

*According to the grace of God which is given unto me, as a wise masterbuilder, I have laid the foundation, and another buildeth thereon. But let every man take heed how he buildeth thereupon. For other foundation can no man lay than that is laid, which is Jesus Christ.*

— 1 Corinthians 3:10-11

## LIFE PRINCIPLES

*E. Jack Chandler Jr.*

Jesus Christ is *the* theme — *the* foundation — of the Bible. From cover to cover, the pages of God's Word speak of the Son of God. Even before His appearing, the Old Testament's Mosaic laws, sacrificial economy, and multiple prophetic writings all pointed forward to Christ, the Messianic Redeemer. And of course the New Testament tells of His incarnate life, His brief ministry, His crucifixion and resurrection, and His promised return to consummate the redemption of His people.

Jesus is the Chief Corner Stone. This central theme underpins every page of Scripture, yet other major supportive truths resound throughout the work and are fundamental to it. One or more of these foundation principles supports every doctrine (or teaching) found in Scripture. Specific teachings found in the Word *always* serve to magnify or underscore the greater underlying truth. The foundation principles in God's Word are truths that transcend time and transform lives. They anchor every attitude, belief and practice in the life of the disciple. They should pervade our lives and engross our thinking. And they should envelop all that we do.

Biblical teachings on the subject of money — like all other teachings — stand on foundation principles from the Word. And while these *life principles* may appear on the surface to have little or nothing to do with money, they serve as building blocks for Bible-based money-specific teachings.

### THE PREEMINENCE OF GOD

*Thou art worthy, O Lord, to receive glory and honour and power: for thou hast created all things, and for thy pleasure they are and were created.*

— Revelation 4:11

There is but one God. He is sovereign. And to Him belongs all glory and honor and praise. These truths are sounded frequently and loudly throughout God's Word, and are clearly among its predominant teachings. Above all others, these teachings cry out for reverence and awe of the Holy One of Israel. He is a sovereign King, one to whose authority we should submit, and one whose greatness we should extol.

We acknowledge this great truth that there is only

one true God. And we publish it freely. But do we *live* it? The way we conduct our lives demonstrates just to what degree that we honor the King; by our actions we either acknowledge that He is King, or else we rob Him of His glory.

Do we always glorify Him by our actions? Do we manifestly crown Him King of our individual lives? Or do we allow the overthrow of His dominion? Do we forego a worship service — *just this once* — in favor of a relaxing day at the lake? Does television replace the visitation of the widows and fatherless? Do we spend more time reading the newspaper than studying God's Word?

Anything that comes between us and our service to God is a god. Some exalt themselves to lofty positions (Lucifer, for instance, in Isaiah 14). And too often, *we* exalt things or people to lofty positions. It was to the end of correcting this imbalance that Paul admonished the Corinthian Church to cast down "*every high thing that exalteth itself against the knowledge of God*" (2 Corinthians 10:3-5) — to tear down the idols in their lives and to resubmit to the kingship of Christ.

Jesus related this principle — that there is One above all others — to money in the *Sermon on the Mount* when He said,

*Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.... No man 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.*

— Matthew 6:19-24

To focus on the temporal — specifically, money — to the exclusion of the spiritual demonstrates a lack of proper balance, for those areas where your thoughts and energies are largely devoted also capture your heart: these are the things you care about most.

“*Ye cannot serve God and mammon*” is a key statement. Mammon — *mammonas* in the Greek — is the personification of wealth, specifically as a false god. Jesus is here pointing out that we ascribe to money the power to become a god: *The Almighty Dollar*. We bow to it. We slave for it. We devote ourselves to its increase. And we let it so *shine before men, that they may see our good works, and glorify our father which is in our pockets* (and in our hearts).

To say that “*Ye cannot serve* [both] *God and mammon*” implies that there is a choice to be made. What choice glorifies God? Are you willing to destroy the false gods (including money) in your life? Will you serve the riches of this world, or will you bow to the Treasurer, the One who own the cattle upon a thousand hills and all the gold of Ophir, the One who supplies all your need according to His riches in glory?

Joshua exemplified the right choice:

*...choose you this day whom ye will serve; whether the gods which your fathers served that were on the other side of the flood, or the gods of the Amorites, in whose land ye dwell: but as for me and my house, we will serve the LORD.*

— Joshua 24:15

Though it can become a god, money is not God. There is only one true God. Which will you serve?

