

Expository Files

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Front Page

Top Ten Nevers For Preachers

1. **Never** build your self-esteem on hopes of spectacular, dramatic work, that elicits the applause of men. *99% of the good you do is done gradually, over time, and much is uncelebrated.*
2. **Never** think of generic, anonymous audiences. *You deliver the Word to people. They are individuals with unique experience and personality.*
3. **Never** congratulate yourself. *Be satisfied when your work justifies it, but never congratulate yourself, privately or publicly.*
4. **Never** let your office become a hiding place; there are people outside your office. *That's usually where the real work is.*
5. **Never** get in the middle of a controversy because it is intriguing; *get involved when, according to your responsibility to God, it is necessary.*
6. **Never** build your ambition and pride based on meeting, lecture invitations. *If that happens, do good work, but then come home – get back into your local work, and take the garbage out.*
7. **Never** argue with brethren about money. *Nobody wins those arguments.*

8. **Never** attempt any work, any crisis, any sermon or anything, without prayer.

9. **Never** put your wife and kids off to “build up your career.”

10. **Never** finish a Sunday’s work without reflection on what you need to do better. *But don’t beat yourself up; get beyond your blunders and do better.* {Just ask me, I have vast experience with blunders.}

Christ In Hebrews

Heb. 1:1-4; 3:1-6, 8:1-2 & 12:1,2

Warren E. Berkley

I recall, in my early years of preaching, as I was struggling to become a good Bible student. It was my thinking then that the three most difficult books in the New Testament were, **Revelation, Romans and Hebrews**. I can honestly tell you for years, I was afraid of **the book of Revelation**; and when called upon to say something about it I would repeat what I read in the two commentaries I had on that book – *More than Conquerors*, and *Worthy is the Lamb*.

The book of Romans was next on my list of difficult NT books and instead of digging in myself, for many years I simply followed *R.L. Whiteside’s* commentary.

The book of Hebrews was one of my first breakthroughs into what I considered “difficult books,” and here’s what helped me most: not a commentary, though Milligan’s commentary was of great value to me. What really helped me get into the book of Hebrews and grasp the message was reading the Old Testament; in particular, the books of Exodus, Leviticus and Numbers. Now why would that be? Because the book of Hebrews was originally written and sent to people who were young in their faith in Christ, and being tempted to abandon Christ and resume their practice of the Mosaic Law.

So if we read the Old Testament and learn about the Jewish nation and their law, that’s a giant step forward in getting through the book of Hebrews. All the references in Hebrews to Moses, to the sacrifice, to the tabernacle and so

forth, **have their roots in the Old Testament system, that Christians were tempted to go back to.**

The more we read and know about the Law of Moses in the Old Testament, the better prepared we are to grasp the book of Hebrews.

Let me insert here, **when you come to any part of the Bible you have difficulty with, there is something somewhere else in the Bible that will help you!** This applies to Revelation, Romans, Hebrews, or any other part of the Bible you find difficult. Overcoming that difficulty, finding your breakthrough, is always facilitated by reading some other part of the same book.

Back to Hebrews, there was something else that gave me a better understanding of Hebrews. **Observing the focus on Jesus Christ** in Hebrews. At strategic places in Hebrews the inspired writer affirms some great truth about Jesus Christ, and when you take note of that . . . Well, that's another breakthrough in your understanding.

We're going to study four passages in Hebrews. The first three focus on who Jesus Christ is. Then the fourth is about how we should live, as His people. Three passages about Him; one directed to us, concerning how we should live.

Heb. 1:1-4

“God, who at various times and in different ways spoke in time past to the fathers by the prophets, has in these last days spoken to us by His Son, whom He has appointed heir of all things, through whom also He made the worlds; who being the brightness of His glory and the express image of His person, and upholding all things by the word of His power, when He had by Himself purified our sins, sat down at the right hand of the Majesty on high, having become so much better than the angels, as He has by inheritance obtained a more excellent name than they.”

Can you imagine, being in your high school English class and the teacher puts this sentence on the board and says, **Diagram This.** I'd be ready for recess. What a challenge. This is one sentence in the NKJ. *The ESV helps – three sentences.*

Here's the best way I have found to understand a sentence like this. Pick out the simple main idea. Look for subject and predicate; noun and verb. Start without even looking at the modifying phrases – **just fix your mind on the main idea, as expressed in the fewest words.** In this passage, that would be: **God Has Spoken!** Three words. In the old King James: **God Hath Spoken.**

Once you get that, go back to the passage and phrase by phrase, discover what the writer says about God speaking. God has spoken, by His Son. Who is His Son? What is the truth about His Son?

