calculator.”

I did this right before I came up here. The calculator has changed slightly. When I did it in 2010, you could calculate from 1900 to 2010. Now you can only calculate from 1913 to 2014. I will give you what I found from 1900 to 2010. It would be worse today.

In 1900, if you had \$1,000—using that figure because those were gold or silver dollars—in 2010, to purchase the same thing with Federal Reserve notes, it would take \$25,853.94. That is a 2,400 percent increase. In 1900, what you could buy for \$39.30 would cost \$1,000 in 2010.

Now listen to this. A thousand dollars in 1964 represented dollars with 90 percent silver in the coins. What cost \$1,000 in 1964 would cost \$6,952.71 in 2010 with Federal Reserve notes and no silver in any coinage. The same thing that would cost \$144.25 in 1964 would cost \$1,000 in 2010. In 1978, something that cost \$1,000 would cost \$3,304.41 in 2010.

I hope you are beginning to see what has happened to our money and how it has put us in a predicament. Thomas Jefferson said, “I wish it were possible to obtain a single amendment to our Constitution taking from the federal government their power of borrowing.” Why do we not have biblical money? Why do we have such problems in our households? The answer is that our money has been stolen from us through inflation, through theft—and that is what inflation is. It is theft. Our money has been taken from us and given to the international bankers.

You need to read General Smedley Butler’s book, *War Is a Racket*, and you will find out. If you want to do some extra studying, study

the fractional reserve banking system. When you go to the bank and deposit \$1,000, they only have to keep a certain percentage. It used to be 10 percent; it is not even that now.

Then they can turn around and make all kinds of loans. They could loan out probably fifty or sixty thousand dollars today on what you put in—one thousand dollars—because they only have to have a fraction of what you put in. Very obviously, they are creating money out of nothing.

Let me emphasize this and tie it together. If you ever get to read *The Creature from Jekyll Island* by G. Edward Griffin, I encourage you to do so, because it discusses the Federal Reserve system created on Jekyll Island.

President Woodrow Wilson said this. He regretted the decision, although it happened under his administration: “A great industrial nation is controlled by its system of credit. Our system of credit is privately concentrated. The growth of the nation, therefore, and all of our activities are in the hands of a few men. We have come to be one of the worst ruled, one of the most completely controlled and dominated governments in the civilized world. No longer a government by free opinion, no longer a government by conviction and the vote of the majority, but a government by the opinion and the duress of small groups of dominant men.” That is where we are.

In 1911, you had a twenty-dollar gold piece. You could take it to the bank and receive a piece of government-printed paper stating that it could be exchanged for its value in gold or silver. If you wanted the gold coin, you could have it. If you wanted to carry the paper instead, you could exchange the gold coin for the paper. If you wanted the gold back, you could return the paper, and they would give you the gold coins. They simply swapped them as they should have.

They did that until 1933. Now consider the price of gas. Let us say that gas is roughly \$3.30 a gallon. You reach into your pocket and pull out a Federal Reserve note that is a \$20 bill. At the gas station, you can buy approximately six gallons of gas. If your car gets 20 miles to the gallon, how far can you go on six gallons? One hundred twenty miles. That is simple.

Now take this \$20 gold coin, which is no longer exchanged for face value. I know the price of gold fluctuates, but a \$20 gold piece today is worth about 1,600 Federal Reserve notes. How many gallons of gas could you buy with a \$20 gold piece? The answer is 485 gallons. At 20 miles to the gallon, you could travel 9,696 miles.

That means you could drive from Jacksonville, Florida, to Los Angeles, California, and back twice on a \$20 gold piece, while you can go only 120 miles on a \$20 Federal Reserve note. So here is my question: Who stole your gas? Who stole your vacation? Who stole your money? Why can we not take this \$20 Federal Reserve note and exchange it for a \$20 gold piece? Where has all that gone? The answer is, it has gone to the international bankers. So many people think the Federal Reserve Bank is somehow connected with the federal government. It is not.

It is totally privately owned. The Honorable Louis McFadden, chairman of the House Banking and Currency Committee in 1930, said, "Federal Reserve notes are not redeemable in gold or silver, nor in any other commodity. They have not been redeemable since 1933. In that sense, they are not redeemable. Federal Reserve notes have not been backed by anything since 1933. The term lawful money and lawful money of the United States shall be held and construed to mean gold or silver coin of the United States."

If you thought I was making up what I said earlier about the Federal Reserve and the Congress, listen to this. In a letter dated March 16, 1988, Donna Pope, Director of the Mint, the Department of the Treasury, wrote, "Federal Reserve notes are printed by the Bureau of Printing and Engraving, which is also an agency of the Department of the Treasury. The notes are sold to the Federal Reserve at the cost of manufacture and not face value." In a letter from Russell Munk, Assistant General Counsel, Department of the Treasury, he writes, "It costs the Bureau of Printing and Engraving a little more than two cents to make a Federal Reserve note."

Whether the note is one, five, ten, twenty, fifty, or a hundred, I hope this information is valuable and helpful to you. What? You mean to tell me that our Treasury Department prints notes for two cents, puts a thousand or a hundred on the face value, and then sells them to the Federal Reserve for two cents a note? Then they loan

them back to our Congress at face value plus interest. That is what I am telling you.

The national debt is a fraud. The Federal Reserve is a fraud. Our Congress is a fraud. It has left the Bible, and it has left the Constitution. The only difference between Federal Reserve notes and Monopoly money is that we accept the counterfeit Federal Reserve notes because of legal-tender laws. Parker Brothers has more colorful and beautiful money than the Federal Reserve, but there is no legal-tender law that makes us take Monopoly money. The Federal Reserve is privately owned and is the only for-profit corporation in America exempt from federal and state taxes. The Federal Reserve Bank takes in over one trillion dollars a year tax-free.

That means there are individuals who own it. You and I cannot understand a trillion. Tony Robbins uses a fun illustration to put in perspective how large a trillion really is. What if you had a million seconds to do something? Would you consider that a long time? A million seconds is only twelve days. What if you had a billion seconds? A billion seconds is close to thirty-two years. That certainly sounds longer than a million. But what if you had a trillion seconds? A trillion seconds is 31,688 years.

The Fed rakes in over a trillion every year, tax exempt. I told you all this to tell you something else: If you do not have gold and silver, you do not have money. If you do not have something valuable that you can put your hands on, you do not have any money.

I realize money has been used for different things, and different things have been used as money down through the years—even seashells and tulips. But you say, “I have a 401k. I have this and that.” Listen, what you have in paper is worthless. What you have in electronic digits is worthless.

Let the bank computers go down and see what you can get out. Let them lose your records and see how much you can get out. You cannot get anything. When the electricity is down, it is gone; it is over. Do you understand that, historically, biblically speaking, and constitutionally speaking, silver and gold have been money all down

through history? Abraham weighed out that money to Ephron. He paid him in current money.

I will give you some practical advice, especially younger couples, though I am going to give it to everybody. If you do not begin acquiring silver and gold now—something that is not going to be destroyed by inflation and secret hidden taxes, like implements to work with and gardening tools—you are going to wake up one day and find all of your electronic digits have disappeared and your paper money is absolutely worthless. One of these days, you are going to the store, taking this paper money out, and they are going to say, “I’m sorry, we don’t take that anymore. We want silver, or we want gold, or we want something of value.” The only reason this has any value right now is because you are willing to accept it. When you are no longer willing to accept it, it is totally, absolutely gone.

When you hear the Department of Treasury saying it takes two cents to print a bill of any denomination, that is really what that paper money is worth: two cents. What are we going to do when we look to God and He says, “Why did you debase your money? Why did you use dishonest measures? Why did you have dishonest weights?”

Now is the time for you to begin to figure out what money is, why you are losing so much of what you have, and why it takes so much just to live. When I was a boy, my father worked. We usually say, “My mother was a housewife. She didn’t work.” The truth of the matter is, she worked far more than Dad did—I mean, beyond. Dad was the only one who worked outside the home; Mother worked inside the home. We had plenty. Today, husbands and wives both work and still can hardly make it. Have you ever figured out why? If you understand what money is, what a dollar is, and why we do not have any of it, you will understand.

When Alice and I got married, I made sixty-five bucks a week. That was good money because I was eighteen years old, and the motorcycle cop who had worked for the city of Thomasville for ten years was only making sixty.

And I started out at sixty-five dollars a week, plus a five-dollar-a-week raise every quarter—every quarter. Did you know, Alice, that I bought a house? I will tell you about the house later. My

house payments were seventy-three dollars a month. What in the world? Today we make thousands a week and cannot make it, and yet people lived wonderfully well on sixty-five dollars a week. When I was in the military, during boot camp, I made the grand total of sixty-three dollars a month, and I had plenty.

The truth of the matter is this: We need to come back to the law of the house, the law of God's house. I am going to tell you exactly what God says, and you need to be preparing even now because, as Hemphill says, it will collapse. It will. You need money; you need things of value, and your paper is not things of value.

Father, in the name of Jesus Christ, we bow to Thee. We thank You for Your Word. We thank You for Your truth. We ask Your blessings. In the name of Jesus Christ, our Lord, in whose name we pray, Amen. Amen.

CHAPTER 4

Personal Life & Biblical Economics (Part 2)

August 15, 2014

Long, of course, as they are ruling in agreement with God's Word and in conformity with it, he understood that we have a right to resist tyranny and wickedness. He was sharing this with another pastor, who responded, "Well, I believe Romans chapter 13." By that, he meant unlimited submission to civil government—whatever they said, however they said it. My friend replied, "Well, I'm glad to hear you say that you believe in Romans chapter 13. While we may disagree on the interpretation of verses one through seven, verse eight is so plainly stated that I am sure you could not possibly disagree with it or with me." He then asked, "Brother, is your church in debt, and are you in debt? Because the Scripture says, 'Owe no man anything.'" Obviously, that ended the conversation.

So what does Scripture really mean when it says, "Owe no man anything"? Is it possible to live debt-free? Why do so many people, particularly Christian people, live constantly in a state of debt and slavery? Is it because we are ignorant, undisciplined, or simply rebellious? Can this phrase be taken absolutely and concretely?

In one sense, we are forever in debt. We owe our Heavenly Father and our Lord Jesus Christ a tremendous debt. The Bible says that we are not debtors to the flesh, to live after the flesh. Certainly, we are debtors to live after the Spirit and honor our Lord in everything, in every area of our lives. Obviously, then, we cannot be debt-free in that sense.

Moreover, we cannot be debt-free in another sense: what we owe to individuals. The Apostle Paul said, "I am debtor to the Greek and

to the barbarian, to the wise and to the unwise. So much as in me is, I am ready to preach the gospel to the Jew first and then to the Gentiles." He said, "It is the power of God unto salvation to everyone that believeth." In that sense of the word, we cannot be debt-free.

In fact, the Bible also tells us that we are to "communicate unto him that teacheth." There are so many scriptures that tell us in that sense of the word that we cannot be absolutely totally debt-free. When you look at verse 7—and I ask you to do so—in Romans 13 verse 7, the Bible says, "Render therefore to all their dues: tribute to whom tribute is due, custom to whom custom, fear to whom fear, honor to whom honor. Owe no man anything."

So in the context here, there's even a broader reference than simply to the financial realm. God said there are certain individuals that we owe honor, we owe fear, we owe respect, and we owe reverence. Let me show you. I want you to hold Romans chapter 13, but turn in your Bibles very quickly to 1 Peter chapter 3. I'll show you this and then I will quote another passage. Notice in 1 Peter chapter 3, beginning there with verse 5, I want you to note what the Bible says. 1 Peter chapter 3, and notice if you would, verse 5. The Word of God says it very plainly, very clearly: "For after this manner in old time, the holy women also trusted in God, adorned themselves, being in subjection unto their own husbands, even as Sarah obeyed Abraham, calling him lord, whose daughters you are as long as you do well and are not afraid with any amazement." Now, so the wives owe the husband respect and reverence—I'll quote that passage just momentarily—but look at verse 7.

"Likewise, you husbands, dwell with them according to knowledge, giving honor unto the wife as unto the weaker vessel, and as being heirs together of the grace of life, that your prayers be not hindered." So the Bible tells us very clearly the husband is responsible to honor the wife. And the Bible says in Ephesians 5 and verse 33, "And you wives, see that you reverence your husbands." So you owe honor and you owe respect and you owe submission, and likewise the men owe submission to the Lord Jesus Christ as well. So obviously when you look at this verse in the context, it has more involved in it than just simply in the financial realm. However, the truth of the matter is, the financial realm would be included in this, for God simply says, "Owe no man anything but to love one another." So the only thing that God says that we are not to cease owing would be love. Now, the interesting thing is this: the Bible tells us in verse 10, of course, that love is the fulfilling of the law.

That is why we can never get out of the debt of love. But when God says in verse 8, "Owe no man anything," the word "owe" there is **opheilete** in the Greek. The interesting thing is that this term is the Greek form for the second-person plural of the present active indicative. It is also the same exact form for the present active imperative.

One is a statement of fact, and the other is a command. If you interpret "Owe no man anything" as an indicative, God is simply saying that you are not to owe anyone anything but love, which would be a statement of fact. If you interpret it as an imperative, God is saying that you are commanded not to owe anyone anything but love. I believe that, in the context, the imperative is the interpretation that should be decided upon. God is telling us that we are to acquit ourselves of debt in anything but love.

That includes not only the financial realm, but the social, civil, and moral realms. When you look at this passage, you must understand one of the rules of interpretation: every Scripture must be interpreted within the analogy of faith. Scripture has to agree with Scripture, as the Apostle Paul says, comparing spiritual things with spiritual. If you interpret a passage so that your interpretation contradicts another plain passage of Scripture, Scripture is not

wrong—your interpretation is wrong. You must interpret everything in light of Scripture.

If you study the Bible from the Old Testament to the New Testament on the subject of debt, you will find 50 specific passages that deal with debt and an additional 20 that deal with it indirectly. Every one of those passages, direct and indirect, deals with debt in a negative framework. There are no passages that encourage debt. There are emergency loans in the Bible and short-term loans in the Bible, and God has rules for every one of them.

Proverbs 22:7 says, “The rich ruleth over the poor, and the borrower is servant to the lender.” The word servant and the word slave are identical; they are one and the same. If I borrow, say, \$20,000 from the bank, then, to be honest and practical, I am the servant or slave of that bank until I pay the loan back. I am literally working for the bank, which is what it amounts to. Anytime you borrow, God says you are a servant or a slave.

Even in the Bible, what we call suretiship, or striking of hands, is condemned. In other words, this is cosigning a note with someone. Proverbs 6 gives us a multitude of verses, though we will not have time to look at all of them. Beginning with verse 1, note how God speaks: “My son, if thou be surety for thy friend”—that is, you have said, “I’ll stand up for you. I’ll take care of you. I’m going to back you up financially.”

“If thou hast stricken thy hand with a stranger,” look what God says: “Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend: go, humble thyself, and make sure thy friend. Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.”

God says to get out of it as quickly as you can. If you said, “I’m going to stand up for you; I will back you financially,” whatever it is, God says you had better make sure of your friend. Look in Proverbs 11:15.

Proverbs 11:15 says, "He that is surety for a stranger shall smart for it, and he that hateth suretiship is sure." God said the only way that you can really be sure is to absolutely abhor suretiship.

Notice Proverbs 17:18: "A man void of understanding striketh hands and becometh surety in the presence of his friend." If you become a surety even for your friend, God says it is because you are void of understanding. God says, "Don't do it." Proverbs 20:16 says, "Take his garment that is surety for a stranger," in other words, he is going to lose it anyhow, "and take a pledge of him from a strange woman."

Proverbs 22:26 says, "Be not thou one of them that strike hands, or of them that are sureties for debts." Proverbs 27:13 says, "Take his garment that is surety for a stranger, and take a pledge of him for a strange woman." God is saying, basically, don't do it.

If you want to know what suretiship is, study Genesis 43 and 44, because Judah became surety for Benjamin. They had to go back into Egypt, and Jacob said they could not take Benjamin, because Joseph was thought to be dead and Simeon was being held in jail. Judah said, "Look, I'm going to take him or we're going to all starve to death. I will be surety for him. I will stand for him."

You remember how Joseph's cup was found in Benjamin's sack, and Joseph was going to keep Benjamin. Judah came up and said, "Oh, no, please do not do that. I became surety for him. Take me. Let him go because he's the only son of an old man and you will kill him." Joseph was working everything out, but suretiship is basically standing up and saying, "I'm going to be responsible financially for someone."

Whether we are talking about family, Christian brothers, or Christian friends, there is such a thing in the Bible as an emergency loan. There is also such a thing as giving to someone. If a brother is in need, I may give to him, or there may be an emergency loan; but you cannot charge him usury, and you cannot charge him interest.

Have you ever wondered why this generation is so debt-oriented? Anytime we want something and do not have the money, we say, "Charge it." We go into debt or borrow the money to get whatever we want.

Consider these facts. In 1929, and before 1929, 95% of all homes were bought with cash; only 5% were financed. In 1999, which has not been that long ago—15 years—95% of all homes were financed, and only 5% were bought with cash.

Before 1945, practically no cars were financed. If you wanted a car, you simply paid cash. So you have to ask yourself: Why is it that, if we have so much more money today than our grandparents and great-grandparents had, they were basically debt-free while we are consumed with debt and in debt up to our eyeballs?

I read an interesting article the other day that said if you have this much extra money, you are special and different. I read it to see what the amount was. Do you know how much savings they said puts you above everyone else? Four hundred bucks. They also said the average credit card bill for the average individual is from eighteen to twenty thousand dollars, and many credit card companies charge 21% interest. Why were our forebears basically debt-free while we are in debt up to our eyeballs?

We can blame inflation, which I covered yesterday. When my wife and I got married, I used to give her ten bucks a week to buy groceries. You say, "How in the world could that be?" You have to remember that bread back then was like twenty-five cents a loaf, a gallon of gas was twenty-five cents, and you could buy a gallon of milk for seventy-five cents. You have to understand that there is a difference. But why is it that you and I today are so debt-oriented? Is it because of our ignorance, our lack of discipline, our rebellion, or all of those things together? It could be this as well: we have ceased being a future-oriented people and have become a present-oriented people. We want what we want, and we want it right now. It does not matter; we just have to have it. We are not willing to wait or save. Consequently, what we have developed is a slave mentality.

The Bible does say very clearly that the borrower is servant or slave to the lender. What is the slave mentality? The slave is not interested in the future because basically he has no future. The slave is only interested in the present, and all he wants is to make the present as comfortable and convenient as possible. Everything that he does is for the moment.

It is true that most Christians are totally ignorant of economic principles in the Bible. The Bible is indeed an economic book. It is also a governmental book. God's law and God's sovereignty extend to every area of life. There is no area of life over which the Lordship of Jesus Christ does not extend.

You say, "Well, Brother Weaver, I don't want to be ignorant. I don't want to be rebellious. I don't want to be undisciplined." To the extent that you and I are ignorant of God's law, do not have our lives in conformity to God's law and His sovereignty, we are ignorant, undisciplined, and rebellious. The Bible says, "Stand fast in the liberty wherewith Christ hath made you free, and be not entangled again with the yoke of bondage." C. H.

Mackintosh said it like this in 1864: "'Owe no man anything' is a precept so plain that the wayfaring man, though a fool, need not err therein. What right have I before God and man to wear a coat or a hat not paid for? What right have I to order a ton of coal, a pound of tea, or a joint of meat if I have not the money to pay for it?"

It may be said, "What are we to do?" The answer is plain to an upright mind and a tender conscience: we are to do without rather than to go into debt. When it comes to our lives and our lifestyle, there are two options if we are trying to satisfy our needs or even our wants: we can either make more money, or we can learn to do without.

God is the one who gives power to get wealth. I have a whole series on biblical wealth taken from Deuteronomy chapter 8, where He said very plainly, "It is the Lord thy God that giveth thee power to get wealth." God is sovereign even in the distribution of wealth. I know men that everything they touch basically turns to money. I know other men whose touch causes everything to crumble and fall to the dust.

Years ago, Alice and I went through a number of things. We had children and company all the time, and I made very little preaching. There were weeks when Alice and I ate peas and drank water because we had nothing else to eat. I had a preacher friend who was one of those men. He preached, but he was also a worker and had a business. Everything this brother did turned to money; he could

make it. But the man died poor. I had his funeral. Although he had basically made millions of dollars, he gave it all away. I saw him go to a widow woman's house whose hot-water heater had gone out. He bought a new one, took the old one out, installed the new one, and never charged a dime.