#### THE PURSUIT OF GOD

*Brethren, I count not myself to have apprehended: but this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus.*

— Philippians 3:13-14

The Apostle Paul certainly was no stranger to the concept of seeking God. After his life-changing experience on the road to Damascus, he directed all his efforts toward making Christ *the* center — *the* focus — of his life. *Everything* else became secondary. He repeatedly expressed this principle in his inspired writings through such colorful phrases as “*striving for the mastery*” (1 Corinthians 9:25), “*running the race*”

(Hebrews 12:1-2), and “*pressing toward the mark*” (Philippians 3:13-14).

The pursuit of God involves our total devotion and complete allegiance to Him in all that we undertake. It means that we are to seek to please and magnify Him in *everything* — that we should serve Him with the whole heart and with singleness of purpose. The Bible is clear that we are to ascribe to Jesus Christ a position of preeminence: to make Him *the* priority in our lives (as opposed to one of a number of priorities).

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To pursue Christ with abandon brings Him honor. To pursue anything else, however, robs Him of glory. You see, pursuit embodies focus and the concentration of energies toward a single goal. By definition, then, the pursuit of any other requires the abandonment of the pursuit of God.

This is how Paul relates to money the principle that we should be found pursuing God. Consider again his blunt admonition to Timothy. Beneath the surface of Paul's very practical cautions, we find a much larger undergirding truth — that God alone should be the chief object of our love and pursuit:

*But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.*

— 1 Timothy 6:9-10

The unmistakable teaching here is that undesirable consequences result from loving money. Paul says, in fact, that to love money leads *directly* to temptation, entrapment, various lusts, many sorrows, and drifting from the faith. The person that Paul describes is one deeply in love with money. He covets it, and he lusts for more. He no longer ascribes to God a position of preeminence: instead of pursuing God, he chases after wealth. And his sad pursuit results in many woes.

What is the object of your pursuit? Are you chasing after fame, wealth or power? After social status or knowledge? Do you seek to satisfy the desires of the flesh? Do you lust for more leisure time?

For more *things*? What is the treasure of your heart?

Pursuing God requires focused effort. It requires movement. It requires a heart treasury filled with His love and a mind saturated with truth (Philippians 4:8). To pursue anything else — to move in any other direction — is to move away from God.

#### LIVING BY FAITH

*And the apostles said unto the Lord, Increase our faith.*

— Luke 17:5

As God's children, we never tire of hearing of our faithful God — of His majesty, His glory, His power, His promises:

*Know therefore that the LORD thy God, he is God, the faithful God, which keepeth covenant and mercy with them that love him and keep his commandments to a thousand generations....*

— Deuteronomy 7:9

Yet we so long for a *Jesus with skin* to see and touch and love that we sometimes forget that He is presently with us. It is so easy to become discouraged when attempting to walk by faith — Satan capitalizes on our doubts and fears, and calls our faith into question.

The bolstering of our faith is surely among the reasons that the Spirit inspired the writers of Scripture to paint many colorful pictures of venerable saints who "*fought a good fight*" and "*kept the faith*" (2 Timothy 4:7). The eleventh chapter of

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Hebrews is an impressive collection of many such characters — Noah, Abraham, Sara, Joseph, Moses, Rahab — men and women of courage, men and women of conviction, men and women of faith who stood firmly on the promises of God, trusting Him for deliverance.

What a great cloud of witnesses (Hebrews 12:1) are these faithful ones. And how their experiences strengthen us in our walks of faith! They had only a promise — a promise that they never saw fulfilled (Hebrews 11:39). Today we have so much more: a historical record of Jesus' life and ministry, recorded testimonies of His miracle-working power, and

firsthand accounts of His death, burial and post-resurrection appearance and ascension. We have different evidences than those gone before, but still we haven't seen Him; thus, the need for faith. Peter describes faith when (speaking of Jesus) he says, "*Whom having not seen, ye love; in whom, though now ye see him not, yet believing, ye rejoice with joy unspeakable and full of glory: Receiving the end of your faith, even the salvation of your souls*" (1 Peter 1:8-9).

Faith has strengthened and sustained God's children since the beginning of time. And the great cloud of witnesses continues to grow — faithful ones adorn congregations around the world, and are eager to testify of the tender mercies of a covenant God. But how is a life of faith related to money? There are a number of ways: let's consider just one.