He is:

*Heir of all things
Through Him the worlds were made
He is "the brightness of" God's glory
He is the Express Image of God's person
He upholds all things by the word of His power
When He had by Himself purged our sins,
He sat down at the right hand of God
Then verse 4 – **So Much Better Than Angels.***

You no longer have a complex sentence. You have all the parts listed and related. God has spoken through Jesus Christ. Who is Jesus Christ? He is described, in His Deity and Glory and Perfection in verses 2-4. When you decide you are going to be a follower of Jesus Christ, please do not regard that as anything but the most important decision of your life! And in making that decision; in acting as a follower of Christ, it is vital to know who you are dealing with . . . who you are subject to . . . who made it possible for you to be saved.

Let's do this about these verses. Bring into this, good people you have become acquainted with in your Bible reading: Abel, Joseph, Moses, David, Daniel, John the Baptist, the apostle Paul. **You can't really bring them into this, because they do not qualify.**

It cannot be said of these men, though they were good men - -

*Heir of all things
Through Him the worlds were made*

*He is “the brightness of” God’s glory
He is the Express Image of God’s person
He upholds all things by the word of His power
When He had by Himself purged our sins,
He sat down at the right hand of God
Then verse 4 – So Much Better Than Angels.*

These descriptions are the singular, absolute claims that pertain to only One – Jesus Christ. If you are a Christian, this is who you are dealing with. This is the One you serve. This is the head of the church. This is the One who gave His life, for you to be saved.

When you are baptized, you are baptized into Him, who is exalted by this writer. This is the rank, this is the dignity, this is the Deity, this is the One God speaks to us through and this is the One who ordained and provided for the writing of the New Testament.

Heb. 3:1-6

“Therefore, holy brethren, partakers of the heavenly calling, consider the Apostle and High Priest of our confession, Christ Jesus, who was faithful to Him who appointed Him, as Moses also was faithful in all His house. For this One has been counted worthy of more glory than Moses, inasmuch as He who built the house has more honor than the house. For every house is built by someone, but He who built all things is God. And Moses indeed was faithful in all His house, as a servant, for a testimony of those things which would be spoken afterward, but Christ as a Son over His own house, whose house we are if we hold fast the confidence and the rejoicing of the hope firm to the end.”

To understand this statement, it is necessary to remember the historical context of this letter we call Hebrews. As I mentioned earlier, this was written to Christians, who were being tempted to abandon Christ under pressure, and relapse back to their former religion, the institution of Judaism, that claimed allegiance to Moses. From their perspective, it could be stated in terms of – leaving Christ, and going back to Moses. We may not think it was that simple, for some who claimed allegiance to Moses were really zealous for the ways of Judaism and the Pharisees. Nevertheless, from their perspective, it would be like this – *leaving Christ, and going back to Moses.*

I want to point out here that Moses would not condone that, and would regard it as apostasy. How do I know that? I know that because Moses, during the time of his authority, **told the people he served, to look for Christ!** *Deut. 18:18*. Moses told the people what God had said to him. “I will raise up for them a prophet like you, from among their brothers. And I will put my words in his mouth, and he shall speak to them all that I command him.” Moses never claimed **eternal** authority over the people. He was really their teacher, to lead them to the Messiah, to Jesus Christ.

Now in the first century – after the day of Pentecost – there are Christians, of Jewish background, really feeling the pressure from their countrymen **to abandon Christ and return to Moses, as they might express it**. The inspired writer, here in chapter three, simply says this → **You need to be faithful to Christ, not Moses!!**

Moses had his place and he was “faithful in all his house as a servant, for a testimony of those things, which could be spoken afterward.” But “Christ” is “a Son over His own house, whose house we are ... if we hold fast the confidence and the rejoicing of the hope, firm to the end.” And you heard, in verse 3, that “this One,” Jesus Christ, “has been counted worthy of more glory than Moses.”

Let’s put things into good, biblical perspective, about Jesus Christ. Abraham played an important role, as God built a nation for His future purposes. Moses gave that nation their law. The prophets sought to expose and correct their wrong conduct and point them to God’s plan for the future. John the Baptist came to prepare the way; the apostles delivered the message we have in the New Testament.