He saved us so many times; it is unbelievable. He bought us a refrigerator and a used car when we needed it. He took care of any other young preacher. But one day he told me, "Brother Weaver, I've got a way that you can make some extra money." I asked how. He said, "We'll buy this truck, and we'll let another man run it"—because he was doing contract work—"and we'll pay him so much. You get all the extra, and you don't have to do anything." I said, "Well, that's wonderful." We got the truck. Two weeks later, the man quit, and then the truck tore up. I told the Lord, "Let me tell You, You called me to preach. That's all I can do. If I ever get rich, I'm going to get rich preaching. If I don't, I'm going to die poor preaching, because I'm going to preach. That's exactly all I'm going to do." I'm going to quit. But it is God who gives you power to get wealth.

You can learn to discipline yourself, and you can learn to do without. My wife and I have been married pretty soon to be fifty-two years. When we got married, I went to Thomasville, Georgia, and started off making sixty-five dollars a week.

You may think that was not good money, but it was wonderful money back then. The motorcycle cop who had been with the city of Thomasville for ten years was making only sixty dollars a week. At sixty-five dollars a week, we had so much money that we could get whatever we wanted. If we wanted furniture, we went and got it. If we wanted something else, we went and got it. Young people are usually not only covetous, but stupid.

I am not being ugly to young people, but I am talking particularly about young married people. Their mentality is, "Mom and Daddy have a new car. Why can't I have one? Mom and Daddy have beautiful furniture. Why can't we have it? Mom and Daddy have a big house. Why can't we have it?" They do not understand Mom and Daddy.

It took them fifty years to get those things. We wanted everything that Mom and Daddy had, but we wanted it now instead of waiting fifty years to get it. So Alice and I went out and got what we wanted, charging it because I only had to pay five or ten dollars a month. That seemed like no problem. Then I woke up one day and realized that my sixty-five dollars a week—all of it—was going to pay bills.

We did not have any money to live on. I thought, “Well, now that was stupid, wasn’t it?” I decided to go down to the bank, borrow money, get all these debts, and put them in one little pile. I would make one payment to the bank and have money left over.

That is exactly what I did. I had money left over, and we saw something else we wanted. We got it on credit. The next thing I knew, we owed the bank and other people, and we had no money to live on. I looked at Alice and said, “We’re not too smart.” Then I said, “We’re going to tighten our belts. We’re going to do without. We’re going to pay off the bank and these other bills. From henceforth, if we want something, we will save until we have the cash to pay for it. If we don’t have the cash to pay for it, we’ll do without.”

That is what we have done all these years. You can get used to doing without a lot of things. When this economy does collapse, you are going to be doing without a lot of things anyhow, so you might as well get used to it, because it will not be there.

Listen to this quote by Charles Haddon Spurgeon: “He is both a fool and a rascal who has a quarter coming in and on the strength of it spends five dollars, which does not belong to him. Scripture says, ‘Owe no man anything,’ which does not mean pay your debts, but never have any to pay. My opinion is that those who break this law ought to be turned out of the Christian church.” It is absolutely amazing how we are so debt-oriented today.

I want to show you some money and answer some questions based upon information I gave you yesterday. This is not mine, but it is a good example of what I was talking about. I told you that a dollar is a unit of measurement. Here is an old ten-dollar Federal Reserve note, and this is what it says on the bottom: “Will pay to the bearer on demand ten dollars.”

If it will pay the bearer ten dollars, this is not a dollar; it is a note. This note says that it owes the bearer ten dollars. A dollar is the unit of measurement. The ten dollars would be in silver or gold, but the note owes, or will pay, the bearer on demand ten dollars. Here is another one, a one-dollar Federal Reserve note, which says, “one dollar in silver payable to the bearer on demand.” Thus, a dollar is a dollar unit of silver or a dollar unit of gold. It is not a piece of paper.

I talked yesterday about hyperinflation. Here is a thousand-dollar note from Haiti. Listen to this: from Zimbabwe, here is a ten-trillion-dollar note that would not even buy a loaf of bread. I have pictures of individuals with wheelbarrows of money, tightly stacked with rubber bands, trying to buy a loaf of bread, and they could not buy one with all the paper money in the wheelbarrow. When a ten-trillion-dollar note will not buy a loaf of bread, all it is good for is wallpaper or blowing your nose. It is just that simple.

Here is the ten-mark. This is a gold piece. I told you about the Deutschmark yesterday, the hyperinflation in Germany in 1923, when people papered their walls with their money and started fires with it because it was absolutely worthless. This piece of gold, and others like it, replaced that. Although the paper has long been gone and is absolutely worthless, this little gold mark is absolutely valuable and still can be exchanged.

Here is a Russian gold coin, about a tenth of an ounce, with a picture, or image, of Tsar Nicholas on it. One of my favorite stories about Tsar Nicholas is that, before gold was prevalent in society, they had paper money as well. There was a counterfeiter in Russia who counterfeited Russian paper money. Finally, he had to cease counterfeiting.

Not because he was caught. His counterfeit bills were almost perfect. But the reason he had to cease counterfeiting was that the paper and ink cost him more than the paper was worth. On his last issue of Russian paper money, he placed the picture of Tsar Nicholas on the front. In small Russian letters around Tsar Nicholas’s picture—you had to use a magnifying glass, but you could read it—it said, “My money is worth more than yours.”

My favorite story concerning the German hyperinflation, and it is a true story, is about a German woman who had a wheelbarrow absolutely full of Deutschmarks. She was going to the bakery to buy her a loaf of bread. On the way to the bakery, there was a fight in the street, and a lot of people were gathered around watching the fight. Her curiosity got the best of her to see who was fighting, so she went over, pushing the people aside so she could see. When she finally saw the fight and her curiosity was satisfied, she turned around to go back, and someone had emptied all her money into the street and stolen her wheelbarrow. The wheelbarrow was worth more than the money. So, when you read through the Bible about money, you are always going to find gold and silver.

You remember that, as Israel was going into the land, God told them, when they passed Moab and Esau, “Don’t meddle with those. I’m not going to give you one foot of their land, but you buy meat for money and you buy water for money.” In 2 Kings chapter 5 and verse 26, Gehazi said, “I’m going to go back and take a little something of this Syrian Naaman,” because Naaman had come with ten talents of silver and ten thousand pieces of gold. Elisha said to Gehazi, “Is it a time to receive money?” So gold and silver are money in the Bible. Historically, that is true.

Let me spend the rest of my time answering some questions that were asked yesterday. If I do not answer all of them, hopefully I will get to some a little later. I want to make some recommendations and tell you some things. First, I do have a series on debt and a series on biblical wealth.

Let me begin by telling the young people this, although it is good advice for old people as well. Usually, when I counsel young married people, I give them economic counsel along with advice in other areas. I tell young married couples, “If you will do what I’m telling you to do right now, you will not only be able to live debt-free, but you will also be able to retire, if that is in your plans, whenever you want to retire.”

Here is the counsel I give them: “Whatever you make in Federal Reserve notes”—that is how we get paid—“whether it is a little or a lot, the first 10% goes to the Lord.”

I explain this in the series on biblical wealth. There were actually three tithes in the Bible. There was the Levitical tithe, which was 10%. There was the festival tithe, or tithe of rejoicing, which was 10% and which God allowed you to spend upon yourself. There was also the poor tithe, which was 10%, but was taken only once every three years. Thus, if you were tithing biblically, you were tithing really 13% every year: 10% for the Levitical tithe and 3% for the tithe of rejoicing. The other 10% was to be spent on yourself at the seven annual feasts in the Bible. So, actually, people were tithing 23% in the Bible. Really and truly, we should have a poor tithe today. In fact, we have it at our church; we call it a benevolent tithe.

Where we give to help the brethren, I discuss the difference between a work of emergency and a work of charity. There is a big difference. But first of all, you should always take 10 percent and give to the Lord. Secondly, take 10 percent and put it back as an emergency fund. If you have a washing machine, it is eventually going to quit. If you have an automobile, it is going to break down. If you have anything mechanical, it is going to tear up. You have to have an emergency fund to fix those items.

Then take another 10 percent and buy silver and/or gold every month, without fail. I do not care what the price is or whether it is up or down, high or low. Consistently and constantly do it every month.

Now, let me tell you why. If you say, "I am not going to buy silver and gold. I am going to take these Federal Reserve notes and stick them in this book. When I get enough to buy a whole lot at one time, I will go and buy my silver and gold. Until then, all these Federal Reserve notes are in this book right here," you are losing money because inflation is continually stealing the value of those Federal Reserve notes. But here is the bad thing: if you want something badly enough, you will go to that book, get those Federal Reserve notes, and spend them on whatever you want. If you have already bought silver and gold and put it up, you will think long and hard before taking it and trading it in for Federal Reserve notes. That means you are living on 70 percent of what you make.

That is fine. If the Lord blesses you and you have more in your emergency fund than you could possibly need for the next four or five months, take some of it, put it with the 10 percent for gold and

silver, buy it, and keep adding. If you start doing that when you are 20 years old and do it faithfully every month, when you are 40 you will have more money than you can ever dream of having. Silver and gold will always be worth something; they will never totally lose their value. I do not care how low they go, they will be worth something. Paper money will be worth absolutely nothing. Electronic digits will be worth absolutely nothing.

The point I'm trying to make is this: you have to do this, and you have to do it consistently.

Someone asked me yesterday, "Well, where will I get my silver and gold?" I would hope that you would get it from a Christian who understands. There is a fellow in our church who has been with me nearly 40 years, Henry Klingler, who sells as well. There is also Franklin Sanders in West Point, Tennessee, the Money Changer. Franklin Sanders has what he calls a MAP plan, which is short for Monthly Acquisition Plan.

Things have changed a little bit lately. I think probably the minimum now is like 150 bucks a month; it used to be 50. The only thing he asks is that whatever you buy, you buy it in increments of 50. If you want to go higher than 150, make it 200 or 250 or whatever. Just go in increments of 50. Every month he reminds you, and you tell him what you want. If you want gold, fine. If you want silver, fine. If you want a combination of both, whatever.

He gets it and sends it to you. You hold it, keep it, and it is yours. It is not stuck in a bank somewhere or in some paper somewhere; it is in your hand. You do this every month. Some of you young single men, if you are working and making a scad of money, you better be buying silver and gold and putting it back. Although you are single now, you are going to want to get married before long. Get on Franklin Sanders' mailing list, or get on it electronically, and start doing that now.

I have known Franklin for probably 40 years. He is also a Christian, a Calvinist, a preacher, and he is honest. I know his whole family. Henry is as well. That is something for you to consider.

Let me make some other recommendations. Someone asked yesterday, "Well, Brother Weaver, there is a collapse coming. When

will it come?” My answer is that I have absolutely no idea. I can tell you what I read. I try to read every day, usually when I am at home or have my computer with me. I do not care whether you read a Christian economist or a pagan economist; all of them are saying essentially the same thing. Gerald Celente, Peter Schiff, Gary North, Marc Faber, and others are saying that we can expect a collapse no later than 2020. Most are saying by 2015, and some are even saying before the year is over. I have no earthly idea, but the Bible does tell us that “the prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.”

If you have not started preparing, you are already behind the eight ball. You needed to have been preparing—not only financially, but food-wise, water-wise, and tool-wise—for a long time. Get a lot of those things as quickly as you can. You may say, “What if nothing ever happens?” Fine; you will have what you need regardless. If you have a lot of food, you can eat it; if you have a lot of water, you can drink it; and if you have a lot of tools, you can use them. If you have a lot of silver and gold, you can hold on to them because they will simply increase in value.

Understand the markets. I do not care whether you are talking about the Dow, the Nasdaq, or even silver and gold right now. All the markets are manipulated and controlled by the elite, by the powers that be. But there will come a time when the powers that be do not exercise control. When they do not, silver and gold will go sky-high. Economists are saying gold will reach \$10,000 to \$20,000 an ounce and silver \$5,000 an ounce. If that happens and you still have a mortgage on your home, take a gold coin or two and pay your mortgage off. If hyperinflation happens, take that cheap, worthless money and pay it off.

That's what they issued you. Give it back to them. Let them have it.

Now, books. I want to tell you about some books. If you have not read these books, I encourage you to get them and read them. First is the book **Patriots**, written by James Wesley Rawles. James Wesley Rawles is retired military; he was military intelligence, and his father was military intelligence. Rawles is not only a Christian but also a Calvinist, a theonomist, and basically a reconstructionist.

He wrote **Patriots**. Every one of these books that he has written, with the exception of one, would be considered a novel. I will tell you up front: I hate novels. I despise them. If I am going to take my time to read, I want to read something accurate, real, and true. A novel is something someone made up.

But there is a difference between James Wesley Rawles's novels and the ordinary novel. Since Rawles is also the owner of survivalblog.com, he takes a story and teaches you how to prepare as you read the novel. If you read about a weapon in his books, that weapon is real; it will work. If he tells you how to exchange something with weapons, it will work. If he tells you about a medical procedure and how you can do it without a doctor being around, it will work. If he tells you how to build thermite grenades to destroy a tank, believe me, it will work. He gives you all that information in his novels.

He has **Patriots**, the first one. There is **Founders**, there is **Survivors**, and what was the last one, Halas? I do not remember all of them. There are three or four after that, but **Patriots** is the very first one. You should read it and underline what was used to survive and how they did things.

The second book—and, by the way, the other book that he wrote that is very excellent—is **How to Survive the End of the World as We Know It**. Someone told me they had ten copies of it around; I do not know who it was.

Eric has those books. You need to get that book and read it, because it gives you some very useful information. I read it a long time ago and gave it to my wife. She read it three or four times, and it is an excellent book.

There is another book I would encourage you to get and read. The title is **One Second After** by William Forstchen. I think his last name is spelled F-O-R-S-T-C-H-E-N.

Let me tell you what the book is about, along with its good points and bad points. **One Second After** is about an EMP attack, an electromagnetic attack. North Korea has these weapons. China has these weapons. All the rogue countries have these weapons. All they have to do is burst one bomb in our atmosphere, say, over Denver,

Colorado, and all our electronics are gone. Our electricity is gone. Everything is gone.

It does not even take a rogue country to do that. A solar flare can take out our electrical grid. In fact, in 2012, one narrowly missed the Earth, which would have destroyed it totally. If you do some reading, you will find that they are admitting the entire electrical grid in our country will be taken out if nine substations and one transformer factory go down. There are only two factories that make transformers in this country. If one goes down and nine substations are taken out, it will take the entire grid down.

William Forstchen's book has one bad side: God's name is taken in vain, I think, one time, and Jesus Christ is used a couple of times as a byword rather than in a praising manner. That is the bad part of the book. Yet I would also call this a good part, although it is bad: if you read the book, it will show you what could happen if an EMP attack occurs. And I hope you understand that those coming across our borders are not simply Mexicans, Hondurans, and Salvadorians; they include Chinese, Pakistanis, and everybody else. In fact, one of the five terrorists Obama released, as I read this past week, has already crossed back over our border and is in the United States.

That ought to tell you something. The book absolutely shows how many people would die. If we lose the electrical grid, people in hospitals will die, as will people in nursing homes and people at home on medical equipment. The hero's daughter is diabetic, and she dies because they cannot obtain insulin. One of the other major characters is an old doctor.

After they bury everyone who has died, they must turn the football field into a graveyard. So many people have died. After the burials, someone says during a meeting, "Well, thank God all the dying is over." The old doctor replies, "Hang on. In three more months, we'll have it again, because that's when the disease and the starvation will set in."

You will never believe all that can fail in this country without electricity until you read the book and see it for yourself. I encourage you to read it. I think it is a vitally important book. Nevertheless, be

aware that there are a couple of places I do not necessarily recommend; it is still worth reading for the impact it would have.

I told Brother Yarbrough this morning that, while reading through Joshua, I had gotten the idea for a message. I said, "I don't know to whom I could preach the message, except our own people." The title would be "Get Used to It," because I was reading how Joshua and the children of Israel conquered all these cities. And would you like to tell me what they did?

They put to death every man, woman, and child. Thirty-one cities they conquered and destroyed, and thirty-one kings they conquered. The problem is, we are not used to all this dying. We are not used to death. I had it figured out—I forget the exact number right now—but do you realize that when those Israelites were in the desert, and God said, "You're going to wander in the desert for forty years until every one of you men that came out of Egypt is dead," I think it was seventy-three a day that died? Seventy-three a day. We are not used to that.

It is a book that will open your eyes. Let me tell you about two websites. Actually, I will end up giving you three, but I will save one for later. The first website I really think you ought to read every day is survivalblog.com, the site of James Wesley Rawles. Rawles is not the only one who writes there. A number of doctors, policemen, detectives, common everyday people, and experts in certain areas contribute. If you wanted to find out something medical, Dr. Cynthia Koelker and two or three other doctors write there. They tell you how to prepare if you are diabetic, how to get by without your medicine, how to obtain other supplies, and how to put medicine back. They will even tell you how to buy antibiotics without a prescription, because veterinarians give your animals the same exact medicine that you take, only in different dosages, and it is a whole lot cheaper.

Fish mox and fish saline—that penicillin and amoxicillin you give your fish—is what you take. I am simply saying that there is all kinds of excellent information. If you want to know anything about martial arts, economics, or any other subject, it is there. If you scroll down the side, you will see everything advertised there, and you can go from one thing to another. It is amazing. The last time I looked, they had over a thousand articles just on homeschooling. It is an excellent

blog, and it will tell you things that you need to know. There is another one, and here it is.

If you've never been there, I would encourage you to read it every day. It is shtfplan.com. You will get all kinds of information from that website. If you scroll down on the left, there will be about another fifty or sixty sites that are wonderful, every one of them. You will see Doom and Bloom. That is a medical website. He calls himself Dr. Bones, and his wife is a whole lot prettier than he is, Nurse Amy. She is the bloom on it. And they listen.

They will teach you how to suture and cleanse wounds. It is all free; it is just there. You have to take the time to read it and do it. I would encourage you to go to it. There is another area you could get to if you are really interested. I think every Christian should be to the place where he can basically take care of himself.

When I say that, I mean medically speaking. I cannot do surgery on myself unless it is minor surgery, obviously, but I ought to be able to take care of some minor things. My wife, my daughter, my granddaughter, and I went to Medical Corps for four days of training in Ohio. Doctors taught ordinary people how to do things. There was even a dentist who taught us how to pull and fill teeth.

We learned how to set broken bones, make a cast, give shots, and suture. At the end of four days, there was material available on the back at a very good discounted price. You could buy it and take it home.

I will be honest with you. I have sewn up animals and people before. It is a piece of cake. You have to learn how to cleanse the wound and what to do. I sewed up one young man who had cut his hand; you could see down in it. I took Betadine, cleaned it out, washed it, and irrigated the wound.

He said he did not have money to go to the emergency room and had no insurance. I said, "Well, I'll sew it up if you want me to." I got out the needle with some lidocaine to put around it and deaden it. He asked, "What's that needle for?" I said, "That's to deaden it where I can sew it." He said, "I don't like needles." I said, "I'm sorry. I'm just going to go in just in the skin, just to deaden it just enough that I..."

“No,” he said, “I’d rather not have that shot.” I said, “Well, fine, stick your hand out here.” He stuck his hand out there and, so help me, turn what is that paper? But I put five or six stitches in his hand, and he sat there and took it. I’m just saying, you can learn to do all of these things. We have a veterinarian in our church.

He gives lessons on suturing. He’ll show you it’s easy as pie. You can also join CERT—Citizens Emergency Response Team. This county has it. They’ll teach you certain things and give you equipment. All you have to do is say, “Yes, I’ll help if there’s an emergency.” Aren’t you willing to do that? Sure. They’ll teach you. There are some things you can learn there.

Let me give you one other website and tell you about one other fellow. I forget the website, but you can type it in: Solutions from Science. The owner is Bill Hyde, from Thompson, Illinois. Bill Hyde is not only a Christian; he’s a Calvinist, he’s a theonomist, and he promotes Rushdoony. I’m just saying, he’s a good man. They sell heirloom seeds and all kinds of things.

If you don’t have heirloom seeds, but have hybrid seeds, you’re in trouble. Heirloom seeds reproduce, and you can use what they grow to grow more the next year. With a hybrid, no. It will come up one time, produce, and that’s it. You can get heirloom seeds there as well.

One other quick thing before I try to close and see if there’s even one question: when you get to shtfplan.com, type Selco—S-E-L-C-O—into the search engine. Selco was an EMT in Bosnia. He went to sleep free; it happened in a night. He woke up the next morning, and their entire city was surrounded by an army. They lived over a year without electricity or running water, with snipers and enemy soldiers. You need to read what he did to survive. It’s absolutely unbelievable.

Of course, it gets cold there. He said all the trees in the park were cut down for firewood and cooking. Then they tore the molding off the doors and houses because all the trees were gone. They had to do that just to survive, just to cook. He said you could only go out at night because of the snipers during the day.

He had a wonderful thing about bartering, and a wonderful article on that subject. He also talked about charity.

In this book, *The End of the World as We Know It*, James Wesley Rawles talks about charity as well. Selco may not necessarily be a Christian—I do not know whether he is or not—but he lived through this for a year. Here was his advice. James Wesley Rawles says, "You know, you can have a little jar of beans or peas or something like that and two or three other things just to hand to somebody or give it to a church or give it to a community station that's handing out food."

