

QUESTIONS WE WANT ANSWERED

88.5 What Does the Bible Say About the Causes of Marital Unhappiness?

Part V

Scripture: Proverbs 10:4-5, 12:11, 28:19-22; Jeremiah 9:23-24; Matthew 6:19-21, 19:23-24; Luke 12:19-21; John 6:12; Ephesians 4:28; II Thessalonians 3:10-12; I Timothy 6:9-10; James 5:1-3

The passages from the Bible listed above have to do with money and related matters. We will be referring to them as we seek to understand certain Biblical principles concerning the meaning and use of money. This subject comes to us as part of our study concerning the causes of marital unhappiness because money is a very definite source of irritation in many marriages. There are many intelligent and hard working people who cannot manage their finances successfully. When two people who have this problem become man and wife, it is unreasonable to assume that two heads are naturally better than one. The problem persists. One study has revealed that 50% of the difficulties people have in their marriage are related to money. Instead of being the constructive force which draws people together, money has a way of destroying relationships by the conflicts it produces. Statistics, if they can be depended upon in such personal areas of human relationships, indicate that people who are married quarrel over money more than anything else. It goes without saying that if this is true, married people must be properly related to the material world if their marriage is going to work.

It is often thought by those who are not yet married that sex is the most important factor in marriage. However, as important as this relationship is, those who have been married for any length of time and have come face to face with a routine bombardment of bills which fall due, have frequently concluded that money matters are the most vital issues before them. It is both interesting and challenging to discern what the Scriptures have to say about money. One of the evidences of true spirituality is seen in the way we approach the use of money. We equate the godly life so often with the handling of Scripture and the exercise of prayer, and the continued fellowship of believers in worship and service, but what we do with our money reflects our whole outlook on life and is

a major consideration in the demonstration of our love for the Lord. Let us consider a few Scriptural guidelines.

XVIII. CHRISTIANS SHOULD BE NEITHER ASCETIC OR MATERIALISTIC CONCERNING MONEY:

It seems to me these are two errors which plague Christians. An ascetic is a person who renounces worldly things in the exercise of religious beliefs. When it comes to money, the feeling is that it is just not important. It has no real meaning to such a person. Probably the best known ascetic in the New Testament was John the Baptist. It is interesting to note that Jesus was criticized on one occasion for not being like John in this respect. (Matthew 11:18-19) Plainly, Jesus was no ascetic. Someone may raise the question of the Lord's statement recorded in Luke 14:33 regarding the surrender of everything in order to be a disciple. This is the way Jesus put it, *"Any of you who does not give up everything he has cannot be my disciple."* This is the only statement of this kind in the gospels and doubtless a rebuke to one who idolized his wealth. Jesus is saying we have no personal claim to our money. It all belongs to God. If He wants it we should be willing to give it.

There are people who have been called upon to do this very thing. They have few personal possessions because of the Lord's calling upon their lives. It seems evident from the example of people who followed Jesus that this was not His wish for everyone. The original twelve disciples had their modest treasury and Jesus often accepted hospitality extended by His friends, Mary, Martha and Lazarus. There is no indication that Jesus felt that was all well and good but that eventually they would have to sell out, give away the returns and become known for their poverty. Jesus gave a major parable concerning the handling of money. (Luke 16:1-8) It called for the wise use of money in gaining eternal friendships. (16:11) Christians are not to think money unimportant.

The other extreme is to make money all-important. Another parable Jesus' taught had to do with the *"deceitfulness of riches,"* (Matthew 13:22) These are like thorns which choke to death the seedlings of truth which have been planted when God's Word is taught. An updated version of the Lord's words comes from a paper devoted to the world of finance. The Wall Street Journal reported, *"money is an article which may be used as a universal passport to everywhere except Heaven, and as a universal provider of everything except happiness."* Money does terrible things to people when it becomes the most important thing

in life. Kept in its place it makes life comfortable and convenient, out of place it becomes a curse. It is to be neither unimportant nor all-important.