But, **Jesus is the One**. God has spoken through Him. And He is “worthy of more glory than Moses.”

The book of Hebrews is a rich book of instruction – about who Jesus Christ is, and how important our response to Him is.

“THE main object of the epistle is to commend the Christian religion to those who were addressed in it, in such a way as to prevent defection from it. This is done, principally, by showing its superiority to the Mosaic system. The great danger of Christians in Palestine was

of relapsing into the Jewish system. The imposing nature of its rites; the public sentiment in its favour; the fact of its antiquity, and its undisputed Divine origin, would all tend to that. To counteract this, the writer of this epistle shows that the gospel had higher claims on their attention, and that, if that were rejected, ruin was inevitable. In doing this, he begins, in this chapter, by showing the superiority of the Author of Christianity to prophets, and to the angels; that is, that he had a rank that entitled him to the profoundest regard. The drift of this chapter, therefore, is to show the dignity and exalted nature of the Author of the Christian system-- the Son of God.

-- *Albert Barnes*

Heb. 8:1,2

“Now this is the main point of the things we are saying: We have such a High Priest, who is seated at the right hand of the throne of the Majesty in the heavens, a Minister of the sanctuary and of the true tabernacle, which the Lord erected, and not man.”

When you see this expression in Heb. 8:1, “High Priest.” And when you see this phrase, “the throne of the Majesty in the heavens,” **Think – Access to God!** Here’s what has helped me: think of the two offices, PROPHET and PRIEST. The prophet spoke for God, to man. The priestly office moved in the other direction – from man to God, and it was all about **man’s access to God.**

The affirmation of Heb. 8:1 is, in Jesus Christ all men have **the perfect, the ultimate High Priest!** Through Jesus Christ, people who have sinned can be forgiven, and brought into fellowship with God! Access to God, for Christ is there; He is “seated at the right hand of the throne of the Majesty in the heavens.” And you’ll notice here this is a process or system “which the Lord erected, and not man.”

Men have, over the span of all time, attempted to invent, to create or erect their systems, to give men access to God. All such human systems fail because they are human. Whether you are talking about popular, evangelical religion, modern protestant denominationalism, Catholicism, religious sects, new age, mystical, eastern systems or whatever else has been made by men and/or denominated - All such human systems fail, because they were made by men.

Access to God is available only through Jesus Christ; we have such a High Priest, “who is seated at the right hand of the throne of the Majesty in the heavens.” Jews who became Christians might have been under some pressure and might have entertained the thought: **We no longer have a High Priest!!** *We’ve always had a priesthood. We’ve always been able to access God through the High Priest.* I think – there is no doubt – they missed their old religion, and the book of Hebrews was written to help them overcome that. Those temptations could be defeated, to the extent they understood and appreciated and obeyed Jesus Christ.

So at this point in the epistle, the inspired writer affirms – **WE DO HAVE A HIGH PRIEST!** Jesus Christ, “who is seated,” not in an earthly building or tent but “at the right hand of the throne of the Majesty in the heavens!”

So What?

What should this all mean to me today? Jesus Christ died to purge our sins; He is “at the right hand of the Majesty on High.” He is the Apostle of our confession, and worthy of more glory than Moses. “We have such a High Priest.” What should all this mean to me today? So What?

Heb. 12:1,2

“Therefore, we also, since we are surrounded by so great a cloud of witnesses, let us lay aside every weight, and the sin which so easily ensnares us, and let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God.”

In Bible reading and Bible study – *you discover a certain sequence over and over.* Here are the facts; here is the truth. Now, here’s what you do with it. God speaks through Jesus Christ, as revealed in the New Testament; He is worthy of more glory than Moses, indeed, He is the High Priest through whom we can have access to God.

So What? Let us lay aside all the weight of sin, previous attachments, worldly allegiances, and ignorance. Let us, by faith, develop endurance and strength and motivation – **to run with patience the race that is set before us, looking unto Jesus, the author and finisher of our faith.**

NOT looking to Moses not looking to human religious leaders and creed writers and clergy not even looking to faithful elders and good preachers (who have a role or function under Christ) ... **LOOKING UNTO JESUS**, the author and finisher of our faith.