You can do that. But Selco went a little bit further. He says, never give anybody anything. If someone comes to you and he is hungry, and you are a Christian and want to feed him, barter; make him give you something. "I don't care what it is, whether you want it or not, whether you need it or not, it's immaterial." He said, "You just don't want him to think that you have plenty. Because if he gets that idea, he can go off and bring others and come back, and the next thing you know, you're in trouble."

He said you had to learn to be extremely careful whom you bartered with. Suppose Ernie had matches and I did not have any, but I had cans of beans. Ernie and I had been bartering: I had been getting matches from him, and he had been getting cans of beans from me. That was how he had been surviving. I need some matches, so I go up to Ernie.

He happens to have two boxes left. I say, "Well, no, we've been trading a can of beans for ten boxes of matches." Ernie says, "It's all I got and I want the beans. I'm sorry, you're not getting the beans unless I get ten boxes of matches." That is where you need to beware, because when a man is hungry, when his family is down and out and starving, he will kill you, take the beans, and go his way.

What he is talking about is this: all of our neighbors whom we love and think we know, when they are hungry, their children are starving, and their children are dying, will turn on you if you have anything and they know that you have it in order to save their lives. So Selco says this: be wise as a serpent and harmless as a dove; do not let your left hand know what your right hand is doing, and do not let anybody know what you have or what you have got unless it is absolutely necessary.

These are some tips and things that, if you read these sites and books, I think will open your eyes to many things that are possible in our day and age. Our time is gone; let us pray. If you have questions, I will try to answer them later. Father, in the name of Jesus Christ, we are thankful for Your love and for Your truth.

We pray that You would teach us biblical economics—how to live, how to discipline ourselves, and how not to be ignorant on any subject in the Word of God. Father, help us bring our lives into conformity to the whole Word of God. As we've heard this week, it's Christ for the whole man. May we be Thy children and walk and talk as Thy children. In the name of Jesus Christ we ask and pray. Amen.

CHAPTER 5

Biblical Money And Inflation

June 7, 2017

Biblical Money and Inflation

It is good to be alive, and I am thankful the Lord is gracious to us.

I did not intend on bringing this message. In fact, this message is actually three hours long, so I am cutting it way down. But I was asked a question today that I thought probably needed explaining a little bit more. The message I am going to deal with tonight is not what I would normally deal with, but since this is home folks, I am going to bring a message entitled Biblical Money and Inflation.

In Genesis chapter 23, beginning with verse 1:

“And Sarah was an hundred and seven and twenty years old: these were the years of the life of Sarah. And Sarah died in Kirjath-arba; the same is Hebron in the land of Canaan: and Abraham came to mourn for Sarah, and to weep for her. And Abraham stood up from before his dead, and spake unto the sons of Heth, saying, I am a stranger and a sojourner with you: give me a possession of a buryingplace with you, that I may bury my dead out of my sight. And the children of Heth answered Abraham, saying unto him, Hear us, my lord: thou art a mighty prince among us: in the choice of our sepulchres bury thy dead; none of us shall withhold from thee his sepulchre, but that thou mayest bury thy dead. And Abraham stood up, and bowed himself to the people of the land, even to the children of Heth. And he communed with them, saying, If it be your mind that I should bury my dead out of my sight; hear me, and intreat for me to Ephron the son of Zohar, that he may give me the cave of Machpelah, which he hath, which is in the end of his field.”

SCRIPTURE READING - Genesis 23:1-20 (KJV)

For as much money as it is worth he shall give it me for a possession of a buryingplace amongst you. And Ephron dwelt among the children of Heth: and Ephron the Hittite answered Abraham in the audience of the children of Heth, even of all that went in at the gate of his city, saying, Nay, my lord, hear me: the field give I thee, and the cave that is therein, I give it thee; in the presence of the sons of my people give I it thee: bury thy dead. And Abraham bowed down himself before the people of the land. And he spake unto Ephron in the audience of the people of the land, saying, But if thou wilt give it, I pray thee, hear me: I will give thee money for the field; take it of me, and I will bury my dead there. And Ephron answered Abraham, saying unto him, My lord, hearken unto me: the land is worth four hundred shekels of silver; what is that betwixt me and thee? bury therefore thy dead. And Abraham hearkened unto Ephron; and Abraham weighed to Ephron the silver, which he had named in the audience of the sons of Heth, four hundred shekels of silver, current money with the merchant.

And the field of Ephron, which was in Machpelah, which was before Mamre, the field, and the cave which was therein, and all the trees that were in the field, that were in all the borders round about, were made sure unto Abraham for a possession in the presence of the children of Heth, before all that went in at the gate of his city. And after this, Abraham buried Sarah his wife in the cave of the field of Machpelah before Mamre: the same is Hebron in the land of Canaan. And the field, and the cave that is therein, were made sure unto Abraham for a possession of a buryingplace by the sons of Heth.

Now when you begin to mention the word money you actually get everyone's attention because truthfully speaking everyone wants it, everyone needs it, everyone seeks it, but the truth is very few people really know what money is. Practically everyone is fooled when it comes to money. I remember years ago, Alice and I had gone to a restaurant with some friends and we had eaten there and enjoyed their food.

I got up to pay my bill and went to the cashier. There was a young girl, and no one else was in line. I said, "I've got a problem." She asked, "What is it?" I said, "Well, I've enjoyed your food. I've eaten all the food, and I have no money to pay this bill." She said, "That is a problem." I explained that, although I had no money, I did have some Federal Reserve notes. She said, "Oh, we don't take those." I told her to call her manager because I was in a real predicament.

When the manager came, I explained that I had eaten their food and had told the young lady that I did not have any money, but that I could pay her in Federal Reserve notes. He said, "That's true. We don't [take them]." I reached in and said, "This is all I've got." They replied, "Oh, that's money." I said, "No, no, no. This is not money. This is Federal Reserve notes."

The little girl asked, "Well, if that's not money, why do we call it money?" I said, "Because, number one, you don't know what the Bible teaches. Number two, you don't know what the Constitution teaches. Number three, you don't know history. And number four, we've been brainwashed to think that this is money." She looked at me and said, "You know, that's the sweetest I've ever been called stupid in my life."

Money is much like the word dollar. It is easily pronounced, but few people really know what it is. If I held this up, everyone would say, "This is \$1.00." It is not. If I held this up, you would say, "This is a \$5.00." It is not. If I held this up, you would say, "That is \$10.00." It is not. If I held this up, you would say, "That's \$20.00." It is not. I know it says \$20.00 at the bottom. However, at the top on the front, it says "Federal Reserve Note," which is neither federal nor reserve, and a note is an IOU.

It is not money by any stretch of the imagination. So it is time that we begin to understand, biblically and constitutionally, what real money is.

In our text, Abraham is buying a field from Ephron, one of the children of Heth. A transaction takes place, but most of us have probably never understood it. In fact, we must know not only biblical history but also biblical manners to understand this text. Abraham wants to bury his wife Sarah. Ephron owns the cave and the land

Abraham wishes to purchase. Verse 10 says, “And Ephron dwelt among the children of Heth: and Ephron the Hittite answered Abraham in the audience of the children of Heth, even of all that went in at the gate of his city, saying, Nay, my lord, hear me: the field, watch it now, give I thee.”

“And the cave that is therein, I give it thee; in the presence of the sons of my people give I it thee: bury thy dead.” Notice that Abraham did not say, “Thank you, I really appreciate that.” He did not say that at all, because this was simply the manner of doing business.

In verse 13, Abraham says to Ephron in the audience of the people of the land, “But if thou wilt give it, I pray thee, hear me: I will give thee money for the field; take it of me, and I will bury my dead there.” Abraham was willing to pay him. Ephron answered, “My lord, hearken unto me: the land is worth four hundred shekels of silver; what is that betwixt me and thee? bury therefore thy dead.” Do you notice what Ephron did? He named a price. Pay close attention to verse 16.

Look at what the Bible says: “And Abraham hearkened unto Ephron; and Abraham weighed to Ephron the silver, which he had named in the audience of the sons of Heth, four hundred shekels of silver, current money with the merchant.” There are three very important truths revealed to us about money in this verse. First, specie is real money. By the word specie, I mean gold or silver. Only that is money, biblically speaking. Secondly, money is by weight. Abraham weighed the money to Ephron. Thirdly, the Bible tells us that it was current money with the merchant. That is, it was money that was up to par. It was actual, and its weight was actually accurate. Nothing had been shaved. Nothing had been destroyed. The money was there in full value and in full tail.

This is a truth that may really surprise us. Deuteronomy 25:13-16 tells us exactly what God's people should have when it comes to money and measures: "Thou shalt not have in thy bag divers weights, a great and a small. Thou shalt not have in thine house divers measures, a great and a small. But thou shalt have a perfect and just weight, a perfect and just measure shalt thou have: that thy days may be lengthened in the land which the Lord thy God giveth thee. For all that do such things, and all that do unrighteously, are an abomination unto the Lord thy God." God says you must have a perfect weight and a perfect measure. In other words, there must be honesty when it comes to money and weight. The command concerns what is in the bag and what is in the house: there must not be divers weights or divers measures. The weight must be perfect and just, and the measure must be perfect and just.

Interestingly, if you read your Bibles, you will find that there are only three specific promises of long life in the Bible. Everyone knows what the first one is. You will find it in Exodus chapter 20, verse 12: "Honour thy father and thy mother: that thy days may be long upon the land which the Lord thy God giveth thee." It is repeated again in Ephesians chapter 6, verse 3. God has promised long life to those who honor their parents.

Interestingly, the second time the promise of long life occurs is in Deuteronomy 22. Notice verses 6 and 7: "If a bird's nest chance to be before thee in the way in any tree, or on the ground, whether they be young ones, or eggs, and the dam sitting upon the young, or upon the eggs, thou shalt not take the dam with the young: But thou shalt in any wise let the dam go, and take the young to thee; that it may be well with thee, and that thou mayest prolong thy days."

The second promise of long life in the Bible concerns how we treat animals and the families of animals. God forbids a man from killing a mother and her young on the same day. If I am out deer hunting and a doe comes along with a young buck beside her, state law may allow me to kill both. According to God's law, however, I cannot. I have to kill the mother and let the baby go, or kill the baby and let the mother live. I cannot kill them both in one day.

Thus, in Deuteronomy chapter 22, God is saying that if you find a mother bird sitting upon the nest, you can take the eggs or the

young, but you do not take both. The reason is that the mother bird can live. If you took the mother bird, the young would die; that would essentially be killing them both in one day.

But notice how he speaks about our treatment of animals and the families of animals. Here is a promise of long life. The Bible says, “The righteous man regardeth the life of his beast: but the tender mercies of the wicked are cruel.”

The third instance of a promise of long life is found in Deuteronomy 25, where God gives an absolute statement about an honest economic system. God promises life to those who are honest in their economics: “that thy days may be lengthened in the land which the LORD thy God giveth thee.”

Thus, a false measure and a false weight are an abomination unto God. Such dishonesty not only defrauds people; it is also an abomination to God. A false weight violates not only the eighth commandment, “Thou shalt not steal,” but also the ninth, because it bears false witness. You pretend it is real when, in reality, it is not.

It is also a violation of the first commandment: “Thou shalt have no other gods before me.” Obviously, if you disobey the eighth and ninth commandments, you have already broken the first commandment as well. God promises long life to those who obey. But notice the opposite is true: if you do not obey, then there is a short life. That is, there is going to be death. It is not just the death of an individual, but also the death of a society. When you have a society that is full of nothing but thieves, for all practical purposes, that society is already dead.

Fraud in weights is essentially fraudulent money because biblical money is always by weight. In Genesis chapter 13, the Bible tells us how rich Abraham really was. In verse 2, the Bible says, “And Abram was very rich in cattle, in silver, and in gold.” Silver and gold are real money according to the Bible. There are other measures of wealth as well—cattle, land, and things like that, which are usable and productive—but here the Bible mentions silver and gold. Did you know that the word silver, meaning money, occurs 320 times in our Bibles? The word gold occurs 417 times in our Bible. Evidently, God

has a lot to say about silver and gold because they occur so many times in the Bible.

When you study the Old Testament, you will find that the common coin among the Israelites was the shekel. There was a shekel of the sanctuary, and the shekel of the sanctuary was equal to 20 gerahs. There was a shekel of gold, a shekel of silver, a shekel of brass, and a shekel of iron. Everything was by weight. Everything was weighed out.

Mayer Amschel Rothschild, the founder of the Rothschild banking system, said, “Let me issue and control the nation's money supply and I care not who makes the laws.” Whoever controls your money actually controls your life and everything about it.

If the Bible teaches that silver and gold are real money, if the Constitution of the United States teaches that silver and gold are real money, and if history teaches that silver and gold are real money, here is the question: Why is it that you and I do not have real money? Why is it that we seemingly make more “money” than we have ever made in our lives?

And yet we have less. Recently, a brother told me, “I’ve been making more money than I’ve ever made in my life, and I have less now than I did ten years ago.” Why? Everybody talks about inflation. They say the problem is inflation, inflation, inflation—that’s it. Surely, when you talk about inflation, everybody knows that inflation is nothing more than higher prices. That is dead wrong. Inflation is not necessarily higher prices. Yes, prices go up, but there is a reason they go up.

Let me give you a very quick history lesson. It comes from the colonial armies when our country was founded. When we were fighting England, when the war began in 1775, there was only about ten million in gold and silver and paper currencies in the colonies. A war was beginning, and everybody needed money. Thus, the Continental currency came into existence, and the Continental government printed this paper money. Some of it was to be backed by gold, and some was to be backed by future taxation. By 1776, they had issued twenty-five million pieces of paper, and, of course, it began to go down in value. Between 1776 and 1779, they issued 240

million pieces of paper. Remember, there were only ten million already in existence in gold, silver, and paper money at that time. Obviously, the paper money kept going down, down, down in value.

If you read the journals of the Continental Congress, it is almost like a satire, or at least a tragedy. Plenty of people thought the Continental currency would never lose its value, much like the Federal Reserve note today. They think, “This is money, and we have it now, and we’re always going to have this. This is always going to be money.” Well, the Continental currency is gone. A lot of currencies are gone, that is for sure. Some wanted legal tender laws to force people to take this money, while others called for a total end to the Continental currency. Have you ever heard that something is “not worth a continental”? It is not talking about a Lincoln Continental car. It is talking about Continental currency. It is not worth a continental.

In other words, the paper was absolutely, totally worthless. People began using the Continental currency, especially the soldiers, for sanitary purposes as well as for lining their boots to keep the snow and water out. The Continental currency also became known as shin plasters because soldiers would take the paper money and stick it to their shins, where they had scrapes and cuts. That was all the money was good for.

Obviously, its value kept going down and down. There are other expressions that are economic expressions as well, although we do not recognize them as such. It has been common in the South, and probably elsewhere as well, but mainly in the South, to hear people say, “It’s not worth a damn.” Everybody thinks that is merely a slang expression. It is an economic expression, and it came from two sources.

First, in England there were tinkers who repaired pots that had a little crack in them. They would put a little weld on the crack so the pot could continue to be used. Dishonest tinkers would sometimes put mud on the pot and then put a little coat of metal over it. That would stop the leak until the pot got heated up again, the clay dried out and cracked, and it began leaking. People would say, “It’s not worth a tinker’s dam,” and then shorten it to, “It’s not worth a dam,” talking about damming the pot.

Actually, that expression came into our country from the Duke of Wellington in India. When the English were in India, the dam was the coin of least value in the Indian monetary system, like our penny. Thus, “It’s not worth a dam” meant essentially, “It’s not worth a cent.” Originally, it was simply an economic expression, just like, “It’s not worth a Continental.”

To show how worthless the Continental became, in 1779 George Washington said that a wagon load of money would scarcely purchase a wagon load of provisions. In 1779, it took 17,000 pieces of Continental currency to buy \$100 worth of goods. That shows how the currency simply deteriorated. We have to understand what happens when the value of money goes down: prices rise. From 1776 to 1779, economists and historians tell us, corn, rye, and beef increased by a factor of 24; labor by a factor of 18; hay by a factor of 10; and shoes by a factor of 16.

They were saying that a loaf of bread would cost you 40 bucks, a box of cereal would cost you 100 bucks, and a gentleman's pair of shoes would cost you 1,600 bucks. That's how worthless the continental currency was. And by the way, in Venezuela today, if you go to buy a dozen eggs, it is 140 bucks because the currency is falling to pieces. It is absolutely worthless.

Everything goes up because the value of the money goes down. By May 31, 1781, the continental currency basically died. John Witherspoon, a Presbyterian pastor and a signer of the Declaration of Independence, said this about its worthlessness: “For two or three years, we constantly saw and were informed of creditors running away from their debtors and the debtors pursuing them in triumph and paying them without mercy.” They did not want the money because it was worthless. He went on to say that in Rhode Island, creditors were leaping from rear windows out of their houses or hiding in their attics to avoid debtors. The most vulnerable in society also felt its effects, with widows and orphans finding the guardians of their trust funds paying them in currency worth a fraction of its face value. In other words, they got the money, but it was worthless.

Stop and think about this. You say, “I have my Social Security. I have my retirement. I have my 401(k).” Well, even if you get some of it, if the money is worthless, it does not mean one thing, because it is

nothing but paper. Right now, it is not even on paper; it is usually electronic. Out of all the paper money in the world, only 3 percent is in paper. Ninety-seven percent of the so-called money in this world is electronic—digits.

That's why, when the power goes out, the banks go down. You cannot even walk in and cash a check. You cannot do anything because everything is electronics. Pelatiah Webster said that when the continental currency died, he was so happy that “that evil monster died without a groan.”

Thomas Jefferson gave us some counsel: “I believe that banking institutions are more dangerous to our liberties than standing armies. If the American people ever allow private banks to control the issue of their currency, first by inflation and then by deflation, the banks and corporations that will grow up around the banks will deprive the people of all their property until their children wake up homeless on the continent that their fathers conquered. The issuing power should be taken from the banks and restored to the people to whom it properly belongs.”

Some of this may seem impossible in our country today, but it is already happening. You just do not see it, and it is not on the news because they are not going to tell you about it. Germany went through what is known as hyperinflation from 1921 to 1923. If you look up hyperinflation in Germany in 1923, you will see pictures of people wallpapering their walls with money, children playing with stacks of money and making building blocks out of them, and people starting fires with paper money because it was worthless.

One of my favorite stories is about a German lady who was on her way to the market with a barrel—a wheelbarrow full of German marks, paper money—to buy a loaf of bread. On the way, there was a fight, with many people standing around watching. She put her wheelbarrow down and pushed aside so she could see who was fighting. When her curiosity was satisfied, she turned around and someone had dumped out her money and stolen the wheelbarrow. The wheelbarrow was worth more than the money.

The interesting thing is that even sailors, when they returned, were often paid with this worthless paper money, which they could

not do anything with. Some took it to the tailor shop and had the tailor make them paper-money suits. They wore those suits downtown and flaunted their riches, which were absolutely worthless. Hyperinflation is the terminal stage that fiat money reaches. Fiat money is money created out of thin air, created absolutely out of nothing. Paper money is fiat money; in fact, it does not even have to be paper to be fiat money.

It can be electronic digits. Do you realize that, out of every fiat currency that has failed in every nation in the last 300 years, it has been replaced by gold?

When the Constitutional Convention met, money was one of the matters that had to be discussed. Here was a proposal under consideration: “The legislature of the United States shall have power to coin money, to regulate the value of foreign coin, to borrow money, and emit bills on the credit of the United States.”

A debate ensued. James Madison, secretary of the Constitutional Convention, recorded this. Gouverneur Morris—from Pennsylvania; Gouverneur was his first name, not a position—moved to strike out “and emit bills of credit on the United States.” He went on to say, “If the United States had credit, such bills would be unnecessary. If they had not credit, it’d be unjust and useless.”

Pierce Butler of South Carolina seconded the motion. Later, he remarked that paper was legal tender in no country in Europe at that time. Every country in Europe used silver and gold. James Mason of Virginia had a mortal hatred of paper money. Oliver Ellsworth of Connecticut thought it was a favorable moment to shut the door permanently against paper money. He said, “Paper money can in no case be necessary.”

“Give the government credit and other resources will offer. The power may do harm, never good.” James Wilson, another founding father, said paper money would have a most salutary influence on the credit of the United States to remove its possibility. George Read of Delaware thought the words, if not struck out, could be as alarming as the mark of the beast in Revelation. John Langdon of New Hampshire had rather reject the entire Constitution than have the words “emit bills.”