Fear is the opposite of faith — consumption with fear connotes an absence of faith. Jesus revealed this truth when He calmed the storm-tossed Sea of Galilee that threatened the vessel carrying Him and His disciples (Mark 4:40). "*Why are ye so fearful?*" He asked them; "*how is it that ye have no faith?*" The life of the disciple of Christ is to be grounded in faith. Every aspect of that life — from worship, to family, to vocation, to finances — should be lived "*looking unto Jesus, the author and finisher of our faith*" (Hebrews 12:2).

One area specifically related to finances is planning for the future, a practice that God's Word clearly endorses:

*Go to the any, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest.*

— Proverbs 6:6-8

Solomon here teaches that it is wise to plan for the possibility of the interruption of income. Practically speaking, God's people may lose their jobs and may suffer through economic downturn or any number of financial reversals. It simply makes good financial sense to formulate a plan of attack.

While God's Word clearly encourages planning, the level of planning is to be balanced by faith. Consider, for instance, the words of the Master in His *Sermon on the Mount*, which *seem* to teach that we should make no plans for tomorrow:

*Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them.... And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of*

*the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? Or, What shall we drink? Or, Wherewithal shall we be clothed?... for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow....*

— Matthew 6:26-34

Does Jesus here contradict Solomon's wise instruction? No. The Greek word for *thought* in this passage is *merimnao*, which means *to be anxious*. *Don't be consumed with worry about your needs, He says, for your Heavenly Father will provide*. The major lesson conveyed here is not one of planning, but rather of proper priority — of seeking first the kingdom. Jesus does not condemn planning, but does clearly indicate that we are not to *toil* and *spin* in anxious thought about the future.

Despite balanced Biblical teachings, some fail to

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balance their planning with faith. Rather than leaning on God's promises of provision, they focus on the uncertainty of the future, and become engrossed with fear of the unknown. In an effort to plan for every possible contingency, they hoard their wealth and insure to the hilt as if God Himself might die. In yielding to his thievery, they allow Satan to claim victory — albeit temporary — over their faithful existence.

Solomon offers this additional insight on the subject of hoarded wealth:

*There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt. But those riches perish by evil travail.... As he came forth of his mother's womb, naked shall he return to go as he came, and shall take nothing of his labour, which he may carry away in his hand. And this also is a sore evil, that in all points as he came, so shall he go: and what profit hath he that laboured for the wind? All his days also he eateth in darkness, and he hath much sorrow and wrath with his*

*sickness. Behold that which I have seen: it is good and comely for one to eat and to drink, and to enjoy the good of all his labour that he taketh under the sun all the days of his life, which God giveth him: for it is his portion. Every man also to whom God hath given riches and wealth, and hath given him the power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God.*

— Ecclesiastes 5:13-19

An income, he says, is God's gift: it should be employed, not hoarded. To hoard riches, Solomon continues, works to the evil — even the sickness — of the reclusive owner. Clearly, God is not magnified in such an existence as this.

Do you base your financial plans on faith, or on fear? Do you allow Satan to rob your faith and to control your finances? Claim victory over the Evil One by calling to remembrance the many fine examples of faithful servants found in God's Word. And praise God for *His* faithfulness!

#### CRUCIFIXION WITH CHRIST

*I am crucified with Christ: nevertheless I live; yet not I, but Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me.*

— Galatians 2:20

In all of human history before Jesus Christ, animal blood was symbolically offered as an imperfect reminder of sin. The throats of bulls and goats (and other animals) were cut and their blood shed as *"the high priest entereth into the holy place every year with blood of others"* (Hebrews 9:25). But this sacrifice must have been offered perpetually, for it could never take away sin:

*For the law having a shadow of good things to come, and not the very image of the things, can never with those sacrifices which they offered year by year continually make the comers thereunto perfect.... But in those sacrifices there is a remembrance again made of sins every year. For it is not possible that the blood of bulls and of goats should take away sins.*

— Hebrews 10:1-4

These Old Testament sacrifices pointed forward to a perfect blood offering, one that *would* take away sins. Jesus Christ came in fulfillment of prophecy as the perfect, spotless *"Lamb of God, which taketh away the sin of the world"* (John 1:29). The Levitical priests many times offered sacrifices as reminders of sin,

*...but now once in the end of the world hath he appeared to put away sin by the sacrifice of himself.... So Christ was once offered to bear the sins of many; and unto them that look for him shall he appear the second time without sin unto salvation.*

— Hebrews 9:26-28

All of the Old Testament sacrificial offerings were *dead* sacrifices — their throats were cut, their blood, shed, their bodies, burned. It would never have been acceptable for a man to offer God his best sheep, then to allow that sheep to continue to roam his pasture. The sheep had to be taken to the tabernacle, its life had to be given, and its blood had to be shed as the law prescribed.