The daily practice of discipleship, must be grounded in our faith and knowledge of Jesus Christ; our reverence for who He is, and clear view of what He provides. All the truth packed into the book of Hebrews, all the truth about Jesus Christ - - is written to lead us to this point, of motivation – **to lay aside sin and run the race.**

If I am not consistently laying aside sin; if I am not vigorous in running the race, it will be of value for me, to go back and re-introduce myself to the Savior. It will always help, to read again what the Bible says about who He is . . . what He did . . . what He taught. He is presented to me and to you in Hebrews, as “the author and finisher of our faith.” I believe, if Moses could speak to us today in person he would tell us to look to Christ, who is worthy of more glory. He is superior to the angels. He is the ultimate, perfect High Priest. And He is not someone you remember on two holidays every year.

The Seasons of Life and Death, Eccl. 3:1-4
by Jere E. Frost

“To every thing there is a season, and a time to every purpose under the heaven: a time to be born, and a time to die; a time to plant, and a time to pluck up that which is planted, A time to kill, and a time to heal; a time to break down, and a time to build up; A time to weep, and a time to laugh....” (Ecclesiastes 3:1-4).

As the seasons of the year, so are the seasons of life.

Death is far from the mind in springtime, when new life is seen all around, and life itself is filled with freshness and hope. New leaves adorn the trees, flowers blossom and birds sing, their fragrances and melodies sweetening the air. The “pulseless heart of the buried acorn” bursts out of the prison walls of its shell and there emerges the beginnings of a mighty oak. All of nature seems to join in the joy of life. Such is spring, a season of life and

beginnings.

Then come the long, hot days of summer. The burdens of life for man and beast cannot be escaped. Wise men make use of their foresight and strength to move purposefully forward. The toils and tasks of summer tax resolve and challenge dreams. It is among the saddest of tragedies that some miss summer's opportunities and glories altogether, as grasshoppers frittering away its opportunities, or as spoiled children ignoring its glories through the blindness of ingratitude. But summer does not last forever, and in due course it too passes.

The beauty of autumn arrives, a favored time of harvests and rewards. But the days are shortening and the shadows are lengthening. The glory of the leaves' myriad colors is short-lived, and they silently fall to the earth. A chill in the wind is a harbinger of the winter that is just ahead. Migratory birds take wing in search of a warmer clime, and the great bears seek for a safe seclusion for their deep sleep called hibernation.

At last and inevitably, the frosts of winter come. The frigid blasts of winds and rain sweep across mountains and plains, hills and valleys, city streets and the countryside. The grasshoppers and tenderest plants are the first to die, but many hearty creatures succumb and even the stately oaks' and elms' limbs are barren and appear lifeless.

We reflect on the seasons, not to see and say that we shall die, but to luxuriate in the thought that there is another springtime. I am as confident of life after death as I am of the spring that follows winter. The latter I have seen many times, but the former is even more assured by the immutable promise of the Almighty God and the resurrection of Jesus Christ himself from the dead. (I Peter 1:3,4; Acts 17:30-31) Thanks be to God for this unspeakable hope.

-- *Via The Bulletin of The North Courtenay Church of Christ, Vol. I, December 28, 1997, No. 52*

Gideon (part one of three)
God Calls Gideon
Judges 6
By Jon W. Quinn

Gideon was the fifth judge of Israel. He played a small but important role in the history of God's people. Gideon lived during a time when Israel had forsaken God and had worshipped idols. The nation had abandoned its true source of national strength and the source of its blessings much like our own nation has done today. God had withdrawn his blessings and protection, and the nation had suffered. As voices began to call upon God for deliverance, God used Gideon to answer the need. Gideon was a reluctant leader who was finally convinced of the power of God. He ultimately led the children of Israel in victory over their enemies, the Midianites. We find the account of this part of Israel's history in Judges chapters 6-8.

The Call Of Gideon (Jud. 6)

During this particular time, it was the Midianites who oppressed Israel. This oppression took the form of organized bands raiding Israel and burning homes and planted fields and killing the animals. Many of the people of Israel took to hiding in caves and strongholds in the mountains. As one might guess, they were hungry due to the loss of their crops and livestock (Judges 6:1-10).