Two men were responsible for the hard-money clause in the Constitution: Roger Sherman and John Witherspoon. Sherman was an attorney and a statesman, and the only man who signed all four documents in the founding of this country: a document of the Continental Congress, the Articles of Confederation, the Declaration of Independence, and the Constitution. He also wrote a book, still available today, *A Caveat Against Injustice*, which is essentially against paper money.

John Witherspoon was a Presbyterian pastor, professor, and signer of the Declaration of Independence. These two men had this put in the Constitution. Article 1, Section 8, says, “The Congress shall have power to coin money, and to regulate the value thereof, and of foreign coin, and to fix the standards of weights and measures.” Congress does not have the power to print money according to the Constitution. It has the power to coin money because the founding fathers knew what they had just gone through.

Article 1, Section 10, says, “No state shall coin money, emit bills of credit, make anything but gold and silver coin a tender in payment of debts.” No state. The Constitution says, just like the Bible, that real money is gold and silver.

If the Bible says that gold and silver are money, and the Constitution says the same, why do we not have gold and silver? Why do we not have lawful money? Why do we have paper money and fiat money? We have been so used to this that we tend to think this is money.

Let me tell you what happened to me. I was preaching in Canada, and people wanted to buy some of my books. I would tell them the price, and they would pay me in Canadian paper money. I don't know if you've ever seen Canadian paper money, but it is about the same size as ours, just a tad larger, and different colors, just like Monopoly money. When they put that Canadian paper money in my hand, the strangest sensation went over me: What a fool I am to give my hard-earned work for something that looks like Monopoly money. I'm simply saying, we don't understand.

Ludwig von Mises, one of the fathers of Austrian economics, said, "Government is the only agency that can take a valuable commodity like paper, slap some ink on it, and make it totally worthless."

So let me ask you this question while I'm on the subject. I said earlier, this is not a dollar. It's not \$5, \$1, \$10, or \$20, although it has that on it. I can prove that to you. According to the Coinage Act of 1792, which has never been repealed, a dollar is a unit of measure, like a quart, a gallon, an inch, or a foot. The money of the United States is to be expressed in dollars. A dollar is a unit of measurement.

Most historians say that our English word dollar came from Count Schlick, who began minting coins in 1519 in Joachimsthal, Bavaria. The coins were called schlickenthalers, later thalers, and then dollars. It came from a silver coin in 1519.

Merrill Jenkins wrote in his book, *What is a Dollar of Money?*, that the Coinage Act of 1792 states that the money of account shall be expressed in dollars. The term dollar is a unit of measurement, just like a quart or an inch. In and of itself, a unit of measurement represents nothing. Under the Act, a dollar measure of gold was a certain number of grams of .999 gold, while a dollar measure of silver was a certain number of grams of .99 silver.

A silver dollar should have been expressed as a dollar quantity of silver, and a dollar of gold as a dollar quantity of gold. You would never go to a supermarket and say you want a quart or a gallon; you have to express a quart of what or a gallon of what. A quart is just a unit of measurement. A gallon is just a unit of measurement. A dollar is just a unit of measurement.

When Alexander Hamilton wrote the Coinage Act of 1792, he simply made the market definition of a dollar into law when Congress passed it. The dollar at that time was the Spanish milled dollar of 371.25 grains of silver. That is the dollar mentioned in the Constitution. A silver dollar is 371.25 grains of silver. This definition of a dollar has never been changed, and it cannot be changed.

You cannot change a quart, a gallon, or an inch. So why do we not have silver and gold as money? Why do we have legal-tender laws instead? Why do we have something like this written on a bill: "This

note is legal tender for all debts, public and private”? I could come to you to pay my bill, and you could say, “I do not want that.” I would reply, “I am sorry. You either take it, or the debt is paid,” because the law says it is legal tender and you have to take it.

I once stopped at a filling station, filled up with gas, and discovered that all I had was a \$100 bill. I gave it to the cashier, but he said, “I am sorry, we do not take \$100 bills.” I told him, “You are in trouble, because I already have about \$40 worth of gas in my car. If you do not take this, the only thing I can do is drive off. When you call the police, I will say that I offered to pay you, because it says right here, ‘This note is legal tender for all debts, public and private.’ If you do not take it, that is your problem.” He did not know what to do.

I asked whether he had five twenties in the drawer. He did, so he gave me the five twenties for my \$100 bill. I paid the \$40, and he was happy and I was happy. I stopped at another station, gave the lady \$20 for a \$16 bill, and she gave me four ones in change.

I looked at her and said, “Something’s wrong.” She asked, “What’s wrong?” I said, “Well, I have your gas, and I now have four times as much paper as I had to begin with. I’ve got more from you than the gas.” She said, “But you gave me a 20.” I said, “Oh, so it’s the number that makes it valuable and not the paper. Is that it?” “Well, yeah,” she said, “that’s right.”

So I took a one Federal Reserve note, wrote 20 on it, and said, “I’d like change for this, please.” She said, “I can’t do that. You just put it on that.” I said, “What’s the difference between my putting it on it and somebody else putting it on it?” The value does not come from the paper. It does not come from me. It does not come from the number. It comes from the confidence that people have in it. When you begin to think this is not money, then you are not going to have very much confidence in it whatsoever.

Do you realize that this country used to issue its own script, its own paper money? When Ben Franklin went to England, he was asked how the colonies were prospering so much. Here is what he said: “In the colonies, we issue our own paper money, or our own money. It’s called colonial script. We issue it in the proper

proportion to the demands of trade and industry, to make the products pass easily from the producer to the consumers. In this manner, creating for ourselves our own paper money, we control its purchasing power and we have no interest to pay to anyone.”

Now stop and think about that. I am going to make an application of that in just a moment. Instead of our colonial forefathers borrowing money from the Bank of England, they just printed their own. They did not have to pay it back. They had to pay no one interest, and they controlled the amount so that it was in proper proportion. Although I hate to mention his name, Abraham Lincoln printed greenbacks to carry on the war against the South without borrowing money from the banks, which many speculate is one reason he was assassinated, in the *London Times* of 1865.

Here is the attitude of the European bankers. They said, and I’m quoting, “If this mischievous financial policy—that is, printing your own money without borrowing from the banks—if this mischievous financial policy, which has its origin in North America, shall become endured down to a fixture, then that government will furnish its own money without cost, it will pay off debts and be without debt, it will have all the money necessary to carry on its commerce, it will become prosperous without precedent in the history of the world. The brains and wealth of all countries will go to North America. That country must be destroyed or it will destroy every monarchy on the globe.”

In 1865, Salmon P. Chase, who served as Secretary of the Treasury under Abraham Lincoln, wrote an opinion in *Knox v. Lee*. He summed it up like this: “The legal tender quality of money is only valuable for the purposes of dishonesty.” When there is a law that says you must take it, it is because it is dishonest money. Stephen T. Byington said, “No legal tender laws ever needed to make men take good money. Its only use is to make them take bad money.” Kick it out.

The Coinage Act of 1792 has never been repealed. It is still law and still on the books. Gold and silver coins were money. Notice this provision: “If any of the gold or silver coins shall be debased, every such officer or person who shall commit any or either of said offenses shall be deemed guilty of felony and shall suffer death.”

If this law were made applicable to the Federal Reserve banks and the politicians, it would not be long before we had some real lawful money back in circulation. Everybody says, “I pay my taxes to support the government so they can pay all these little programs.” Yet there is not one penny of your taxes that goes to support the government. Every penny you pay goes to pay on the national debt. The government borrows everything it wants. This is the scam: if we wanted this country’s paper money, we could print our own.

But let us suppose that Congress now needs \$10 million—a drop in the bucket. They want 10 million Federal Reserve notes, so they fix up a bond, give it to the Fed, and say, “There’s our bond; we want 10 million bucks.” The Federal Reserve then contacts the Treasury Department and says, “We want 10 million bucks printed up.”

It costs a nickel or less to print a \$1 Federal Reserve note, a \$5 Federal Reserve note, or whatever denomination you want to call it. If you wanted to print a million, it would not cost any more; you simply add the zeros. The Treasury then prints the money and sells it to the Federal Reserve at cost. The Federal Reserve loans it to Congress at face value plus interest.

Is that a neat little scam or what? This did not come about until 1913. This whole national debt thing is built on fraud. It is pure fraud, plain and simple.

Merrill Jenkins, in his book *The Greatest Hoax on Earth*, wrote that the writers of the Constitution knew exactly what they were doing when they wrote in Article 1, Section 10, paragraph one: “No state shall make any thing but gold and silver coin a tender in payment of debts.” People able to barter with gold and silver coin control government and are free. Loss of the right to trade in gold and silver coin enslaves people to the creators of psychological money.

If Congress had gold and silver, there would be only a certain amount available, and it could do only so much. But when Congress can borrow without limit, there is no limit to what it can do—until finally everything crashes.

Robert H. Hemphill, the former credit manager for the Federal Reserve Bank in Atlanta, said: “If the banks create synthetic money,

ample synthetic money, we are prosperous. If not, we starve. We're absolutely without a permanent monetary system. When one gets a complete grasp of this picture, the tragic absurdity of our hopeless position is almost incredible, but there it is."

This is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and the defect is soon remedied. But it is not merely that civilization may collapse. It will collapse, because you cannot flaunt your nose at God, thumb your nose at Him, deny His law and His Word, and think that you are going to escape the judgment and wrath of God.

Look in your Bibles at Isaiah chapter 1, verse 22: "Thy silver is become dross, thy wine mixed with water." God hates fraud and anything that is debased. When you mix dross with silver, you do not have honest silver. When you mix wine with water, you do not have real wine; you have watered-down wine. This is debasement, and God condemns it. Coins may be debased as well.

Many of you will remember Henry VIII, king of England. One of his nicknames was Old Coppernose. He had a copper coin coated with a thin layer of gold and tried to pass it off as a gold coin. People would carry it in their pockets and hand it out, but the thin layer of gold came off in the middle of the coin, right where his nose was. It exposed the copper, and thus he was called Old Copper Nose.

He literally debased the coins. Have you noticed that your coins have ridges around them? If you pick up a quarter or a fifty-cent piece, you will find ridges around it. When gold and silver coins began to be minted, if a coin contained one ounce of gold or silver, some people would take a sharp knife, place a little tray underneath, and shave the edges of the coin, collecting a few grains of gold or silver. They would do this to every coin they received, then pass each one off as a full ounce when it was no longer a full ounce. They continued until they had enough to make another coin. Ridges were placed on coins so everyone could see that they had not been clipped, but remained at full value: a real ounce of silver or gold.

You can take a silver quarter from 1963 and a quarter from today and drop them both on this wooden pulpit. They will make different

sounds, because the 1963 quarter contained 90 percent silver, while the one today contains absolutely nothing. A coin can be debased, but it is much easier to debase paper. In fact, you cannot see paper being debased. You can see a coin being trimmed, or see the gold or silver coming off, but you cannot see paper being debased.

That is why some millionaires in 1929 went to bed as millionaires and woke the next morning as paupers; they were jumping out of windows, committing suicide, because all their money was gone. It is the Federal Reserve and the federal government that make inflation. When the Federal Reserve tells you, “We’re trying to control inflation,” they are not controlling inflation. They cannot possibly control inflation.

If you have 500 billion paper notes in circulation, and the Fed prints another 500 billion and puts them into circulation, in theory the money supply has increased by 100 percent. That means the existing currency is now cut in half; it is worth only 50 percent of what it was before. The more money—the more paper—they print, the lower the value of the money you have. Inflation is a decrease in the purchasing power of money caused by an increase in the money supply. The more paper they print, the more worthless the paper you have becomes.

If you do not believe me, here is a quote from the United States Bureau of Engraving in its booklet *Government Securities*: “The Bureau prints approximately 16 million notes each day. The Bureau has the power to create money in almost any amount. The only limiting factors are the speed of the presses and the public’s willingness to accept it.” Sixteen million notes a day. They could put 50,000, 5 million, or 5 trillion—whatever they want—on them.

Do you understand what is happening? When I was a boy, I could buy a gallon of gas for a quarter. I can still buy a gallon of gas for a quarter today. You say, “Oh, come on. It’s \$2.50 down the road.” I saw it: a 1963 quarter, 90 percent silver. It is worth five or six dollars—five or six Federal Reserve notes. Thus, it is not that the price of gas has gone up; it is that the value of the money has gone down.

Do you realize that in 1929 you could buy a brand-new car for a thousand dollars—actually less, usually \$600 or \$800? I can still buy a brand-new car today for \$1,000, or one thousand dollars, I should say. How can I buy one today for \$1,000? One thousand dollars in gold, because \$1,000 in gold is equal to 30 or 40 thousand Federal Reserve notes.

So, again, it is not that the price has gone up; the value of your money has gone down. It continues to go down, down, down, down. Let me give you a couple of examples. Anybody can do this. Go to your computer, open a search engine, and type in “inflation calculator.” In 1900, if you had \$1,000, because it was backed by gold, you could buy \$1,000 worth of goods. Today, in 2016—the calculator had not yet calculated 2017—it would take \$29,245.18 to buy what you could buy with \$1,000 in 1900.

Listen to this one. In 1913, the year the Federal Reserve came into existence, \$1,000 would buy \$1,000 worth of goods. In 2017, you would need \$24,699.39 to buy the same amount. In 1963, \$1,000 would buy \$1,000 worth of goods. In 2016, it would take \$7,966.93 to buy the same amount.

In 1963, I told Cora today, when Alice and I got married 54 years ago, I used to give her 10 bucks a week to buy groceries. I would fuss at her a little bit if she did not bring two or three of it back. We could buy enough groceries—bread, meat, milk, everything we needed for a week—for six or seven bucks. You cannot even walk out of Walmart with less than \$200 today, and it lasts a week.

Can you imagine why we are in so much trouble now? Thomas Jefferson said, “I wish it were possible to obtain a single amendment to our Constitution taken from the federal government, their power of borrowing.” Why do we not have silver and gold? Because paper can be easily stolen from us, while silver and gold cannot be easily stolen.

I want to end with one illustration and ask you a question. You figure this out. Who stole your money? This little piece of paper says \$20. Did you know a Saint-Gaudens \$20 gold piece, minted from 1907 to 1933, was equivalent to a piece of paper that said 20 bucks? In 1933, or 1930, anytime from 1907 to 1933, I could take this \$20

bill to the bank and ask for a \$20 gold piece. They would hand me one because it was backed by silver and gold. You could swap them back and forth, whichever you wanted.

Now you go to the bank today, hand them this, and say, “I want a \$20 gold piece.” They are going to call the cops on you, because you have escaped from some mental institution if you think you can swap this for a \$20 gold piece. Even a regular one, not in mint condition, would sell for at least \$1,300. In 1930, you could trade this for a \$20 gold piece, or trade the gold piece back for this; it did not matter. Take a \$20 Federal Reserve note and put some gas in your car, and see how far you get on it. Take a \$20 Double Eagle gold piece and just keep yes in your car. You can drive back and forth from here to California three or four times.

But only a \$20, quote-unquote, Federal Reserve note—you cannot get out of the state of Kentucky. So who stole your money? Why is this not worth \$1,300? When the Double Eagle is worth \$20, what was worth \$1,300 is nothing but a \$20 gold piece. Somebody stole your money. Who stole your money? Here is what I want you to see, folks: from the Bible, gold and silver are money; from the Constitution, gold and silver are money; from history, gold and silver are money.

Do you remember the battle between Mark Antony and Augustus Caesar? Mark Antony had teamed up with Cleopatra of Egypt and was going to fight and rebel against Augustus Caesar. They had the far superior army, but the word got out that Augustus was paying in real gold. All those soldiers with Mark Antony and Cleopatra—most of them defected and went to Augustus. Augustus wiped Mark Antony off the face of the earth, and Cleopatra killed herself. Why? Over gold, because gold is money.

Abraham said, “If you want 400 shekels, I’ll weigh it out. Here it is: honest money.” Honest money—which means that what is not honest is dishonest. You can take a million of these and put them in the bank. Do not touch it. Come back next year and take the million out; you still have a million. But it will buy less next year than it will this year. You have lost money, even if you receive interest in the bank, because its value keeps going down. Gold and silver are money.

We need to be, as our Lord said, as wise as serpents and harmless as doves. If we are going to survive as a people, we need to understand money. You need to understand what is happening in this country, why we are in such trouble, and why we are going to be in even worse trouble in the coming months and possibly the coming year: because we have thumbed our nose at God. God does not only demand a godly individual, family, church, and government; He also demands a godly economic system. So money—real money—silver and gold, goods, production equipment, things you can work with and use.

One of these days, you will wake up, go to the store, and they will say, “Do not hand me that stuff. I do not want it.” What did the men say? The printing press—the only thing that stops us from printing more is the speed of the presses and the willingness of the people to take it. As long as you take it, they will print it. The more you take, the more worthless it becomes.

Father, in the name of Jesus Christ, teach us, help us, build us up in the most holy faith. Give us understanding. May we see how important this issue is, not only from the Bible, but from the Constitution and from history. Help us, we pray in the name of Jesus Christ.

CHAPTER 6

Deceit And Manipulation

September 6, 2020

Deceit and Manipulation

SCRIPTURE READING - Joshua 9:3-27 (KJV)

Joshua 9:3-27:

And when the inhabitants of Gibeon heard what Joshua had done unto Jericho and to Ai, they did work wilily, and went and made as if they had been ambassadors, and took old sacks upon their asses, and wine bottles, old, and rent, and bound up, and old shoes and clouted upon their feet, and old garments upon them, and all the bread of their provision was dry and moldy.

And they went to Joshua unto the camp at Gilgal, and said unto him, and to the men of Israel, We be come from a far country: now therefore make ye a league with us. And the men of Israel said unto the Hivites, Peradventure ye dwell among us; and how shall we make a league with you? And they said unto Joshua, We are thy servants. And Joshua said unto them, Who are ye? and from whence come ye? And they said unto him, From a very far country thy servants are come because of the name of the LORD thy God.

For we have heard the fame of him, and all that he did in Egypt, and all that he did to the two kings of the Amorites, that were beyond Jordan, to Sihon king of Heshbon, and to Og king of Bashan, which was at Ashtaroth. Wherefore our elders and all the inhabitants of our country spake to us, saying, Take victuals with you for the journey, and go to meet them, and say unto them, We are your servants: therefore now make ye a league

with us. This our bread we took hot for our provision out of our houses on the day we came forth to go unto you.

But now, behold, it is dry, and it is moldy: and these bottles of wine, which we filled, were new; and, behold, they be rent: and these our garments and our shoes are become old by reason of the very long journey. And the men took of their victuals, and asked not counsel at the mouth of the LORD. And Joshua made peace with them, and made a league with them, to let them live: and the princes of the congregation sware unto them.

And it came to pass at the end of three days, after they had made a league with them, that they heard that they were their neighbours, and that they dwelt among them. And the children of Israel journeyed, and came unto their cities on the third day.

SCRIPTURE READING - Joshua 9:16-27 (KJV)

Now their cities were Gibeon, and Chephirah, and Beeroth, and Kirjath-jearim. And the children of Israel smote them not, because the princes of the congregation had sworn unto them by the LORD God of Israel. And all the congregation murmured against the princes. But all the princes said unto all the congregation, We have sworn unto them by the LORD God of Israel: now therefore we may not touch them.

This we will do to them; we will even let them live, lest wrath be upon us, because of the oath which we sware unto them. And the princes said unto them, Let them live; but let them be hewers of wood and drawers of water unto all the congregation; as the princes had promised them. And Joshua called for them, and he spake unto them, saying, Wherefore have ye beguiled us, saying, We are very far from you; when ye dwell among us? Now therefore ye are cursed, and there shall none of you be freed from being bondmen, and hewers of wood and drawers of water for the house of my God.

And they answered Joshua, and said, Because it was certainly told thy servants, how that the LORD thy God commanded his servant Moses to give you all the land, and to destroy all the inhabitants of the land from before you, therefore we were sore afraid of our lives because of you, and have done this thing.

And now, behold, we are in thine hand: as it seemeth good and right unto thee to do unto us, do. And so did he unto them, and delivered them out of the hand of the children of Israel, that they slew them not. And Joshua made them that day hewers of wood and drawers of water for the congregation, and for the altar of the LORD, even unto this day, in the place which he should choose.

No one likes to be deceived. However, the truth is that we are normally deceived in many ways and, consequently, manipulated in many ways. Interestingly, in the Bible, Satan himself is referred to as a deceiver. Revelation 20:10 says, "And the devil that deceived them was cast into the lake of fire and brimstone, where the beast and the false prophet are, and shall be tormented day and night for ever and ever." Note the phrase, "the devil that deceived them." The truth is that there are deceivers on every hand. We must not only be wary; we must also be vigilant. There are many deceivers in the religious realm. In 2 John 1:7, the Bible says, "For many deceivers are entered into the world, who confess not that Jesus Christ is come in the flesh. This is a deceiver and an antichrist." Anyone who does not confess that Jesus Christ is God in the flesh, or who does not confess the incarnation of Jesus Christ, is declared to be a deceiver.