XIX. SPENDING SHOULD BE DETERMINED BY NEED RATHER THAN WANT:

Matthew 6:24

The reason people quarrel about money is because there isn't enough to meet obligations. Debt destroys peace of mind and is degrading to one's dignity. Money, therefore, effects our relationships with people, particularly our spouse. Spending beyond one's income means that fixed expenses plus variables exceed the sum of permanent income and there is going to be pay-day someday in one way or another. The break up of one's marriage is a very high price to pay for failure to curb excessive spending. Regardless of who may be the compulsive spender there is not much hope for the marriage that lacks financial responsibility.

The believer and his use of money is subject to pressures from every direction. The advertising media, the ease of buying on credit, and our innate desire to possess all, combine to make us victims of money and what money can buy. The verse I cited above records for us a statement Jesus made about our ability to control money or its ability to control us. In verses 19-24 Jesus teaches that there are certain forces and "*masters*" which possess and control men. The Kingdom of God is to overthrow them and to establish the reign of God in one's life. One such master which will have to be overthrown is mammon or the love of money. As long as one's first loyalty is to money and what it can buy, God is left out and we flirt with a world system which tells us our basic contentment is with things. Serving God in the context of this passage means loving Him more than any "thing" which can be desired or possessed. Three suggestions can be made here. **First, don't allow the world's value system to get to you.** The pressure of advertising and the desire to remain equal to or rise above those with whom we identify can overwhelm us. This priority can be understood as living within one's needs rather than one's desires. It is grounded in Proverbs 23:7, "*as a man thinketh in his heart so is he.*" Christians are people who think that the world's value system is inverted. The most important involvements of life are ignored. Instead, biblical priorities are to be first. Recognize God, trust the Lord Jesus and love people. When we are persuaded that these are life's most important pursuits it will show in the purchases we make.

Secondly, we ought to be thankful for what we have and learn to be content with the will of God in all circumstances. Not to find such contentment invariably

leads to buying bigger and better things. I Timothy 6:6 states an important principle regarding our lives and the possession of things. The verse reads, *"Godliness with contentment is great gain."* The words *"great gain"* may give the wrong impression. They mean "basic necessities" The needs of life are not met by spending our money on luxuries. We may think we have to have this or that to complete our experience of what life should be like. That is not the case at all. The things we really need are Godliness and contentment. These are the necessities of the Christian life. If these are missing we have a house without a foundation. This does not mean we should not do what we can to improve our station in life. Paul talked about being abased and about abounding in Philippians 4:12 in regard to contentment. He would be satisfied in want and in plenty. He would be content in loving the will of God being done in his life regardless of his circumstances. In everyday life this means that once the necessities of the Christian life have been met the niceties will take their place. Buying things we can't afford are an indication that we are insecure in the way the will of God is working for us. Christians are not people who should have to keep up with anyone else. Their joy should be to know that godliness with contentment is what the Lord sees in their hearts rather than a financially unreasonable quest to possess things. **Thirdly**, while it is true that things are not evil in themselves and are without moral character, while they are to be enjoyed (I Timothy 6:17), it is also true that expenditures for comforts and pleasure can bring opportunities for waywardness spiritually. *"How hard it is for those who trust in their riches to enter the kingdom of God"* (Mark 10:24) It is equally necessary for the Christian to be discriminating about luxuries. The love of things robs a person of his capacity to maintain a self-giving relationship with people. Money and things can become a great threat to one's faith, destroying trust in God. Christians can be guilty of misusing the resources of this world solely for their own gratification and enjoyment. We may be impressed with ourselves and we may impress others, but God is not that much impressed with many of the things we spend our money on. Dazzle doesn't interest Him. He came, you remember, to a smelly manger, decked with splinters and knots. Lavish material things are not necessary to the environment of those who would serve Him, they are alright in their place, but they ought not get in the way of serving Him. Unfortunately, it happens all the time. It is our tendency to judge our success by the things we possess and that can be deadly to having an eternal perspective concerning the use of our money.