The problems had begun when the children of Israel “did evil in the sight of the Lord” (vs. 1). As things grew worse and worse, many in Israel cried out to the Lord. A prophet was sent to the people with God's message. The three part message reminded Israel that God had “delivered you” in the past and secondly they were told, “Do not fear the gods of the Amorites.” Thirdly, they were told the reason for their suffering as God spoke through the prophet saying, “You have not obeyed my voice.” (vss. 8-10).

Then, the Angel of the Lord appeared to Gideon at Ophrah while Gideon was threshing his wheat (vss. 11-27). Gideon is referred to as a “valiant warrior” (vss. 11-12). But this valiant warrior had a question for the Lord. Gideon's question was why had things gone so badly if God was with them (vs. 13). The Lord promised to be with Gideon and that he would defeat the Midianites (vss. 14, 16). Like many of the people God chose to work for Him, Gideon wondered “Why me?” He said his father's house was the least in the whole tribe of Manasseh and he was the youngest in the house.

Gideon asked for a sign. As instructed, Gideon prepared a meal and brought it to the Lord. The Lord touched the meat with His staff, and it was consumed with fire. (vss 19-24).

Following this, Gideon was commanded to tear down the altar of Baal and build one to God (vss. 25-27). He destroyed the altar of Baal, but many of the people, still not ready to renounce idolatry altogether, were angry and demanded Gideon's life. Gideon's father, Joash, said, "If he (Baal) is a god, let him plead for himself, because his altar has been torn down" (vs. 33). Gideon was called Jerubbaal by the people after that (which means "let Baal contend against him").

The Midianites and the Amalekites assembled at Jezreel for war and Gideon called for help from neighboring tribes. (vss. 28-35). Gideon, being exceedingly cautious, requested two additional signs from God: "If you will save Israel by my hand..." (Judges 6:36-40). The first sign: dew on fleece, ground around it dry in the morning. The second sign: dew on ground, fleece dry. Yes, God was with Gideon and Gideon was ready to do whatever the Lord asked of him.

Confidence Builder

Even "the least" in the kingdom of God are of use to the Father. By faith, Gideon, the "least one in his father's house" became a valiant warrior with God. (Judges 6:15). Gideon is mentioned in the New Testament as being one who by faith "... became mighty in war, put foreign armies to flight" (Hebrews 11:32, 34). Though the "weapons of our warfare" are spiritual, and not carnal, the same principle holds true. We will win the battle by faith. That is our confidence and strength.

We need to understand that the strength comes from God by faith. Paul said, "I can do all things through Him who strengthens me." (Philippians 4:13). Paul made the point that every member of the church has important roles to fulfill which contribute to the overall success of the body (Ephesians 4:15-16; 1 Corinthians 12:14-26).

Also, when we face the "impossible", we need to remember: "With people it is impossible, but not with God; for all things are possible with God." (Mark 10:27).

God Blesses the Faithful and Obedient

God blesses those who obey Him, but withholds the blessing for those who sin. This is true for individuals as well as nations. There are several reasons that this is so.

First, with God one is aware of eternal and wonderful blessings which faith brings. This is true even in the evil day. We recall Paul and Silas singing praises to God from an inner prison (Acts 16:25). Nothing in which we suffer loss here will take away our eternal blessings!

Second, we are assured of salvation if we obey the Lord. “And having been made perfect, He became to all those who obey Him the source of eternal salvation...” (Hebrews 5:9). The source of our salvation is the Lord Creator of the universe! It is the same one about which that the Book of Hebrews begins by saying, “You, Lord, in the beginning laid the foundation of the earth, and the heavens are the works of your hands” (Hebrews 1:10).

Thirdly, For those who use the blessings, whether time, material or talents, to serve Him He promises to bless by providing more and greater opportunities; “And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, 'He scattered abroad, He gave to the poor, His righteousness endures forever.' Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.” (2 Corinthians 9:8-11).

False Gods Are Worthless

Idolatry is a bankrupt system of belief. False gods can do nothing. Jehovah is God, Baal is a god. There is a big difference!

The same is true of false religion systems and humanistic philosophies and occultist practices. Jeremiah cautioned, “Do not fear them, for they can do no harm, nor can they do any good.” (JER 10:1-5). In the New Testament, we read, “See to it that no one takes you captive through philosophy and empty deception, according to the tradition of men, according to the elementary principles of the world, rather than according to Christ. For in Him all the fullness of Deity dwells in bodily form, and in Him you have been made complete, and He is the head over all rule and authority...” (Colossians 2:8-10). Let us serve the Lord with joy! Let the God of Gideon also be our God!