Deception does not happen only in the religious realm. There are many religious deceivers because they promote error, heresy, and licentiousness, but deceit can be found in a multitude of places. Consider several Scriptures in general, because each concerns deceit and shows that there are many things that can deceive us.

Deuteronomy 11:16 says, "Take heed to yourselves, that your heart be not deceived, and ye turn aside, and serve other gods, and worship them." Note the warning: "Take heed that your heart be not deceived." In Obadiah 1:3, Edom has his nest, so to speak, upon the rock. The Scripture says, "The pride of thine heart hath deceived thee, thou that dwellest in the clefts of the rock, whose habitation is high; that saith in his heart, Who shall bring me down to the ground?" In other words, "No one can destroy me. No one can bring me down." It was the pride of his heart that deceived him, and God did indeed bring him down. In Romans 7:11, the apostle Paul said, "For sin, taking occasion by the commandment, deceived me, and by it slew me." So it is not only the pride of our heart.

It is sin that deceives us as well. In 1 Corinthians 6:9, the apostle Paul says, "Know ye not that the unrighteous shall not inherit the kingdom of God?" He continues: "Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God." If you believe that someone who commits all of these sins consistently, constantly, and continually is a real, genuine Christian, you are already deceived. This kind of people shall not inherit the kingdom of God.

In 1 Corinthians 15:33, he says, "Be not deceived: Evil communications corrupt good manners." If you think you can stay around sin, be involved in the fringes of sin, and watch sin without its affecting you, God says you are deceived, because evil communications corrupt good manners. Galatians 6:7 says, "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap." Anyone who thinks he can sin against God and not suffer the consequences is already deceived.

The truth is that each one of us, before conversion, was deceived. Titus 3:3 says, “For we ourselves also were sometimes foolish, disobedient, deceived, serving divers lusts and pleasures, living in malice and envy, hateful, and hating one another.” We were deceived before conversion, and the sad thing is that we can also be deceived after conversion. We were warned in 2 Timothy 3:13 that “evil men and seducers shall wax worse and worse, deceiving, and being deceived.”

When we think about deceit, we normally think of it in a bad light, associating it with evil and wickedness. However, there is a proper use of deceit, which we will consider shortly. Deceit may be used for us or against us; there is a proper use of deceit and an improper use of deceit.

Let me give you a definition. This is a dictionary definition, and there are actually two definitions. The first is: “The act of causing someone to accept as true or valid that which is false and invalid.” Whether that definition is right or wrong, sinful or not sinful, would depend upon the situation, the circumstances, and probably the intent. The second definition is: “The quality of being dishonest or misleading; the quality of being deceitful.” Obviously, as Christians, we should eschew—that is, spit out—dishonesty and deceitfulness. It is not to be in our normal course of walking and conduct. The truth is, however, that deceitfulness—and even dishonesty—sometimes happen to be not only necessary, but proper.

There are many instances of deceit in the Bible, and many instances of deceit being wicked and wrong. The very first instance happened in the garden of Eden, where the serpent beguiled Eve and she sinned. When you read 1 Timothy chapter 2, the Bible says very clearly that Eve was deceived. Obviously, that was a wicked and bad act of deception. However, there are also instances in the Bible where tyrants were deceived to prevent more wickedness and rebellion.

All warfare is based upon deception. Even hunting is based upon deception; that is why we wear camouflage. We want the deer to think that we are a bush, a tree, or something other than what we truly are. Camouflage is simply a means of deception. Military

deception refers to an attempt to mislead enemy forces during warfare.

Usually we talk about the fog of war. During the fog of war, there are all types of psychological operations. There is informational warfare; in times past, we dropped leaflets and brochures on our enemies, trying to use propaganda or even truth, whatever it might be. There are always psychological operations, and there is visual deception. All of these happen to be in warfare.

Sun Tzu, a Chinese warrior, made this statement in his book *The Art of War*: “Hence, when we are able to attack, we must seem unable; when using our forces, we must seem inactive; when we are near, we must make the enemy believe that we are far away; when we are far away, we must make the enemy believe that we are near.” Each of these tactics is an act of deception.

Consider this: if you go on the internet and type in the words “deception in war,” you will be amazed at what you find. I have in my library a book titled *Deception in World War II*. Would it surprise you to find that during World War II America had inflatable tanks, inflatable airplanes, and inflatable buildings? We even had planes and tanks made out of cardboard and plywood. There were fake airfields, fake cities, fake hospitals, fake factories, and a host of other things that were deceitful—just fake.

And when we’re talking about deceit, have you ever stopped to think that spies use deceit continually? In fact, all spying is deceitfulness. If I am going to spy on Gary, I am going to pretend to be his friend and exact every little bit of information I can out of him and check out everything he has. What I am doing is deceiving him. I’m pretending I’m his friend when in reality, I’m not. Thus, all spying is based upon deception.

Now, before you begin to think, “Well, all deceit is wicked and wrong”—and I think we could say that all deceit is sin—let me answer: no, not all deceit is wicked and wrong, and not all deceit would be classified as sin. Why?

The answer is that the holy, righteous, sovereign God of heaven and earth has used deceit not only to trick His enemies, but also to defend His prophet and His people. Let me show you.

Hold Joshua 9, where we will return, and turn to 1 Samuel 16. Before reading 1 Samuel 16, remember that in 1 Samuel 15 God rejected King Saul from being king. Saul had disobeyed God, refused to do what God commanded, and God rejected him. So, when we come to 1 Samuel 16, God gave Samuel a very simple mission: go to Bethlehem and anoint one of Jesse's sons—the one God pointed out—to be king in Saul's place.

“And the LORD said unto Samuel, How long wilt thou mourn for Saul, seeing I have rejected him from reigning over Israel? Fill thine horn with oil, and go, I will send thee to Jesse the Bethlehemite: for I have provided me a king among his sons.”

That was the mission: go to Bethlehem and anoint the man God identified. But Samuel asked, “How can I go? if Saul hear it, he will kill me.” The Lord answered, “Take an heifer with thee, and say, I am come to sacrifice to the LORD. And call Jesse to the sacrifice, and I will shew thee what thou shalt do: and thou shalt anoint unto me him whom I name unto thee.”

Did Samuel take a sacrifice? Yes. Did he offer the sacrifice? Yes. But was the mission to go to Bethlehem and offer a sacrifice? No. The mission was to anoint the man God would identify. Offering the sacrifice was a cover because Saul was a tyrant. God told Samuel to say, “I'm going to Bethlehem to go to sacrifice to God.” Samuel did exactly that, while carrying out the mission God had given him.

And that is exactly what he did. He got Jesse and his sons there and anointed David to be king in the place of Saul.

Let me give you another example. In 2 Kings 7, Samaria had been surrounded by Syria. The Syrian soldiers had surrounded the city, and people inside the walls were starving to death. They were even killing and cooking their own children and eating dove's dung. They were starving to death. If you stayed inside the city, you starved; if you went outside, the Syrians murdered you.

Elisha was in the city, and he said, “By this time tomorrow, the flour is going to be sold for so much, and wheat will be sold for so much.” One man said, “How in the world can this be? If the LORD opened the doors and the windows of heaven, could that be possible?” Elisha answered, “Well, you'll see it, but you'll not eat of

it.” Of course, the man was trampled to death when it really happened. But I want you to see what God did to get rid of the Syrians.

In 2 Kings 7, beginning with verse 6—in fact, let's read verse 5—the Bible says, “And they”—that is, the four lepers—“rose up in the twilight to go into the camp of the Syrians: and when they were come to the uttermost part of the camp of Syria, behold, there was no man there.” What had happened? “For the Lord had made the host of the Syrians to hear a noise of chariots, and a noise of horses, even the noise of a great host: and they said one to another, Lo, the king of Israel hath hired against us the kings of the Hittites, and the kings of the Egyptians, to come upon us. Wherefore they arose and fled in the twilight, and left their tents, and their horses, and their asses, even the camp as it was, and fled for their lives.”

Now let me ask you a question. Was that deceit? Of course it was. God simply caused them to hear noises like the noise of a great army, like the noise of chariots. They said, “Oh no, oh no. The king of Israel has hired the Egyptians and hired the Hittites and they're coming. We got to get out of here.” And that's exactly what they did. God used deception to scare off the Syrian forces.

Now, let me give you another clear example from 1 Kings chapter 22. King Jehoshaphat of Judah went to Samaria to visit King Ahab, a wicked, ungodly pervert. Ahab asked Jehoshaphat, “Know ye that Ramoth-gilead is ours, and we be still, and take it not out of the hand of the king of Syria?” Jehoshaphat, I think wickedly and wrongly, answered, “My people are thy people, and my horses are thy horses.” In other words, they were one with Ahab when in reality they were not, because Jehoshaphat was basically a good man.

He was simply stupid at this particular point. When Jehoshaphat agreed to go with Ahab, Ahab called in all his false prophets. They prophesied one after another, “Go up to Ramoth-gilead and prosper: the LORD hath delivered it into your hands.” Jehoshaphat asked, “Is there not here a prophet of the LORD besides?” He did not listen to those false prophets; he wanted one of God's prophets. Ahab answered, “Yeah, I got one, but I hate him. I despise him.” He was locked up in prison, but Ahab said that since Jehoshaphat wanted him, he would get him out.

The messenger went to call Micaiah and said, “Behold now, the words of the prophets”—remember, these were false prophets—“declare good unto the king with one mouth: let thy word, I pray thee, be like the word of one of them, and speak that which is good.” Micaiah answered, “As the LORD liveth, what the LORD saith unto me, that will I speak.” He came to the king, and Ahab asked, “Micaiah, shall we go against Ramoth-gilead to battle, or shall we forbear?”

I wish I could have been a fly on the wall and heard the sarcasm in Micaiah’s voice. Ahab understood it, because Micaiah answered, “Go and prosper, and the LORD shall deliver it into the hand of the king.” Ahab knew Micaiah was mocking him. In verse 16, the king said, “How many times shall I adjure thee that thou tell me nothing but that which is true in the name of the LORD?” Micaiah was basically answering, “You want the truth, Ahab? You can’t handle the truth.”

“And he said, I saw all Israel scattered upon the hills, as sheep that have not a shepherd: and the LORD said, These have no master: let them return every man to his house in peace. And the king of Israel said unto Jehoshaphat, Did I not tell thee that he would prophesy no good concerning me, but evil? And he said, Hear thou therefore the word of the LORD: I saw the LORD sitting on his throne, and all the host of heaven standing by him on his right hand and on his left. And the LORD said, Who shall persuade Ahab, that he may go up and fall at Ramoth-gilead? And one said on this manner, and another said on that manner. And there came forth a spirit, and stood before the LORD, and said, I will persuade him. And the LORD said unto him, Wherewith? And he said, I will go forth, and I will be a lying spirit in the mouth of all his prophets. And he said, Thou shalt persuade him, and prevail also: go forth, and do so. Now therefore, behold, the LORD hath put a lying spirit in the mouth of all these thy prophets, and the LORD hath spoken evil against thee. But Zedekiah the son of Chenaanah went near, and smote Micaiah on the cheek, and said, Which way went the Spirit of the LORD from me to speak unto thee? And Micaiah said, Behold, thou shalt see in that day, when thou shalt go into an inner chamber to hide thyself.”

God sent a lying spirit in the mouth of all these false prophets. Ahab was deceived by his false prophets, and the interesting and amazing thing is that he continued to be deceived, even when Micaiah said, "You're deceived. These prophets are lying to you. Here's what has happened." He continued in his deception. A lot of people would rather be deceived than hear the truth.

When you begin to think about deception and search for it in the Bible, there are so many instances. Abraham deceived Abimelech, the king of Gerar, in Genesis chapter 20. Isaac deceived Abimelech, the king of the Philistines, in Genesis 26. Jacob deceived his father in Genesis 27. Laban deceived Jacob in Genesis 31. Shiphrah and Puah deceived Pharaoh in Exodus chapter 1. Rahab deceived her king in Joshua chapter 2. Michal, Saul's daughter, deceived her father Saul in 1 Samuel chapter 19. Ziba, the servant, deceived Mephibosheth in 2 Samuel 19.

Deception is all through the Bible. It has played a part in the lives of the saints down through history. Some of it was wicked; some of it was not wicked. Some was necessary, and some was not necessary. You will find that when deception is used, especially on tyrants and wicked individuals, it is usually used to preserve life.

There is a principle in Scripture that we need to understand: you do not owe the truth to someone who is going to abuse the truth. You do not owe the truth to someone who is going to violate the Word of God. Yes, we should be men of our word, integrity, character, and honesty. We should speak the truth in love. However, I do not owe the truth to anyone who is going to violate the Word of God.

Here is a good illustration. Suppose your neighbor and you get into a violent argument, cussing each other out. Your neighbor threatens you, saying, "What I will do is I'll just get my gun and I'll come back and I'll blow your brains out." You think he is only blowing off steam, but then you begin to wonder whether he was serious. Perhaps you need to go somewhere until he cools down, so you call me and ask, "Pastor, could I hide out at your place for a day or two until my neighbor cools down?" I agree to let you stay.

Then you ask me to check on your furniture and other things at your house because you do not want the man to burn them down. I

agree to check on them. As I arrive, your neighbor comes storming over with a shotgun and asks, "Where is that man? I'm gonna blow his brain out."

At that point, would you prefer me to say, "I cannot tell a lie. He's hiding at my house in the third bedroom in the closet"? Or would you prefer me to say, "Peace, man. I don't know. All I saw him do was get out of town yesterday. I don't know where he is"? When you say, "I'll just tell the truth and let God work it out," what if the man went there, found you, and blew your brains out? Then I just told the truth.

I am an accomplice to murder because I pointed out where you were. Suppose I am walking down the street, and a man steps from a corner, puts a pistol in my face, and says, "Give me all your money." I pull two \$1 Federal Reserve notes from my pocket and say, "Here it is." He looks at me and asks, "Is that all you got?" I am not going to stand there and say, "I cannot tell a lie." I will not say, "There's \$600 hidden in my right shoe." If I did, I would be helping him violate the law of God. I do not owe the truth to someone who is going to abuse the truth.

Our Lord gave us a warning in Luke chapter 21 and verse 8: "Take heed that ye be not deceived: for many shall come in my name, saying, I am Christ; and the time draweth near: go ye not therefore after them."

There are many false Christs in the world today. In fact, as we read earlier in 2 John, there are many deceivers who say that Jesus Christ has not come in the flesh. Some men today claim to be Christ, or claim to be the Messiah. Our Lord says that if you follow them, you are deceived.

But we also need to take heed that we may not be deceived in many other areas. Most Christians, in reality, are deceived. We are deceived in so many different ways that it is almost unimaginable. For instance, we are deceived when it comes to money. The average Christian believes that fiat money, created out of thin air and manifested in paper, is real, genuine money. It is not. It is debt. It is a note—a note to pay. But to pay in what?

We no longer have money backed by silver or gold. Money in the Bible is by weight. Money historically, not only in the Bible but constitutionally, is by weight. If I asked you, “What is a dollar?” someone might pull out a paper and say, “Here it says one dollar.” No, that is not a dollar. A dollar is a unit of measurement.

It is like a quart, a half gallon, or a gallon. You do not go into a store and say, “I want a quart.” You say, “I want a quart of milk” or “I want a quart of juice.” The quart is simply the unit of measurement; you have to say what you want. A dollar is like a gallon, a half gallon, or a quart. It is also like an inch, a foot, or a yard. It is a unit of measurement.

Historically and legally, the Coinage Act of 1792 created and defined what a dollar is. The act established the dollar as a weight of silver: 371.25 grains of fine silver. A dollar, then, was 371 and a quarter grains of silver. The act also regulated the value of gold coins to silver at a ratio of fifteen to one, so that fifteen grains of silver equaled one grain of gold. The regulation included establishing the purity of these coins.

The Coinage Act gave us three gold coins: the eagle, the half eagle, and the quarter eagle. It also gave us five silver coins: the dollar, the half dollar, the quarter, the dime, and the nickel; and two copper coins: the one-cent and the half-cent. I have an old half-cent coin in the house. They went out years and years ago. The act also said that any citizen could take his own silver and gold, which he dug or found, to the mint, and the mint would coin it for him without charge.

There was a punishment attached to the Coinage Act of 1792 if anyone debased the silver or gold coins: death. Consider all the politicians today who are guilty of treason and guilty of debasing. By the way, the Coinage Act has never been repealed. It is still law, and the punishment was death.

We can answer the question, “What is a dollar?” A dollar is 371 and a quarter grains of pure silver. It is a unit of weight, a measurement. Most Christians are deceived when it comes to economics and money, and most Christians are deceived when it

comes to debt. Look how often we run down to the bank and borrow money.

The Bible says in Proverbs 22 and verse 7, “The rich ruleth over the poor, and the borrower is servant to the lender.” The word “borrower” there is the Hebrew word *ebed*, which literally means a slave, a bond slave, or a bond servant. If I go down to the bank and borrow 10,000 Federal Reserve notes, I do not really borrow 10,000 Federal Reserve notes. What I get is 10,000 electronic digits put into my account.

Now then, I am their slave because I have to work for them until I pay back those electronic digits plus interest in some kind of fiat currency, which they did not give me to begin with. We do not understand that debt is indeed slavery. We are deceived in many ways, not just in money and debt. Propaganda is deception. Controlled news media is deception. Politics is deception. False religion is deception. Drugs are deception. Medical treatment of symptoms instead of the cause is deception. Sin is deception.

The truth of the matter is that we often deceive ourselves simply because we do not want to believe the truth, nor accept personal responsibility. It is often easier and more comforting to believe a lie than to believe and accept the truth. What is it that Jeremiah 17:9 says? “The heart is deceitful above all things, and desperately wicked: who can know it?”

Deception is rampant, even in our day and time. Go back to Joshua chapter 9. I want to show you some truths concerning deception, so that we can see how easily we are deceived and perhaps how we can avoid being deceived in the future. Notice particularly Joshua 9:4: “They did work wilily.” The verse continues, “and went and made as if they had been ambassadors.”

The word “wilily” is the Hebrew word *orma*, referring to deceit, guile, subtlety, shrewdness, craftiness, treachery, and beguilement. In verse 22, you will see the same word translated as “beguiled”: “And Joshua called for them, and he spake unto them, saying, Wherefore have ye beguiled us, saying, We are very far from you; when ye dwell among us?” Thus, “beguiled” and “wilily” are the same word.

What are we to learn from this incident in Joshua chapter 9? First, we must grasp the fact that things are not always as they appear. Look at verses 4 and 5: “And they did work wilily, and went and made as if they had been ambassadors, and took old sacks upon their asses, and wine bottles, old, and rent, and bound up, and old shoes and clouted upon their feet, and old garments upon them.”

“And all the bread of their provision was dry and moldy.” In verses 12 and 13, they continued: “This our bread we took hot for our provision out of our houses on the day we came forth to go unto you; but now, behold, it is dry, and it is moldy: and these bottles of wine, which we filled, were new; and, behold, they be rent.” Their garments and shoes had become old because of the very long journey.

The Gibeonites appeared to be ambassadors. They acted like ambassadors and even said they were ambassadors. In verse 11, they said, “Wherefore our elders and all the inhabitants of our country spake to us, saying, Take victuals with you for the journey, and go to meet them, and say unto them, We are your servants.” They were sent; they were ambassadors. Their bread not only appeared moldy, it was moldy. Their wine bottles not only appeared rent, they were rent. Their shoes and clothes were rotten and falling apart. They not only appeared that way; they were.

We must learn that appearances can be deceitful. Things are not always what they appear to be. Our Lord said in John 7:24, “Judge not according to the appearance, but judge righteous judgment.” Most people judge by appearance. If we judged the Pharisees by appearance, they would have seemed very good and godly. They prayed continually, gave tithes of everything they possessed, and were never late for a synagogue meeting.

Yet our Lord said in Matthew 23:27–28, “Woe unto you, scribes and Pharisees, hypocrites! for ye are like unto whited sepulchres, which indeed appear beautiful outward, but are within full of dead men's bones, and of all uncleanness. Even so ye also outwardly appear righteous unto men, but within ye are full of hypocrisy and iniquity.” The outside was beautiful, but the inside was wicked. They appeared righteous, but our Lord said they were corrupt, rotten, and filthy.

This is what the Israelites did when they saw these Gibeonites: they judged everything by appearance. It appeared to be true, but they did not investigate. They had no verification of the Gibeonites' story or testimony. They were deceived by their own eyes.

I have been in a multitude of counseling sessions and have heard people say repeatedly, "But I know what I saw." Not really, because your eyes can deceive you. Suppose you drove down the street and saw me with a pistol drawn, pointing it at a man's chest. The man was standing there with his hands up. You might say, "Oh no. Brother Weaver is robbing that man."