XX. THE CHRISTIAN FAMILY IS NOT IMMUNE TO POOR FINANCIAL MANAGEMENT:

One way to properly manage money is to make every effort to save or to lay in store something for future needs. We may not be able to save much, but something is better than nothing. I think we have a strong case for this in I Timothy 5:8 where we read, "*But if any provide not for his own and especially for those of his own house, he hath denied the faith and is worse than an infidel or unbeliever.*" The word "*provide*" used here comes from the Greek word "*pronoeo*" which means "to think beforehand, to provide by planning." From this root comes the word "provident" meaning to lay in store wisely for future needs. I think this is a seed thought in Scripture for savings. John Wesley would instruct others this way. "Give God ten percent, put ten percent in the bank, and use the other eighty percent very wisely."

Another admonition in Scripture is to "*owe no man anything.*" These are heavy words for those of us who live in this last quarter of the twentieth century. The teaching is that our financial dealings are to be characterized by an absence of indebtedness. (Romans 13:8) Our whole society is geared to "enjoy now and pay later." An important book, **Buy Now, Pay Later**, by Hillel Black, makes the observation, "Currently one hundred million Americans are participating in the buy-now, pay-later binge. Furthermore, they can, if they wish, do anything and everything on credit. Babies are being born on the installment plan; children go through college on time; even funerals are being paid for on credit." There is little doubt that Christians are into buying on the installment plan. Buying on the installment plan is a financial pitfall and we surely ought to commit the spending impulses we have to the control of our all powerful Lord if this is our problem. For my own part, I feel that purchases which are absolute necessities and could not otherwise be obtained, such as a house or car, may be allowable on the time plan. At this point installment purchase opportunities provide a necessary and welcome service, and do not violate the Romans 13:8 principle.

People who have creditors should seek them out and come to terms with them. I have been in business long enough to know the value of someone telling me they are doing the best they can under the circumstances in paying their bill. Most people are very understanding when they see some effort being made. Creditors do not like to be ignored, even by people who are in financial trouble. I believe there is a Biblical basis for this in Romans 12:17. Sometimes it is possible to secure a consolidation loan which makes it possible to lump all

installment payments into one monthly repayment and by extending the time, this amount is less than the total of all the others. This is a necessary evil and the price of folly in overextending oneself. Sometimes friends are willing to help by their wisdom and support. There should be a way out. The greatest tragedy would be to see the marriage fail.

XXI. THE BUDGET AND TITHE ARE HELPFUL IN UNDERSTANDING AND REGULATING MONEY:

The couple that tithes rarely quarrels about money. Both have come to include the Lord in their thinking. We know that the Lord is dear to them because the tithe is ten percent of their income which will not be used to meet their needs, but the needs of their Lord. The tithe will not impoverish them, but it will call for mutual and joint consideration of their finances. People who tithe consider such giving an investment of themselves. Money can be viewed as a form of life. We invest our skills and time for a certain amount of money. This life-money when given cheerfully to the Lord is one way we give of ourselves to Him. (Matthew 10:8; II Corinthians 9:7; Romans 12:8; I Corinthians 16:2)

People have long felt the best way to regulate money in the family is by the use of a budget. The financial facts should be laid out which includes the total income along with the various areas of distribution. Howard Hendricks in his book, **Heaven Help the Home**, writes, "Budgets should flow from family prayer, family planning, and periodic evaluation." Christ said, "*Where your treasure is, there will your heart be.*" (Luke 12:34) We likely would have written it in reverse. It's just common sense, where your affections reside, your money will be pressing in close behind." Budgets may or may not be slavishly tight, depending on the financial position. Budgets provide records of where money is to go and who is responsible. We are told that the primary cause of overspending is that of the incomplete record. The budget is a way of doing things decently and in order (I Corinthians 14:40) and also controls the flow and direction of money. Galatians 5:23 lists as one of the manifestations of the Holy Spirit's control in a believer's life as self control. This certainly applies to the way we spend our money. The Christian principle is that we buy what we need, not always what we want. There is control and moderation. Budgets are helpful in accomplishing this.

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November 14, 1976