Solomon on Money (Part One)

Proverbs

By Ed Barnes

THE PRESENCE OF MONEY IN our lives is natural and constant. Like time, oxygen or gravity, money is a part of reality; a principle of life that cannot be escaped. Even in very simple cultures, where personal and business transactions were carried on through a system of barter, the concept of money was present - the wampum beads of the Indians served the same purpose as the currency in our wallets today.

As a complete guide for life, the Word of God gives instructions in all areas, including the wise use of money. Indeed, the Bible includes more than most of us realize about money - how to use it, how not to use it, the proper attitude toward it. The Book of Proverbs is a very practical guide in matters pertaining to life. Therein we are encouraged to "make plans by seeking advice" (20:18). We will therefore look at some advice in the area of handling money from this Old Testament Book of Wisdom.

THINKING

The first step in any worthy endeavor is to establish proper "thinking". We certainly need proper thinking when it comes to handling money. The Bible may cause us to re-think some long held notions about money and how we use it.

Modern man usually does not think of God when he considers possible sources of wealth. However, the Bible says, "The blessing of the Lord brings wealth" (10:22). Modern man generally looks to money to provide security for himself and his family. Money, however, cannot provide the security that man needs in the spiritual, eternal realm. "He who fears the Lord has a secure fortress, and for his children it will be a refuge" (14:26). "Wealth is worthless in the day of wrath, but righteousness delivers from death" (11:4). The worth of possessions, principles and people cannot be measured in terms of their monetary value. Again the wise man says, "Rich and poor have this in common: The Lord is the Maker of them all" (22:2).

Materialistic thinking views the attainment of money worth any sacrifice. Yet, "Better a dry crust with peace and quiet than a house full of feasting with strife" (17:1). "Better a poor man whose walk is blameless than a rich man whose ways are perverse" (28:6). There are many things in life worth more than money. We must, therefore, allow God's Word to mold our thinking when it comes to money lest we become deceived by the foolishness around us.

EARNING

God is the ultimate source of wealth, but He does not reward the lazy. We must work for a living. The hobo once sung about the "big rock candy mountains", where "they hung the jerk who invented work", but in the real world work is a blessing from God. "He who works his land will have abundant food, but he who chases fantasies lacks judgment" (12:11). "All hard work brings a profit, but mere talk leads only to poverty" (14:23). Even though the Spirit says, "A good man leaves an inheritance to his children's children" (13:22), it also warns about money which is inherited rather than earned, "An inheritance quickly gained at the beginning will not be blessed at the end" (20:21).

The book of Proverbs often condemns the " sluggard" and his laziness. "Lazy hands make a man poor, but diligent hands bring wealth. He who gathers crops in the summer is a wise son, but he who sleeps during harvest is a disgraceful son" (10:4,5). See also 6:9-11; 13:4; 18:9; 19:15; 20:4,13; 21:25,26; 22:13; 24:20-34; 26:13-17

Some people work diligently (as the wise man instructs -12:24), yet for the wrong motive. Their purpose is to get rich and spend their lives in the selfish pursuit of luxury and leisure. This idea is not highly spoken of either. "A greedy man brings trouble to his family" (15:27). "If a man shuts his ears to the cry of the poor, he too will cry out and not be answered" (21:13). "It is not good to eat too much honey, nor is it honorable to seek one's own honor" (25:27). If you pursue plans that include the obtaining of great sums of money without diligent labor, or with selfish intentions God will not be your life long companion.

BORROWING & LENDING

Our culture has deeply ingrained ideas about borrowing and lending - ideas that are certainly not reflected in the Bible. For example, borrowing is accepted as a necessary and normal part of everyday life. Our news sources

tell us that a strong economy is one characterized by more spending and less saving. The use of credit cards to extend spending capacity is seen as a positive sign of confidence in the economy. An increase in the savings rate among Americans is always interpreted as the sign of weakness motivated by fear and selfishness. Furthermore, since the events of 9/11 the purchase of consumer goods on credit has been advertised as almost a patriotic duty. How many people purchased a new car recently, putting their families in big time debt, then walked away from the deal with the feeling that they had just helped defeat the British at Saratoga (or the Taliban at Kandahar)?