You would call the police, absolutely assured that I was a thief and was robbing the man. What you did not see was that I had earlier come upon this man beating his wife. She was bloody, bruised, and broken. I broke it up, and she ran into the house to call an ambulance and the police. All I was doing was holding him until the police arrived. Just because you see me pointing a pistol at someone with his hands up does not mean I am robbing him. If you judge simply by appearance, then I am certainly guilty. You cannot often believe your own eyes.

Years ago, I read about a pastor who almost lost his ministry based upon appearance. His car engine died, so he drifted to the side of the road and parked in front of a house. Unbeknown to him, the house belonged to a well-known prostitute in that area. His car remained there overnight. The church gossip drove by, saw the pastor's car in front of the prostitute's house, and began telling people that the pastor had spent the night with her. The next morning, the pastor came with a mechanic, got the car fixed, and drove it away.

On Sunday, he found out what had been circulating. That Sunday night, after the church service, he drove his car, parked it in front of the church gossip's house, and left it there overnight. If you are going to judge by appearance, the church gossip was no better than the prostitute she accused him of being with.

Appearances can be deceiving. Joshua and all these elders were deceived by appearances. Do not judge by appearance. Here is the

second thing: we must be aware of those who will not give us a straight answer, especially to easy questions.

Look in your Bibles at Joshua 9, verses 8 and 9. In verse 7, "And the men of Israel said unto the Hivites, Peradventure ye dwell among us; and how shall we make a league with you? And they said unto Joshua, We are thy servants. And Joshua said unto them, Who are ye? and from whence come ye? And they said unto him, From a very far country thy servants are come." Watch this: "from a very far country."

Joshua had asked two simple, straightforward questions: "Who are you? Where did you come from?" These questions would have been easily answered, but they evaded them. They did not say who they were or from where they came. They simply said, "We are from a very far country."

Fine. Name the country. Tell me a town, a city, or a geographical location in that country. No, they did nothing like that. When you cannot get a straight answer to a simple question, you had better beware. Honest men will answer honestly. If you answer honestly, fine. But if you evade a straightforward question and refuse to answer it, something is wrong somewhere. When you refuse to answer a simple question, I must conclude that there is an evil motive in you.

You are seeking to deceive me, manipulate me, or control me in some particular area. Therefore, you cannot judge by appearances, and you have to be aware of individuals who will not give you a straight answer.

Thirdly, look at verses 9 and 10. You must also be aware when one is using religion or theology to influence or persuade you. Joshua asked, "Who are you? From whence come ye?" They answered, "From a very far country thy servants are come because of the name of the LORD thy God: for we have heard the fame of him, and all that he did in Egypt, and all that he did to the two kings of the Amorites, that were beyond Jordan." They continued, "To Sihon king of Heshbon, and to Og king of Bashan, which was at Ashtaroth."

Wait a minute. They claimed to be from a very far country and said they had heard what God did to the Egyptians. You could have

heard that; it was forty years ago. But they had come to Gilgal, the first place where Joshua and Israel crossed. Israel had just defeated Sihon and Og before crossing over Jordan. These people were supposedly from a very, very far country. How did they hear so quickly? They knew about Og and Sihon.

Here is what was happening. Joshua asked, “Who are you? So where did you come from?” They answered, “Oh, we’re from a far country. The reason we are here is because of the name and fame of God. We have heard about this God. He is so good, so great, and so wonderful. We want to come into league with you and worship this God as well.” They were pretending that they had undertaken this journey on a religious account, that they had the highest respect for God, and that they really wanted to serve Him.

Listen very carefully: all of this was hypocrisy. They were hypocrites. I am going to show it to you in just a moment. It is true that they had heard the fame of God. They knew what God had done to the Egyptians and to the Amorites. They certainly knew the fame of God in that sense. But the real truth was that they did not come out of respect for God; they came because they did not want to die. Verse 24 says, “And they answered Joshua, and said, Because it was certainly told thy servants, how that the LORD thy God commanded his servant Moses to give you all the land, and to destroy all the inhabitants of the land from before you.”

“Therefore we were sore afraid of our lives because of you, and have done this thing.” Here they came, giving a religious pitch, but they were not interested in the one true living God. They were only interested in saving their lives.

We are to learn to examine men by their walk and not their talk, and to look at their lives rather than simply listen to their words. Our Lord said it plainly: “By their fruit, you shall know them.” There is a vast difference between fruit and words. We must therefore be aware when people try to use religion. I have been preaching for 57 years, and I could tell you so many stories it would make your ears burn. People who tried to use religion to get something, especially around Thanksgiving and Christmas time, seem to come out of the woodwork. That is exactly what these people did.

Where did Joshua and the elders fail? They failed exactly where you and I fail most of the time. “This our bread we took hot for our provision out of our houses on the day we came forth to go unto you; but now, behold, it is dry, and it is moldy: and these bottles of wine, which we filled, were new; and, behold, they be rent. And these our garments and our shoes are become old by reason of the very long journey.”

“And the men took of their victuals, and asked not counsel at the mouth of the LORD.” They saw the food, the wine bottles, the clothes, and the shoes and concluded that it had to be true. The men claimed they had come because they wanted to worship the one true, living God, but Joshua and the elders judged everything by appearance and did not seek counsel from the mouth of the Lord.

Proverbs 3, verses 5 through 7, says: “Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths. Be not wise in thine own eyes: fear the LORD, and depart from evil.” Joshua and the elders sought not counsel of the Lord, which means they were wise in their own eyes. We must learn to seek counsel of the Lord at his mouth, his law, his truth, and his counsel. We cannot be governed by appearance or by our puny, finite understanding.

Have you ever stopped to think about this? God is the only being that cannot be deceived. He is omniscient; He knows everything. You cannot deceive Him. That is why I tell people that, when it comes to prayer, you might as well be honest with God. He already knows. You might as well tell Him up front, “Lord, I’m as cold as a cucumber. I don’t feel like praying. Lord, unless You warm my heart, I don’t know what I’m going to do.” He already knows.

Now let me try to make an application. I think this is the main truth that we are to bring from this passage and apply to our lives: We must learn the absolute need for God’s guidance in every area, in every circumstance, and in every situation. In the wilderness, they had the pillar of cloud by day and the pillar of fire by night. All they had to do was look up. There it was. It is easy to follow God when you have visible verification.

Now they were in the Promised Land. They no longer had the pillar of cloud by day nor the pillar of fire by night, but they did have His law. They did have Him. They did have the priesthood, but nobody sought the Lord. The truth of the matter is this: We need God's counsel in our lives. We cannot trust our judgment. One said truthfully, everyone complains of his memory, but no one complains of his judgment. We think our judgment is somehow infallible. These people were deceived.

If you think that you cannot be deceived, you are already deceived. It is just that simple. Giving false information is a form of deceit, but withholding factual information is also a means of deceit. I can deceive you by lying to you, but I could also deceive you by withholding truth from you.

Deception is always for manipulation or control. Why would I try to deceive Joshua? So that I can manipulate him, control him, and get from him whatever I wanted. It is always manipulation; it is always control. Why did these Gibeonites deceive the Israelites? Because they wanted to live. They wanted to have a league. They wanted their will and their way.

They did not want to die, which is understandable. But here is the other thing: we can only be saved from deception by God and His Word. We need to learn the Word of God, and we need to learn to think biblically and scripturally. We are being bombarded on every hand in newspapers. Will Rogers said, "If you do not read the newspapers, you're uninformed. If you do read the newspapers, you're misinformed." That is the truth. And that is the truth with television, with a lot of radio, and with everything that we hear. The only thing that is going to save us from being deceived is the Word of God and the principles that He has revealed. We need to learn that Word and live by those principles. Deception is always for manipulation and control. As our Lord said, "Be not deceived. Take heed to thyself that thou be not deceived."

Father, in the name of Jesus Christ, we bow to Thee this day. We thank Thee for Thy Word and Thy truth. We thank Thee, Lord, that Thou art omniscient, the only being who can never be deceived. We ask that Thou open our minds and our understanding, and give us

grace to bow to Thee, learn Thy truth, and apply it to our lives. In the name of Jesus Christ, we ask and pray. Amen.

CHAPTER 7

Unfaithful And Unjust Stewards

July 7, 2022

Unfaithful and Unjust Stewards

SCRIPTURE READING - Luke 16:1-13 (KJV)

Luke chapter 16, verses one through 13:

“And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?

And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you

into everlasting habitations. He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

Stewardship is an important issue. We run into stewardship everywhere in our world, and we certainly run into it on the pages of Holy Scripture. If you are a Christian, you are involved in stewardship. The Christian life is a life of stewardship. In 1 Corinthians chapter 4, verses 1 and 2, the apostle Paul said, "Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful."

Faithfulness, by the way, is an attribute and characteristic that is lacking in our day and time. Yet it is one of great importance. Dr. Bob Jones Sr. used to say that the greatest ability is dependability. When you stop and think about that, it is absolutely true. The greatest ability is dependability. It does not really matter how many gifts a man has or how preeminent those gifts are in his life. If he is undependable, if he is unfaithful, those gifts are practically worthless.

I would imagine that most employers would rather have someone of minimal talent who was faithful and dependable than someone with great talent whom they could never count on. But when we talk about faithfulness, we have to understand that one of the names of God in the Bible is the faithful God. That is what the Bible calls Him in Deuteronomy 7 and verse 9. Moreover, the Bible tells us in 1 Corinthians 1 and verse 9, "God is faithful, by whom ye were called unto the fellowship of his Son Jesus Christ our Lord." One of the passages I believe Christians should quote every day is Lamentations 3, 22 and 23: "It is of the LORD's mercies that we are not consumed, because his compassions fail not. They are new every morning: great is thy faithfulness." The Bible also tells us in 2 Timothy chapter 2 and verse 13, "If we believe not, yet he abideth faithful: he cannot deny himself."

Since we have been commanded to be conformed to the image of our Lord, and since one of His attributes is faithfulness, we should become like our Heavenly Father and like the Lord Jesus Christ, becoming faithful in every area of our lives. Have you ever considered what would happen in your life, your family, your church, your society, or your world if God ceased to be faithful? There would be no sunrise and no seasons of fruitfulness. There would be no air to breathe and no sustaining of life. Everything would simply be death and destruction.

I do not know how many people have realized how much everything depends upon the faithfulness of God. You remember that passage in the book of Colossians that says, "by him all things consist" and have their being. It is the very faithfulness of God that basically holds everything together.

So we must learn to be faithful as He is faithful. Just as He is faithful in everything, we must learn to be faithful in everything as well—in our marriages, our businesses, our money, our promises, and every area of life.

Before we even get to Luke chapter 16, verses 1 through 13, let me say that the scope of this passage is to teach, quicken, and educate us in how to use this world without abusing it. In fact, the Bible says in 1 Corinthians 7:31 that we should use the world without abusing it. Basically, what He is teaching us is that we are to manage all our possessions and benefits—everything entrusted to us—not only for the sake of this life or this world, but also for that which is to come.

Whatever God has given us, whatever possessions we have, we are to use them so that they are beneficial in this life and not harmful to us in the next life.

This passage in Luke chapter 16 represents everyone as a steward, including the unsaved. Christians particularly are stewards, but everyone is a steward in one sense of the word, and I am going to explain why. There is a quote in Dr. Lightfoot's book, and I want you to listen carefully:

"The world is a house, heaven the roof, the stars the lights, the earth with its fruits a table spread. The master of the house is the holy and blessed God. Man is a steward, in whose hands the goods of this house are delivered. If he behave himself well, he shall find favor in the eyes of his Lord. If not, he shall be turned out of his stewardship."

Generally speaking, everyone is a steward because every one of us has been entrusted with certain possessions.

Another author said it this way: "The right use of riches in believers is a trial of their loyal use of their spiritual graces and gifts. And on the contrary, the abuse of the one shows the abuse of the other. God likewise taking away his spiritual graces from them who do not use the temporal ones well." We will see something similar before we finish. The old Puritans used to say, "When a Christian gets rich, God either gains a fortune or loses a man."

Before we begin to look at Luke 16, let me give you a warning from J. C. Ryle's book on the Gospels:

"The steward whom our Lord describes is not set before us as a pattern of morality. He is distinctly called the unjust steward. The Lord Jesus never meant to sanction dishonesty and unfair dealing

between man and man. The steward cheated his master and broke the eighth commandment. His master was struck with his cunning and forethought when he heard of it and commended him as a shrewd and foreseeing man. But there is no proof that his master was pleased with his conduct. Above all, there is not a word to show that the man was praised by Christ. In short, in his treatment of his master, the steward is a beacon to be avoided and not a pattern to be followed.”

There was an unjust steward. The word steward is derived from the Greek word *oikonomos*, which is made up of two words. *Oikos* is the Greek word for house, and *nomos* is the Greek word for law. Thus, steward means the law of the house, or house law. That is also where we get our English word economy. A steward was someone who ruled over a house, into whose hands goods were trusted, and who was to use those goods faithfully according to the law laid down by the master of the house.

Stewards are to properly dispose of whatever is entrusted to them. Do you realize that everything we possess has been given to us? We actually do not own anything. People say, “I own my own house,” or, “I own my own property.” No, you really do not. You may have paid off the mortgage and owe no monthly payments, but if you cease to pay property taxes, you will find out who really owns your property and your house. The state will claim it, although it is not theirs.

The Bible says in Proverbs 24 and verse 1, “The earth is the LORD’s, and the fulness thereof; the world, and they that dwell therein.” Everything that we are and everything that we have has been given to us by God. Therefore, we are stewards of whatever we have, however much or however little.

Many people call Luke 16:1–13 a parable. I have read that in some commentaries, but nowhere in these thirteen verses does the Bible refer to it as a parable. Verse 1 says, “And he said also unto his disciples, There was a certain rich man, which had a steward.” In other words, our Lord is thinking particularly of one man. You can call this a parable if you would like, but it could also possibly be true that our Lord personally knew this individual and personally knew of this incident. Whether it was a parable or someone personally known by our Lord, the truth taught clearly needs to be understood and applied, because this is an awesome truth. We need to remember that this steward was unfaithful and unjust.

He was accused of wasting his master’s goods. Verse 1 says, “There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.” The Greek word for wasted literally means to scatter, disperse, or throw away. This word is also used for winnowing grain. In winnowing grain, they put it on a sheet, often high on a hillside or mountain, and threw it into the air. The wind carried away the chaff, while the seed, or wheat, fell back onto the sheet. Literally, this means that the man scattered his master’s goods to the wind.

He had no idea where anything was or what had been done. Matthew Henry describes it this way: “Here is the dishonesty of the steward. He wasted his lord’s goods, embezzled them, misapplied them, or through careless effort or through carelessness, suffered them to be lost and damaged, and for this he was accused to his lord.” Then Henry adds: “We are all liable to the same charge.”

“We have not made a due improvement upon what God has entrusted us in this world, but have perverted His purpose; and that we may not be judged of our Lord, it concerns us to judge ourselves.” Matthew Henry’s saying applies to every Christian, because most of us have failed to make a proper application of everything God has given us. Therefore, we must judge ourselves. He is referring to 1 Corinthians 11:31–32: “For if we would judge ourselves, we should not be judged. But when we are judged, we are chastened of the Lord, that we should not be condemned with the world.” We need, then, to take a proper accounting of everything God has given us and how we are disposing of it.

Verse one tells us about the unjust steward. Verse two says, “And he called him,” that is, the master, “and said to him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest no longer be steward.” The master called him and gave him an opportunity to confess: “How is this? How is it that I hear this of thee? I trusted you. I thought you were an honest individual. How can this actually be happening? How did this happen? Why is this happening to you? What have you done?”

The unjust steward is not contrite. He is not sorrowful. There is no real confession and no real repentance. In fact, the opposite is true. He is not concerned with his master or what the master thinks; he is concerned only with himself. Verse three says, “Then the steward said within himself,” meaning that he did not answer aloud, “What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.”

There was no work ethic in him. He was ashamed of real labor. Matthew Henry says, “But why can he not dig? It does not appear that he is either old or lame, but the truth is he is lazy. His cannot is a will not. It is not a natural, but a moral disability that he labors under. If his master, when he turned him out of his stewardship, had continued him in his service as a laborer and set a taskmaster over him, he would have made him dig. He cannot dig, for he was never used to it.”

Henry adds, “Now this intimates that we cannot get a livelihood for our souls by any labor of this world, nor indeed do anything to purpose for our own souls by any ability of our own.” The steward’s statement, “to beg I am ashamed,” demonstrates his pride and arrogance, while his unwillingness to dig indicates his slothfulness. It is not shameful to ask for help when we are totally disabled or unable to accomplish something on our own. The shame comes when we can do it, but refuse to do it.

For years, Alice and I, when I would be preaching out west, would drive from Nevada to California, where I would be preaching in a Christian history conference. We would go through this little town, and there was an older VW van, a woman sitting in a chair under an umbrella, and little kids running around. There was a sign: “Help, need gas and need money for food.” The interesting thing was that

she sat there for at least three years. Alice and I made that trip once a year, every year, and for three years in a row she was sitting there needing gas and money for food.

What she was doing was scamming the people. She was basically stealing. What she was doing was not only shameful; it was a violation of God's law. She obviously was in good health, just looking at her, but there she was simply sitting there begging. So this is what the man is saying: "To beg I am ashamed." In other words, "I'm not going to do that. My pride will not allow me to do that." The unjust and unfaithful servant now strikes upon an idea that is ultimately going to benefit him alone.

I think this is the ultimate sin of all unfaithful stewards, the ultimate slap in God's face. The unjust steward is totally unconcerned about his master and is only concerned with himself. It is just like today: most Christians are really not concerned with being holy, obedient, truthful, honest, or with having character and integrity. They are not concerned with obeying God and bringing their lives into conformity to His Word. They are simply interested in themselves. Just like this unfaithful and unjust steward, we are absolutely, totally selfish and self-centered, and really do not care about our Master, the Lord Jesus Christ.

"Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed."

"I am resolved what to do, that, when I am put out of the stewardship, they," that is, our lord's debtors, "may receive me into their houses. So he called every one of his lord's debtors unto him." There were a multitude of them. How many? I do not know. The Bible does not say, but he only lists two here. "So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?"

"And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore."

This unjust, unfaithful steward had already been stealing from his master, wasting his master's goods, and throwing them away; now he was cheating him again. Verse 8 says, "And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations." It should be plainly seen that this unjust and unfaithful servant cheated his master again.

He stole, defrauded, and schemed, all for himself. He said, "I know what I'm going to do." He was not going to work or dig ditches, and he was ashamed to beg. Since these men were already obligated to his master, he would make them obligated to him. An interesting thing is this: in verse three he asked, "What shall I do?" It would be wise to ask a similar question before we sin. Yet most people somehow think they will escape the consequences of their sins. They think they will never be called into account. Everybody else will, but they are the exception. They think they will get by.

It would have been wise for this steward to ask, "What shall I do?" before he became unfaithful and unjust. I personally know a man who stole and defrauded \$93 million from his clients and friends. He was caught, went to prison, lost his family, and lost everything. Before he began stealing, it probably would have been wise for him to ask, "What am I going to do if I get caught? What are going to be the consequences? What's going to happen to me?"

Seemingly, we always ask these questions when it is too late. In verse four, the steward resolves what he will do: when he is removed from the stewardship, those who owe his master will take him into their houses and care for him. Therefore, he will not have to work, because other people will take care of him.

So the scheme is very simple: they owe my master, and I am going to fix it so that they owe me. I am going to be their savior and their benefactor. When I get through with this little scheme, each one of them is going to be obligated to me, and they are going to have to take care of me in order to pay me back. That was his scheme.

So once again, here is the ultimate sin: not concerned with the master, not concerned with the master's goods, not concerned with the master's will, and not concerned with pleasing the master. I am only concerned with taking care of myself.

Now look in verse 8: "And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light." First of all, the master commended the unfaithful servant, not for his theft, fraud, or deceit, but because he acted wisely for himself. He was making sure that he would be taken care of in the homes of those who owed money to his master. He did not commend him because he had done falsely to his master, but because he had done wisely for himself. Again, he said, "The children of this world are in their generation wiser than the children of light."

What is meant here? The truth is this: we cannot scheme and plot as the unsaved. Theft, fraud, and deceit are not options for us. We cannot act like the unjust steward. We are bound by the law of God, and we must act according to His will, His Word, and His commands. The old Puritan John Trapp made an interesting observation: "A swine that wanders can make better shift to get home to the trough than a sheep can to the fold."

We have not received the spirit of the world. We cannot shift and plot as they can, but we have received a better thing. A swine, he said, will get back quicker to the trough than a sheep will to the fold. In other words, the swine is wiser than the sheep many, many times. While it is obvious that you and I cannot live and act according to the world and the unsaved, there is another side of the coin: we are also required to look out for ourselves.