The Bible has a different perspective on debt. Nowhere in either the Old or New Testaments is borrowing money ever recommended or even spoken of in positive terms. It is always described as unwise. The practice of lending money is viewed similarly. "The rich rule over the poor, and the borrower is servant to the lender" (22:7). If you have contracted a debt to some individual or institution, you have placed yourself in slavery to them. "My son, if you have put up security for your neighbor, if you have struck hands in pledge for another . . . then do this, my son, to free yourself . . . go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler" (6:1-5). If you are in debt or have co-signed for someone else's debt take the wise man's advice and free yourself as quickly as a gazelle running from the jaws of the hungry lion.

When it comes to the use of credit cards consult the wise advice (with editorial comment) given in Proverbs 23:1-3:

"When you sit to dine (i.e. walk into a department store and observe the fine things laid out on the tables) with a ruler (i.e. Visa, MC, Penny's , Lazarus, etc), note well what is before you (i.e. things, neat things that you just HAVE to have), and put a knife to your throat (i.e. scissors to the credit card) if you are given to gluttony (i.e. in the habit of buying things you can't afford. Don't fool yourself. If you could afford the stuff you would not be using a credit card! And just because you can afford a minimum monthly payment does not mean you can afford it!). Do not crave his delicacies (i.e. the clothes, and other stuff that will make everyone say WOW), for that food is deceptive" (i.e. it will cost a lot more and take a much longer time to pay for than you realize.)

Don't allow your attitude toward the borrowing and lending of money conform to the world. What the world accepts as normal is not always good. Normal people are in debt and stay in debt most of their lives. God wants better than that for His children.

(To Be Continued Next Issue)

Topic Page:

A Good Home **Dee Bowman**

We tend to make the simple complex. It makes us look smarter. But that tendency does little to wade through simple matters when they have been complicated. On the other hand, very complex matters are easily dealt with when they have been simplified.

I may be about to introduce the solution to a very complicated problem with a rather simplistic solution, but I don't think so. The problem to which I refer is how to have a good home. Hundreds of books have been written in an effort to identify, explain, and solve the problem of how to have good homes. Magazines are full of the same kinds of explanations. Television, in its promiscuous and lenient attitudes, even dares broach the subject occasionally. There seems to be a proliferation of information on what needs to be done to restore good homes. Here is a simple solution in three points:

1. A good home must have a Christlike atmosphere. I don't care how much psychology you know or how many seminars you have been to on how to have a good home, until Christ's teachings and examples are in your home, it will not be what it should (compare Philippians 2:5-12; Colossians 3:17-19). Christ was humble. Humility will help nearly any home. Christ was dedicated. Dedication is necessary for a family to function like it ought. Christ had a servant's attitude. When that same attitude is in the home, everyone benefits. Christ looked after the welfare of others before his own. Imagine what that would do for homes around the country. Christ practiced a sacrificial love. Need I say more?

2. A good home must have interested parents. Simple, huh? But neglected. For one thing, there must be a noticeable father involvement it

there is to be a good home. Paul said, "... fathers provoke not your children to wrath: but bring them up in the nurture and admonition of the Lord" (Ephesians 6:4). When the father figure is missing, serious consequences result. Oh, they may not be felt this week, or even this month, but they will come.

Parents show their interest not only by providing an education and social skills for their children, but by providing discipline as well. Next to spiritual instruction, discipline may be the most neglected thing in most homes today. Another possible exception is the simple lack of the presence of parents at home. Lots of parents can't do anything for their children because they're not there. Discipline, while it may well be one of the most difficult assignments for parents, is also one of the most noticeable signs of interest. It shows them you care (Hebrews 12:6-11). Without it, they flounder with neither location nor guidance. With it comes confidence, trust, and a sense of location.

3. A good home must have respectful children. It's sad to me to see how respect for the aged has eroded in this generation. I'm not sure how that has happened, except that we are all immersed in the idea – promoted with great effectivity by television – that young is beautiful and old is ugly. Among most young people today wisdom is not revered as much as talent, profits are more important than rules, how a man looks is more valuable than what he is on the inside, his character.

I confess that I'm much more able to identify the problem than to suggest what should be done about it. It's hard to get a 16-year-old to do much about respect, I know that. It has to begin somewhere back of that. Say at about two months, it seems to me. In fairness to young people, respect is something that is best earned, not merely commanded. It's best when it comes of a youngster's observations of an honest and dedicated Christian character.

Respectful children bring something to a home that the finest draperies, the best sound equipment, the latest interior designs cannot. Respectful children bring dignity to a home. They bring honor. They may even shock the visitors with their courtesy and civility. A good home will have the Bible in it. Not just on the coffee table, but in the hearts of family members.

A good home will be a reflection of Bible principles. Family members will know that any decision made will be influenced by a knowledge of the

Bible. They will regard it as the main influence on how they treat one another and how they regard those who visit with them. The beatitudes will be more than something they read in Bible class. They will form attitudes for family functions. The Christian graces will not be words they memorized to get a star on their attendance chart at class, but principles to be translated into a way of living life. And preaching will not be a ritual which merely requires attention on Sunday morning, but a way of learning how to become a better person.

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Plan of Salvation

By Jon W. Quinn

Plan #1

Announced by the apostles, inspired by the Holy Spirit, to new believers in Christ who asked what they must do:

Acts 2:36-38

"Therefore let all the house of Israel know for certain that God has made Him both Lord and Christ -- this Jesus whom you crucified." Now when they heard this, they were pierced to the heart, and said to Peter and the rest of the apostles, "Brethren, what shall we do?" Peter said to them, "Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit." (Acts 2:36-38).

Plan #2

On the back page of a tract, sinners were urged to pray this prayer to be saved. This prayer is not found in the Bible; nor were alien sinners commanded to pray for their forgiveness.

The Sinner's Prayer:

"O' Lord, I accept that I am a sinner and that Jesus died for my sins. I now accept Him into my heart as Lord and Savior asking for your mercy and forgiveness in His name. Amen."

The editors of Expository Files are happy with plan #1 and thankful to the God of all grace for it. We cannot recommend Plan #2 at all, but will change our minds when this prayer can be shown to us in the Bible.

The Final Page

Faith and Everyday Decisions

By Jon W. Quinn

As disciples of Jesus Christ we want to live by faith everyday. But the Bible does not speak directly to many mundane "everyday" issues and questions.

For example, a lady that took our Bible Correspondence Course asked this question: "How do I know what God wants me to do if He won't tell me?" She continued by acknowledging that she already knows that God wants her to "witness, help churches, pray and fast, and the things in the Bible", but other than that, how do we know what He wants us to do?

I know what she means. She was asking how does she determine what God wants her to do on a daily basis as decisions of life are to be made. How does one who is living by faith answer questions by that faith such as "Does He want me to take this new job opportunity, or remain where I am?" "I want to donate some time and energy to a worthy cause - which one would He prefer that I help?" "Should I let junior play Little League, or soccer, or both, or neither?"

While the Scripture does not specifically answer every conceivable question, it does provide help to us in finding the right, and even best, answers. In order to live by faith, we must know God's word (Hebrews 5:11-14). When we give the word of God the degree of importance that it deserves in our lives, then all of our thoughts, decisions and activities will be influenced by the desire to please the Lord first. Our decision making processes will be enhanced, and we will grow spiritually, grow in our discernment, and be a blessing to our loved ones.

Men and women of faith revere, love, and have confidence in the Lord (Proverbs 9:10-12; 1 John 5:3-4; 1 John 5:13). So, in every decision, the priorities of the Lord are kept as our own. So, for example, to a questions such as "does the Lord want me to take that new job or stay with the one I

already have?" there are a lot of criteria to consider. For example, one making such a decision might ask the following questions:

"Does it pay more?" "Does it require anything of me that will be a disadvantage to my spiritual growth and duties?" "Does it have better hours?" "Does it require me to disobey the law of Christ?" "Does it have good benefits?" "Will I still be able to be present in my home to take care of my responsibilities to my family?" "Is there potential for advancement and promotion?" "Will it become necessary for me to neglect some aspect of my responsibilities to the local church?"

Which of the questions should be asked first? A worldly person's priorities will have him rating the relative importance of these questions differently from the godly person's arrangement. Faith will simply cause one to put the questions in the right order as the decision is being made.

A mature faith also means choosing the best when deciding between two good choices. The most difficult choices for those who love God are not the choices between good and evil, but between two good things. Sometimes choosing a good thing can be the wrong choice if there was a better choice that needed to be made (Luke 10:40-42). Having the word implanted will help us choose the excellent over the merely good for our families and ourselves. (1 Peter 2:9-10; 12).