Just because I am a Christian does not mean that I want to be defrauded. Just because I am a Christian does not mean that I want everybody to take advantage of me and steal from me. No. I have to look out for myself in one sense of the word. But let me read something to you that I think is very, very good: Robert E.

Lee, writing to his son, William Fitzhugh Lee, better known as Rooney, gave him this counsel while he was studying: "You must study to be frank with the world; frankness is the child of honesty

and courage. Say just what you mean to do, and on every occasion take it for granted that you mean to do right. If a friend asks a favor, you should grant it if it is reasonable; if not, tell him plainly why you cannot.

"You would wrong him and wrong yourself by equivocation of any kind. Never do a wrong thing to make a friend or keep one. The man who requires you to do so is clearly and dearly purchased at a sacrifice. Deal kindly and firmly with all your classmates. You will find it the policy which wears best. Above all, do not appear to others what you are not. If you have any fault to find with anyone, tell him, not others, of what you complain. There is no more dangerous experiment than that of undertaking to be one thing before man's face and another behind his back. We should live, act, and say nothing to the injury of anyone. It is not only for the best as a matter of principle, but it is a path of peace and honor."

In another letter, Lee told Rooney that he must look out for his own benefit while not harming or defrauding others. Notice what happened in Luke 16: The steward did indeed look out for his own benefit, but it was at the cost and harm of his master.

Our Lord said, "And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations." Basically, if you are going to sell your life, yourself, and your soul for the mammon of unrighteousness—for riches and treasures of unrighteousness—you will be with your like-minded friends in their everlasting habitations. If you are going to live for this world, make the most of it, because that is all you are going to have. Your joy, happiness, wealth, and riches will all vanish in eternity.

Adam Clarke said, "Riches promise much and perform nothing. They excite hope and confidence and deceive both in making a man depend on them for happiness. They rob him of the salvation of God and of eternal glory. For these reasons they are represented as unjust and deceitful. It is evident this must be the meaning of the words because the false or deceitful riches here are put in opposition to the true riches," which will be pointed out momentarily.

But there is another interpretation of this passage, particularly verse 9: an admonishment for the children of light to be as wise in using their gifts and possessions as the children of the world are in using theirs. Matthew Henry expresses it this way: “It is the wisdom of the men of this world so to manage their money as that they may have the benefit of it hereafter.”

They put it out to interest, buy land with it, and put it into this or the other fund—not for the present only. Now we should learn of them to make use of our money, so that we may be the better for it hereafter in another world, as they do in hopes to be better for it in this world. “So cast upon the waters that we may find again in many days.” And he quotes Ecclesiastes 11 and verse 1.

“And in our case, though whatsoever we have are our Lord’s goods, yet as long as we dispose of them among our Lord’s tenants and for their advantage, it is so far from being reckoned wrong to our Lord that it is a duty to Him as well as a policy for ourselves.” He goes on to say: “The wisdom of worldly people in the concerns of this world is to be imitated by us in the concerns for our souls.”

“It is their principle to improve their opportunities, to do that first which is most needful in summer and harvest, to lay up for the winter, to take a good bargain when it is offered, to trust the faithful and not the false. Oh, that we were wise in our spiritual affairs.” We can learn to use everything that they use, but use it differently, and make sure that we are indeed the ones who are advantaging ourselves for eternity.

Our Lord emphasizes one of the most awesome, one of the most powerful truths imaginable. We must grasp it, understand it, and apply it. “He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?”

Faithfulness extends to that which is least, as well as that which is greatest. The problem that most of us have is that we always look for the big, the great, or something exceedingly large. Most of the time, we overlook little things. In fact, the Bible says, “despise not the day of small things” in the book of Zechariah. Many people simply

despise the little things. Our Lord is pointing out that if we are unfaithful in the little things, we will be unfaithful in the great things. If we are unfaithful in that which is least, we will be unfaithful in that which is much. It is how we handle the little things that demonstrates how we will handle the large things. If we cannot be faithful in that which is small, little, and insignificant, we will not be faithful in that which is large, huge, and great.

The possessions with which you and I are entrusted—the money and riches we possess, whether silver, gold, Federal Reserve notes, land, or houses—are the small things. That is the mammon of unrighteousness, and in those things we have the test for faithfulness or unfaithfulness. “If therefore ye have not been faithful in the unrighteous mammon,” that is the little things, “who will commit to your trust the true riches?”

Do you tithe? Do you give offerings? Do you use that which God has given you for his honor and glory? Do you treat your brothers and sisters, your neighbors, yea, even your enemies, honestly and fairly? Do you keep your word? Which means more to you, your riches, your possessions, or your testimony? Would you rather have riches or a clear and clean conscience?

“He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.” “If therefore ye have not been faithful in the unrighteous mammon,” which is least—whatever you possess, that is the least—“who will commit to your trust the true riches?” It does not matter if an individual is a millionaire, a multimillionaire, or even a billionaire. Those are not the true riches. That is the mammon of unrighteousness.

That is the little things. No matter how much money we have, and no matter what it is made of—paper, silver, or gold—it is going to be gone one of these days. It will deteriorate, spoil, rust, be stolen, or vanish. When we die, we cannot take any of it with us. So here is the question. Look at it in verse 11: “If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?”

The word true, as *alethinos* in the Greek, is from the word *aletheia*, the noun meaning truth. It occurs twenty-seven times in

the New Testament and means that which is real, genuine, and true, as opposed to that which is fictitious, counterfeit, false, imaginary, simulated, or pretended. In other words, this word refers to realities and not the semblance. It is the real thing.

What is the question? “If therefore ye have not been faithful in the unrighteous mammon,” that is what God has entrusted to us, “who will commit to your trust the true riches?” Now, wait a minute. Let me see if I can understand this argument. Here is what our Lord is saying. If we cannot be faithful in that which is small, little, least, and negligible, namely our possessions, why would God give us the true riches? Do you see? True riches are in opposition to false riches. Now let me ask you a question. If our Lord said, “If you cannot be faithful in unrighteous mammon, if you cannot be faithful in that which is least,” listen: “who is going to commit to you the true riches?”

Could this be a reason why most Christians today are absolutely ignorant of the Word of God, and ignorant of honesty, character, integrity, godliness, holiness, and obedience? Those are the true riches. Multi-billionaires do not possess true riches. That is what our Lord is saying. If we cannot be faithful in any and every little thing that God has given us, what makes us think that we will be faithful in His grace, gifts, mercies, goodness, and kindness? Why would God give us more wisdom and understanding if we are going to abuse them the way we abuse the little things He has already given us?

I quote Matthew Henry one more time. I want you to pay close attention to the last statement: “The riches of this world are the less. Grace and glory are the greater.”

If we are unfaithful in the less, if we use the things of this world for other purposes than those for which they were given to us, it may justly be feared that we should be so in the gifts of God's grace that we should receive them. He that is faithful in that which is least is faithful also in the much. He that serves God and does good with his money will serve God and do good with the more noble and valuable talents of wisdom and grace and spiritual gifts and the earnest of heaven. But he that buries one talent of this world's wealth will never improve the five talents to spiritual riches.

Now listen: God withholds His grace from covetous, worldly people more than we are aware of. Isn't that amazing? He said God withholds His grace from covetous worldly people. Why? Because they're unfaithful. They're looking out for number one. They're looking out for themselves. They could care less as to why God entrusted them with riches. They could care less why God has given them the possessions that they have.

Now I want you to watch what he said in verse 12. Again, look in verse 12: "And if ye have not been faithful in that which is another man's, who shall give you that which is your own?"

I can make this very easily understood, I think. If I go to Steve and say, "I need to borrow some of your tools. I don't have what I need to do some work," and he says, "Sure, I'll be glad to loan them to you," and loans them to me, but when I get through with them I just throw them down, maybe a month later Steve asks me where they are, and I say, "You know, I don't even know." Steve starts looking around and picks one up out of the dirt, picks another one rusted, and picks another one up that is broken. Do you think I am going to get any more loaner tools from Steve? The answer is no. If I cannot take care of his, I am certainly not going to take care of mine. If we are not going to be faithful in that which is another man's, and if we are not going to be faithful in that which belongs to God, do we think He is going to give us that to own for ourselves?

The answer would be no. You have to understand this: everything that we are, everything that we have, and everything that we will ever have is all God's anyhow. You remember when Job lost his ten children in one day? He also lost all of his possessions in one day. What did he do? He bowed down in worship and said, "Naked came I out of my mother's womb, and naked shall I return thither."

"The LORD gave, and the LORD hath taken away; blessed be the name of the LORD." What is he saying? "I didn't own any of these things anyhow. I was a steward over them. God gave them and God took them away." So if we're not going to take care of that which belongs to God, what makes us think that God is going to give us anything to possess of our own?

In verse 13, he ties it together: "No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon." If you're going to just serve yourself, have at it. But if you're going to serve the Lord Jesus Christ, then you must serve Him wholly. In other words, you're not going to serve both. If we're going to serve the Lord Jesus Christ, we must learn to handle our affairs, our money, our obligations, our duties, and our responsibilities according to His Word and His will, for His honor and glory. If we cannot be faithful in that which is the least, we're not going to be faithful in that which is the greatest or that which is much.

We truly have no other way to prove ourselves to God or to each other than faithfulness. Faithfulness is the key. Therefore, we have to learn to be faithful in everything, no matter how small or how great: faithful in our tithes, offerings, Bible studies, prayers, worship, and faithful to each other. Faithfulness is how we demonstrate our love for each other and for our Lord.

Our Lord said, "He that is faithful in the least will also be faithful in the greatest." I suppose every preacher and many Christians think about and pray for what we would call a worldwide revival, or at least a national revival. We think of George Whitefield and Jonathan Edwards. Ben Franklin, who attended many of George Whitefield's preachings and services, estimated that 10,000 people could hear George Whitefield at one time.

With no electronics, no megaphones, his voice was sufficient. And look, if you would, at the awakening that happened wherever George Whitefield went. Same thing with Jonathan Edwards. And, you know, we think that, "Lord, what we need is a national revival. What we need is a revival that'll sweep over this country." And I don't doubt that is what we need. But the point I'm trying to make is this, if you and I cannot be faithful in our daily lives, if we cannot be faithful in that which is least, if we cannot be faithful in reading our Bibles and prayer, if we cannot be faithful with our money, if we cannot be faithful in our marriages, if we cannot be faithful in our businesses, what makes us think that God's going to do something great for us?

If we want a greater ministry, we have to be faithful in the smaller, insignificant, and little ministries. God is not going to use us greatly if He cannot use us in the little things. We may not ever be rich. And we may not ever be famous, but one thing we could have placed on our tombstones by His grace is this: "Here lies a faithful servant of Jesus Christ." So you and I need to strive in our lives for the gift and the grace of faithfulness. And if we're faithful in that which is little, small and insignificant, God says he can trust us in the great things. The faithful Father, in the name of Jesus Christ, we bow to thee this day. We thank you, Father, for your word, for your truth.

Lord, make us faithful stewards, just stewards of everything You have given us: every ministry, every opportunity. Make us faithful, because Thou art the faithful God. We bow before Thee. May our lives be conformed to Thee and Thy Word. In the name of Jesus Christ we ask and pray. Amen.

CHAPTER 8

What is Your Name Worth

August 13, 2025

What Is Your Name Worth?

In Proverbs 22:1, God says, “A good name is rather to be chosen than great riches, and loving kindness rather than silver and gold.” So we must begin by asking a question: What is a good name?

Many individuals desire a good name for their children. The most popular name in England right now is Mohammed, because obviously Islamists have taken over England, and that would be a good name if you were an Islamist. Most people name their children after relatives, sometimes deceased relatives, and some even search the internet for what we would call popular names for children. So many Christians endeavor to name their children after biblical characters because of the integrity and the character of those individuals.

I have often wondered why someone has not yet named their daughters Shiphrah and Puah. You smile when you hear those names, but let me read to you from Exodus 1:15: “And the king of Egypt spake to the Hebrew midwives, of which the name of one was Shiphrah and the name of the other Puah.” These two ladies were certainly women of character. They defied a tyrant, they obeyed God, and they refused to participate in state-sanctioned murder. Moreover, God blessed them immensely for that. Clearly, Shiphrah and Puah would be good biblical names.

Have you ever thought about the daughters of Zelophehad? You will find these girls mentioned several times in the Bible. Numbers 26:33 says, “And Zelophehad the son of Hepher had no sons, but daughters: and the names of the daughters of Zelophehad were Mahlah, Noah, Hoglah, Milcah, and Tirzah.” So how about naming your daughter Hoglah? Believe it or not, these girls are named four times in the Bible. These young ladies stood up for their father and for their father’s inheritance.

Names in the Bible usually were given for a definite reason; they usually depicted the character of the child, or sometimes reflected the calling and the vocation of the child.

God sovereignly named some children, and some He named even before their birth. God also named Samson: “His name shall be called Samson.” He named Solomon as well. The name Solomon was given by David and Bathsheba, but God sent Nathan the prophet to say, “Thou shalt call his name Jedidiah,” which means “beloved of the Lord.” So God actually named Solomon, but He named him Jedidiah. Then He named John the Baptist, and, of course, Jesus Christ as well.

Likewise, God sovereignly calls some to their ministry and work before they are ever born. For instance, Jeremiah: “Then the word of the Lord came unto me, saying, Before I formed thee in the belly I knew thee; and before thou camest forth out of the womb I sanctified thee, and I ordained thee a prophet unto the nations.” Thus God saved, called, and sanctified Jeremiah from the womb and sent him as a prophet to the nations.

We see also how God not only named John the Baptist, but set forth his ministry: “But the angel said unto him, Fear not, Zacharias: for thy prayer is heard; and thy wife Elisabeth shall bear thee a son, and thou shalt call his name John. And thou shalt have joy and gladness; and many shall rejoice at his birth. For he shall be great in the sight of the Lord, and shall drink neither wine nor strong drink; and he shall be filled with the Holy Ghost, even from his mother’s womb. And many of the children of Israel shall he turn to the Lord their God. And he shall go before him in the spirit and power of Elias, to turn the hearts of the fathers to the children, and the

disobedient to the wisdom of the just; to make ready a people prepared for the Lord.”

So God did not only sovereignly name John; He also called him and gave him his ministry as a forerunner of the Lord Jesus Christ.

When the Bible says in Proverbs 22:1, “A good name is rather to be chosen than great riches,” obviously the good name here does not refer to what you and I would call a popular name, or even a name that would represent our calling. A good name in this verse refers to someone that has character, integrity, and someone who has a good testimony. God places a good name far above great riches. He said, “A good name is rather to be chosen than great riches, and loving kindness rather than silver and gold.”

There’s another passage that refers to a good name in Ecclesiastes 7:1: “A good name is better than precious ointment; and the day of death than the day of one's birth.” A good name is better than precious ointment. Since he said that, let me show you the preciousness of ointment. In John chapter 12, beginning with verse 3, the Bible says: “Then took Mary a pound of ointment of spikenard, very costly, and anointed the feet of Jesus, and wiped his feet with her hair: and the house was filled with the odor of the ointment. Then saith one of his disciples, Judas Iscariot, Simon's son, which should betray him, Why was not this ointment sold for three hundred pence, and given to the poor?”

Verse 6 explains: “This he said, not that he cared for the poor; but because he was a thief, and had the bag, and bare what was put therein.” But note the question: “Why was not this ointment sold for three hundred pence, and given to the poor?” The question concerned ointment that was very costly. If you were to turn to Matthew chapter 20 and verse 2, you would see that the average pay was a penny a day. So three hundred pence, or three hundred pennies, would be nearly a year's wages. So here this ointment was worth three hundred pence. Amazingly, it was very, very expensive, that is for sure.

When the Bible says a good name is more to be desired than great riches, the word "name" happens to be the word "shem." The word "shem" literally means a name, a reputation, a glory, a memorial,

and a monument. Here is what the Bible is telling us: your name is your monument, your memorial, your reputation, and your testimony. Some try to distinguish between reputation and character, saying that reputation is what people think you are, but character is what you really are. In this sense, having a good name also includes having a good reputation or a good testimony.

So here is my question: Do you value your name? What is your name worth? What estimate do you place upon your name? What estimate do others place upon your name?

It is said concerning Jesus Christ in Mark 6:14, "And king Herod heard of him; (for his name was spread abroad:) and he said, That John the Baptist was risen from the dead, and therefore mighty works do shew forth themselves in him." Notice that the Bible says the name of Jesus was spread abroad. In the Greek, the word for name is "onoma." Strong's lexicon says the name is used for everything which the name covers, everything—the thought or feeling aroused in the mind by mentioning, hearing, or remembering the name. It also refers to one's rank, authority, interests, pleasure, command, excellence, deeds, and the cause or reason named on this account. Thus, your name basically stands for anything and everything. When you think of Goliath, you know what feelings and thoughts arise in your mind when you hear that name. You know what thoughts or feelings arise when you hear the name David or the name Jesus.

There have been godly people who greatly valued their name. One was General Robert E. Lee. After the war, in 1865, General Lee went to take the presidency of Washington College, where they offered him \$1,500 a year as his salary.

Everything had been devastated, and no one had anything. The college was floundering and had very little money. While Lee was there, an insurance executive offered him \$10,000 to become president of his insurance company. General Lee told the agent that he was compelled by the Lord to accept the position at Washington College. He believed that undertaking the insurance presidency would minimize his efforts at the college, so he would have to turn him down.

The insurance executive said, “But General, we do not want you to discharge any duties. We simply want to use your name, and that will abundantly compensate us.” Lee replied, “Excuse me, sir. I cannot consent to receive pay for services that I do not render. My good name is about all that I’ve saved from the wreck of this war, and that is not for sale.”

Pause and think about this. Although Lee accepted his position at Washington College at \$1,500 per year—the college later became Washington and Lee University—the college was impoverished and Lee’s workload was immense. He chose Washington College because he believed the Lord had led him there particularly.

The college was supposed to pay him \$1,500 a year. Robert E. Lee’s starting salary as president of Washington College in 1865 is documented in a cash book kept by Lee himself. According to it, his salary was recorded as \$169 on October 14, 1865. The receipt, created by Washington College treasurer James K. Edmondson, was for Lee’s services at Washington College. Another receipt, dated January 25, 1866, shows Lee’s salary at \$256. When Lee turned down \$10,000—an enormous amount of money then—he turned down approximately seven times what he was receiving at Washington College.

In other words, his good name meant more to him than money. Do you understand that many people are willing to sell their names? Unhappily, most people are willing to sell their names very cheaply. They will sell their names for the satisfaction of their flesh, for pride, for control, for impatience or temper, or any other thing.

The fifth commandment occurs twice in the Old Testament. The first time is in Exodus chapter 20, verse 12: “Honour thy father and thy mother: that thy days may be long upon the land which the Lord thy God giveth thee.” Then, in Deuteronomy chapter 5, verse 16: “Honour thy father and thy mother, as the Lord thy God hath commanded thee; that thy days may be prolonged, and that it may go well with thee, in the land which the Lord thy God giveth thee.” Interestingly enough, the fifth commandment is repeated at least eight times in the New Testament.

I want you to think with me: “Honour thy father and thy mother.” I took the time to look up the very first time the word “honour” is used in the Bible, and it is very surprising. You remember that Jacob was supposed to be back where his father Isaac had land, but he stopped in Shechem and bought some land. While he was in Shechem, his daughter Dinah was raped by the prince. The prince’s father, Hamor, was there. The young prince was taken with Dinah, so he went and talked to Jacob and all the boys, saying, “I’ll give you any dowry; you will just let me have this woman for a wife.”

The brothers deceived them. They said, “Far be it from us. We cannot give our daughter to one who is uncircumcised. But if you circumcise all the men, we will trade with you, give you our daughters, and take your daughters.” They had only one daughter, but the men agreed to be circumcised. On the third day, when all the men were too sore to move, Simeon and Levi went in, slew Shechem and his father Hamor and all the men, stole all the cattle and goods, and left. In light of that, in Genesis 49, verse 6, here is what Jacob said.

Listen: “O my soul, come not thou into their secret; unto their assembly, mine honour, be not thou united: for in their anger they slew a man, and in their selfwill they digged down a wall.” Notice what he said: “I do not want my honour to be united with their name.” Jacob denied those actions and did not wish his name to be connected with what his sons had done. Do you realize that we dishonor our family when we sin, rebel, and do wrong?

Have you ever been ashamed of the conduct of your children? Have your parents ever been ashamed of your conduct? Are you now, even as an adult, concerned with a good name? Do you have a good name when it comes to morality? Are you pure? Have you kept yourself for your husband or your wife? We are living in a day of sexual impurity where holiness and faithfulness are not only laughed at but actually despised. Yet God has commanded us to be holy and pure.

I always recommend that every young man, every middle-aged man, and every old man read constantly Proverbs 5, 6, and 7. Proverbs 5:7 says, “Hear me now therefore, O ye children, and depart not from the words of my mouth.”

“Remove thy way far from her, and come not nigh the door of her house:” that is, from the prostitute or the loose woman. Why? “Lest thou give thine honour unto others, and thy years unto the cruel: Lest strangers be filled with thy wealth; and thy labours be in the house of a stranger; And thou mourn at the last, when thy flesh and thy body are consumed, And say, How have I hated instruction, and my heart despised reproof; And have not obeyed the voice of my teachers, nor inclined mine ear to them that instructed me!” What did he say? “Lest thou give thine honour unto others.”

There have been many men—preachers, pastors, evangelists, and missionaries—who have fallen into the trap of lust and desire. They have lost their honor and sold their good name for a few moments of pleasure.

David prays in Psalm 7. He says, “If I have rewarded evil unto him that was at peace with me; (yea, I have delivered him that without cause is mine enemy:)” In other words, if I have sinned, if I have done something wicked and wrong, “Let the enemy persecute my soul, and take it; yea, let him tread down my life upon the earth, and lay mine honour in the dust.” Here is what David is saying: If I do wrong, I am laying my honor in the dust. I deserve to have my honor laid in the dust.

It is one thing for your enemy to lay your honor in the dust because he is stronger than you and more powerful than you. But it is quite another thing for you to be so stupid and so wicked that you willingly lay your honor and your good name down in the dust. That is what David is saying.

We have to return to honor. Everybody asks, What in the world is wrong with this society today? Do you realize that honor, integrity, and a good name were what held societies together in times past? When you have no honor, when you have no integrity, and when you have no good name, then clearly, obviously, society is going to fall apart.

The Bible says in Proverbs 11:16, “A gracious woman retaineth honour: and strong men retain riches.” A gracious woman retaineth honour. God also says in Proverbs 31:25, “Strength and honour are her clothing; and she shall rejoice in time to come.”

Psalm 49:12 says, “Nevertheless man being in honour abideth not: he is like the beasts that perish.” That is, he leaves it; he slips from it. When you throw away your honor, you are dumber than a beast. No, you do not throw away your honor. The loss of honor is catastrophic. You may destroy a good name overnight, but you cannot get a good name back overnight. You may destroy a testimony overnight, but you cannot regain a good testimony overnight. Sadly, when many destroy their good names, they are destroying the good names of other people as well. God said in Ecclesiastes 10:1, “Dead flies cause the ointment of the apothecary to send forth a stinking savour.”

“So doth a little folly him that is in reputation for wisdom and honour.” If a man has wisdom and honor, he is not to be given to folly, to that which is absolutely stupid. So many times we have destroyed our good name through immorality, through being fleshly and desire-oriented. Here is another easy way to destroy our good names: in relationship to economics and particularly to money.

Do you pay your debts? Do you pay your debts on time? Why are you even in debt? Romans chapter 13 in verse 8 says, “Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.” Many professing Christians find themselves in debt up to their eyeballs. We are a debt-oriented society. We have lost our self-discipline, our self-control, and our self-respect. Everywhere you go, you see signs on the furniture stores: “Charge it now, pay later.”

What does Proverbs chapter 22 in verse 7 say? “The rich ruleth over the poor, and the borrower is servant to the lender.” The word “servant” is the Hebrew word “ebed,” which is also translated as “slave.” The borrower is slave to the lender. The man in debt is not free; the man in debt is a slave.

If I went up to Clay and said, “Clay, I need to borrow a thousand bucks,” and Clay said, “I’ll let you have a thousand bucks, but I need it back within 30 days,” guess what? I am now his slave. Whatever I work for, I am working to pay him back. I am not working for myself. This is where interest comes in. When people begin to charge interest, you are paying money on that which is not money. There is not enough paper in the world to pay off supposedly the national

debt. Do you understand that the borrower is servant, or slave, to the lender?

The sad thing is that most preachers and pastors are not only in debt themselves, but they bring their church into debt as well. What every preacher wants is a huge edifice and all the trinkets that go with it. Usually they start out something like this: "I have a vision." But it is not a biblical vision. "My vision requires faith." That is true, but it is not a biblical faith. What it requires is a faith based upon their vision. I had one man tell me, who is a preacher and a dear friend of mine,

He envisioned three hundred more people being converted in the little town he was pastoring during the coming year. I laughed and said, "I don't care what you envision. You're not going to reach any more than God can save. And, number one, there aren't enough people in this town to give you three hundred." You understand what I'm saying?

So we build a big building, go into debt, and have a mortgage that must be paid off. If you study the word "mortgage," you will find that it is related to the word "mortician." The first use of that word was brought around in 1350 to 1400. It comes from two words: "mort," meaning dead, and "gage," meaning pledge. Thus, your mortgage is a dead pledge. In other words, you pay it until you die; you pledge yourself to death. That is what the word actually means.

Here is a good principle for us to follow: If God ordains it, God will pay for it. If God orders it, God will pay for it. If God does not order or ordain it, clearly it will fail and lead to destruction.

Sometime back, I was asked to pastor a church here in Florida. I told them, "I'll be happy to preach for you, but I'm sure I'm not interested in pastoring the church." They wanted me to come, so I went and preached that morning and that night. They had a huge edifice, a gymnasium, a Christian school, and all kinds of things. After the service, they asked me to consider coming to be their pastor. I said, "Well, let me ask you a couple of questions. Number one,

Are you in debt on this property?" "Oh, yes. Oh, yes." "Well, how much are you in debt?" I forget the exact figure, but it was a couple

of million. I said, "I don't even think a church needs to be in debt or is supposed to be in debt. I can't come as your pastor, and I will tell you why. When I start preaching, folks are going to get mad. They are either going to leave or quit giving. Then you cannot meet your sinking-fund payments, and you are going to get upset with me. Then you are going to run me off. So, really and truly, what you need to do is find someone who can go along with your philosophy of debt, because I don't."

The sad thing was, I knew personally that there were a number of multimillionaires in that church who could easily have paid off that mortgage and had plenty left over. I am simply pointing out the fact that, usually, when people—and preachers especially—do this, they drag themselves down and drag others down with them.

A good name is necessary in the ministry. One may not have many talents. One may not be a great orator or a great expositor. But if he has a good name, a good testimony, and a good reputation, some of those other things can be easily overlooked.

Let me tell you something I want you to remember: It is impossible to have a ministry without a good name. If I cannot trust you, I cannot believe you. If I cannot believe you, I am not going to listen to you. You follow me? That is exactly what a lot of preachers want people to do. They want people to trust them, believe them, and listen to them when their name is mud. Their name shows something totally different from what they are asking and desiring.

What we have done today in Christendom is fail to instruct, fail to rebuke, and fail to reprove. Here is what is happening. Suppose Ron does something very stupid. You know what average Christians do when Ron has messed up? They laugh at him and make fun of him. How many go to him and say, "Ron, let me show you from the Bible what you have done and how to correct it?"

"Let me pray with you. Let me help you. Let me guide you. Let me do whatever I can to bring you out of this mess." No, we don't do that. We're like chickens who start pecking another chicken, and they keep pecking until they draw blood. Then once they get the taste of blood, they keep pecking till they kill the chicken.

Christians are about the only ones who slay their walking wounded. We don't go to them, try to recover them. We don't go to them and try to bring them back. We ignore them and go on our way. Look at all the strife, all the contention that you're seeing, not just in Christendom but in every church. Why is it so difficult to do what God commands? Why is it so difficult to be biblical and to do that which is right? It seems especially true of preachers, but Christians as well, that we cannot stand anyone who disagrees with us.

If anyone does not see or agree with our point of view, we are ready and eager to cast them into the ditch. Why? We do not understand the biblical doctrine of illumination. God does not give the same truth, or the same amount of truth, at the same time to everyone. I could preach until I die, but if God does not open your eyes, you will never see the truth. Paul told Timothy, "Consider what I say; and the Lord give thee understanding in all things." Understanding is God's gift, but notice that he said, "Consider what I say." That is personal responsibility.

If I study my Bible five hours a day while Steve studies his ten minutes a day, who will have the most knowledge? God uses means. "Consider what I say, and the Lord give thee understanding in all things." The man who gives more consideration, meditation, and research will understand far more than the man who merely reads a chapter and goes on his way.

Why should I become angry and upset if Clay does not agree with me? If God does not open his eyes, he will never see the truth; and if God does not open my eyes, I will never see the truth if Clay is right. Notice all the strife. We start calling one another names, using sarcasm, slurs, and innuendos. We have forgotten that Moses and Aaron got into trouble with God simply for calling God's people rebels.

When Moses first had to draw water from the rock, God told him to strike it. He smote the rock, and the water came out. That rock was Christ, according to 1 Corinthians chapter 10. The second time, God told Moses to speak to the rock. He did not have to smite it, but Moses, in anger and indignation, smote it again. Numbers 20:10 says, “And Moses and Aaron gathered the congregation together before the rock, and he said unto them, Hear now, ye rebels; must we fetch you water out of this rock?”

And he smote the rock. That is why Moses never got into the promised land, nor Aaron. Usually, we disagree on eschatology, the doctrine of the last things. There are four main positions, with variations: historic premillennialism, dispensational premillennialism, amillennialism, and postmillennialism. All four believe that Jesus Christ is coming back literally, visibly, and bodily; they disagree only on when and how. If I believe that Jesus Christ is coming back literally, visibly, and bodily, and merely disagree with you about the time and manner, what difference does that make?

I realize that your eschatology determines your lifestyle and worldview. Eschatology is important. But we overlook the main thing: we each believe that Jesus Christ is coming back literally, visibly, and bodily. Then we say, “If you do not agree with me, you are wrong. I do not even want to see you anymore,” and run everybody off.

I got this from Gary DeMar. Hal Lindsey, a dispensational premillennialist, wrote that everyone who did not agree with him was unconsciously anti-Semitic. DeMar quotes him: “Hal Lindsey labeled anyone who did not agree with him on the issue of eschatology as unconsciously anti-Semitic. Lies and slander will accomplish nothing. We pursued all the means at our disposal to meet with Hal Lindsey over the anti-Semitism charges he made in his poorly researched book, *The Road to Holocaust*, directed against amillennialists, historic premillennialists, postmillennialists, and especially Christian reconstructionists. He would not meet with us. We were told that Lindsey is not interested in talking about it.” His basic word was, “Write a book in response if you do not like it.”

If you want to upset people and have them against you, call someone a racist or an anti-Semite. I will tell you now that the

greatest anti-Semites are those who reject Jesus Christ, because Jesus Christ is the true Shem. Remember the word "name"? "Shem" means name.

He's the one that's been named by God particularly. So anyone who's against Jesus Christ is anti-Semitic—not someone against Zionism. In fact, there are Jews that are against Zionists. I'm simply saying it's astounding how we can label anyone and everyone with a derogatory term just because they disagree with us.

Right now, there is an ongoing spat, fight, division, name-calling, strife, and contention between Bible-believing Presbyterians. They're attacking each other. Pastors are attacking pastors. I know some of them; some of them are my friends. But the Baptists do exactly the same thing. You know what the Bible says in Proverbs chapter 20 in verse 3? "It is an honour for a man to cease from strife: but every fool will be meddling." It is an honor for a man to cease from strife. The word "strife" is the Hebrew word "rib," which refers to a quarrel, a dispute, or controversy. God said it is an honor for a man not to fuss and fight or engage needlessly in controversies.

Now closely connected with strife is the word "contention," and the Hebrew word is "matstsah," translated in our Bibles as "strife" and "contentions." Proverbs 13 in verse 10 says, "Only by pride cometh contention: but with the well advised is wisdom." Only by pride cometh contention. So what is the pride of heart? Do well, brother Clay. If you don't agree with me, if you don't see what I say, I'm not going to have anything to do with you. That's pride.

Proverbs 17 verse 14 says, "The beginning of strife is as when one letteth out water: therefore leave off contention, before it be meddled with." The beginning of strife is when one letteth out water. In our bathroom, Alice and I have one of those old clawfoot tubs. I love that old tub. When you get ready to let the water out and pull the plug, the water starts swirling, and soon it goes faster and faster. The next thing you hear is something like this. God said, "Now if you don't hear that, put the plug back in it."

“The beginning of strife is when one letteth out water: therefore leave off contention.” Quit fighting about it, and it will go away. Proverbs 18:6 says, “A fool’s lips enter into contention, and his mouth calleth for strokes.” Proverbs 22:10 adds, “Cast out the scorner, and contention shall go out; yea, strife and reproach shall cease.” If believers and pastors would quit fighting each other and direct all our energies toward our common enemy, it would not be long before we were victorious. But as long as we are divided and fighting each other, we are easy prey and easily defeated.

Moreover, if we have lost our good name in it, no one will listen to us anyhow. I know of preachers who built great works, but they lost their good name, and the works crumbled. I understand another truth: not everyone is pleasant or agreeable. I have known some people, Christians as well as preachers, who were not happy unless they were fighting. They live for a fight; they live for a fuss. If they were not in one, they were very, very unhappy.

I realize there are some people who are not willing to forgive or reconcile, and who are not willing to do what is right, biblical, and honorable. Romans 12:18 says, “If it be possible, as much as lieth in you, live peaceably with all men.” God even recognizes that there are some men with whom you cannot live peaceably. But He said, “As much as in you is.” Once you have done everything you can do, there is nothing else you can do. But as much as in you is, live peaceably with all men.

I will tell you something that will probably shock you. I have Christians who will not even speak to me. Have I sinned against them? No. Have I stolen from them? No. Why will they not speak to me? Because they disagree with some of my stances based upon the Word of God.

You are talking about being small. I know pastors who will not speak to me. They avoid me and treat me like a plague. Have I hurt them? No. Have I said anything about them? No. Why, then, do they treat me that way? Because they disagree with me. That is the mentality in Christendom. If you do not agree with me, and I do not agree with you, we will simply go our different ways. We will not even recognize each other as Christians or as being in the ministry. That is absolutely insane.

I have lived by this principle for years, and I still live by it: If you and I separate, if we have a falling out, or if it ever comes to the point that we cannot fellowship together, it will be on your part and not mine. I am willing to do what is right. I am willing to forgive, reconcile, and make right what is wrong. So, if I lose friends, it will be on their part, not mine.

Here is the sad thing: You cannot make someone do what is right. It is impossible. You cannot even make your own spouse or children do what is right. You may tell them and teach them, but you cannot make them do what is right.

If we have lost our good name, if our name and honor have been dragged through the mud, how do we get it back? The answer is simple: through repentance and obedience. We must not only turn from that which is wicked and wrong, but also reach out to those whom we have hurt, disappointed, and offended in a biblical sense. We must learn to apologize, ask forgiveness, make restitution, and seek reconciliation by biblical means. If we do not, we will never recover our good name.

Look in Matthew chapter 5, and notice verses 23 and 24: “Therefore if thou bring thy gift to the altar, and there rememberest that thy brother hath ought against thee; Leave there thy gift before the altar, and go thy way; first be reconciled to thy brother, and then come and offer thy gift.”

I do not have anything against Ron, but Ron has something against me. I might think he is silly for holding it, but he has something against me. God says that if I go to worship Him and remember that Ron has something against me, I am to leave my gift, go and be reconciled to him, and then come back and offer it. In other words, even though I have nothing against Ron, I know that Ron has something against me. It is still my responsibility to make it right.

But Matthew 18:15 presents the other situation: “Moreover if thy brother shall trespass against thee, go and tell him his fault between thee and him alone: if he shall hear thee, thou hast gained thy brother.” This time, Ron does not have anything against me; I have

something against him. God says I am to go to him privately and work it out. If he will hear me, I have gained my brother.

There are no limits set on this. It may take me two or three times before he is willing to reconcile. If he is not, I have the option of taking witnesses. If he will not hear the witnesses, I have the option of taking him before the church. Regardless of who is at fault, it is your responsibility to resolve it.

If Ronnie and I really have a problem, whether I have something against him or he has something against me, we should meet each other and say, "Let's get this thing settled. Let's make this thing right." That is how it should work. If someone refuses, after all this, to make things right and reconcile, the only thing you can do is say, "Lord, I have obeyed. I have done what You told me to do. I have tried. I have endeavored."

"I'm just now leaving this into your hand. And you have to work in that person's heart." That's all you can do. You've done your duty, obligation, and responsibility before God. Leave it in His hands.

We may destroy our lives, families, churches, and ministries by tarnishing our testimony, losing our good name, and refusing to forgive and reconcile. I personally know men supposedly called to preach and proclaim the good news of the gospel of Jesus Christ who, in their wake, have left only a trail of desolation and destruction.

Remember what I said earlier: If I cannot trust you, I cannot believe you; if I cannot believe you, I cannot listen to you. One may destroy years of ministry by foolish, stupid, and wicked acts. When we fail to maintain our honor and a good name, we destroy our own ministry.

Psalm 49 verse 20 says, "Man that is in honour, and understandeth not, is like the beasts that perish." You are in honor and have a good name, but you do not understand. God says you are dumber than a beast if you throw away your good name. Proverbs 21 in verse 21 says, "He that followeth after righteousness and mercy findeth life, righteousness, and honour." God will honor only those who honor Him. Read 1 Samuel chapter 2 in verse 30, where God was turning Eli out to pasture, so to speak. God told Eli, "I will honour them that honour me, and they that despise me shall be lightly esteemed." God will not honor someone who refuses to recover his name or live a life of honor.

God will honor those who honor Him. You may destroy a good name overnight, but you cannot reclaim one overnight. I have always wanted to be like Samuel. In 1 Samuel 12, verses 2 through 5, Samuel says, "And now, behold, the king walketh before you: and I am old and grayheaded; and, behold, my sons are with you: and I have walked before you from my childhood unto this day. Behold, here I am: witness against me before the Lord, and before his anointed: whose ox have I taken? or whose ass have I taken?"

"Or whom have I defrauded? whom have I oppressed? or of whose hand have I received any bribe to blind mine eyes therewith? and I will restore it you." And they said, "Thou hast not defrauded us, nor oppressed us, neither hast thou taken ought of any man's hand." And he said, "The Lord is witness against you this day." If I've done wrong, tell me. I'll make it right. I'll restore what I need to restore and reconcile what needs reconciling.

This is why God said a good name is rather to be chosen than great riches, and that a good name is better than precious ointment. The word "shem" means a monument, a memorial, a name—whatever is wrapped up in the name.

Charles Haddon Spurgeon, speaking of the name Jesus, said that since the Father knew His Son perfectly when He required Him to be named Jesus, this was the most divinely appropriate name. It was the best name He could bear; God would not have given Him a name of secondary value or bearing a trace of dishonor. It is the highest, brightest, and noblest of names. It is the glory of our Lord to be a

Savior, Jesus. That is what the word Jesus means: Jesus is the most appropriate name our Lord could receive.

Of this we are quite certain. The Father knew all about Him and could name Him well. He knows much more about the Lord Christ than all the saints and angels put together, for no man knoweth the Son, but the Father. Since infinite wisdom selected it, we may be sure that it is a name which must be true and verified by facts of no mean order. When we plead the name of Jesus before God, we bring Him back to His own word and appeal to Him by His own act and deed. The name of Jesus is therefore to be viewed with reverential delight when we recollect whence the name came.

When we pray in the name of Jesus Christ, we pray in the name that God the Father gave Him. It is the name which is above every name, that at His name every knee should bow and every tongue should confess that Jesus Christ is Lord, to the glory of God the Father. Just as Jesus Christ maintained His good name, we need to maintain ours, because our name is our monument. Our enemies may

They may curse our name, but what we want is for the Father and His people to say, "There's a man with a good name, an honorable name." We do not expect our enemies to honor our names, but we expect believers to honor us if we are honorable. A good name is rather to be chosen than great riches.

Father, in the name of Jesus Christ, we bow to Thee. We thank You for Your Word and truth; help us, Lord. We pray for those mentioned earlier, that Your will be done there. Give us Your grace, we pray in Christ's name, amen.

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JW01059 | 2003-03-16 | SermonAudio

Chapter 2: The Christian Character of Robert E. Lee

JW01032 | 2004-01-25 | SermonAudio

Chapter 3: Personal Life & Biblical Economics (Part 1)

JW00571 | 2014-08-14 | SermonAudio

Chapter 4: Personal Life & Biblical Economics (Part 2)

JW00570 | 2014-08-15 | SermonAudio

Chapter 5: Biblical Money And Inflation

JW00460 | 2017-06-07 | SermonAudio

Chapter 6: Deceit And Manipulation

JW01586 | 2020-09-06 | YouTube

Chapter 7: Unfaithful And Unjust Stewards

JW01668 | 2022-07-07 | YouTube

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JW01805 | 2025-08-13 | YouTube

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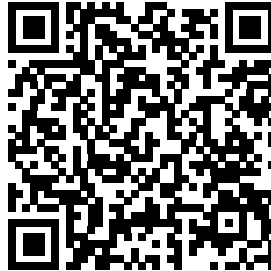
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