The Lord Jesus Christ was the last of these *dead* sacrifices — He died on the cross, shedding His life-giving blood for His children. But after three days He arose, and then later ascended to the Father on high where He now lives and reigns and rules and ever makes intercession for us — He's the first of the *living* sacrifices.

Today we are called to continue His legacy of living sacrifice. This is, in fact, one of the predominant themes in the New Testament. Paul wrote in Romans (12:1) that we are to "*present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service.*" The author of Hebrews echoed this theme:

*By him therefore let us offer the sacrifice of praise to God continually, that is, the fruit of our lips giving thanks to his name. But to do good and to communicate forget not: for with such sacrifices God is well pleased.*

— Hebrews 13:15-16

These are living sacrifices: living bodies, living praise, living works. Yet the life of the Christian is often colored with paradox: living sacrifice requires death. To be truly alive in Christ — to follow Him as a disciple and to enjoy the rich, abundant, fruitful existence that Jesus spoke about so often — entails a symbolic crucifixion. This sacrifice is a conscious, intentional decision to die to the world and to die to self. Jesus Himself taught this lesson in clear, unmistakable language:

*Then said Jesus unto his disciples, If any man will come after me, let him deny himself, and take up his cross, and follow me. For whosoever will save his life shall lose it: and whosoever will lose his life for my sake shall find it.*

— Matthew 16:24-25

Paul seems to have delighted in magnifying Christ's teaching on this subject. He wrote of it frequently, using such expressions as "*mortify the deeds of the body*" (Romans 8:13), "*crucified with Christ*" (Galatians 2:20), "*dead with Christ from the rudiments of the world*" (Colossians 2:20), and "*put off the old man*" (Colossians 3:9). Self-denial and self-sacrifice are patently central to the thrust of the New Testament.

Certainly, this theme of self-sacrifice applies to money. Consider, for instance, Paul's words in his second letter to the Corinthian brethren:

*Moreover, brethren, we do you to wit of the grace of God bestowed on the churches of Macedonia; How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality. For to their power, I bear record, yea, and beyond their power they were willing of themselves; Praying us with much entreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints. And this they did, not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God.*

— 2 Corinthians 8:1-5

A year earlier, as he closed his first letter, Paul appealed for the church's generosity toward a sister church a number of miles removed from Corinth. The Church at Jerusalem was suffering tremendous financial need, due to severe persecution and to general economic distress in the region of Judea. The Corinthian brethren had zealously undertaken an effort to raise funds for her ailing sister. But apparently, over the course of time, the project had lost its luster.

## This symbolic crucifixion is a conscious, intentional decision to die to the world and to die to self.

Paul takes the occasion of his second letter to remind the church of their initial enthusiastic reaction — how they had promised to give bountifully to this need. And to stimulate their redirected efforts, he offers anecdotal evidence of others' generosity. Paul was writing from the region of Macedonia, where he had related to the churches there both the plight of the Jerusalem church and the generous plans of the Corinthians.

And these Macedonians — who were *far* less wealthy than the Corinthian folk — had lavished their meager resources for this effort. Paul spared no words in describing the attitude of the givers: despite their own “*great trial of affliction*” and “*deep poverty*,” they “*first gave their own selves to the Lord*” and “*were willing of themselves*,” which yielded the “*abundance of their joy*” and “*the riches of their liberality*.” What an encouraging bunch of people!

Do you display the same sort of selfless attitude in the handling of your money? Do you follow your heart (and not just your mind) in money matters? Do your money management practices exemplify living sacrifice? I challenge you to search your heart for answers and God's Word for worthy examples.



These life principles are typical of the many that may be found throughout the Word. While they might *seem* to be unrelated to money, they form the foundation for every area of our lives. By extension, then, they

necessarily have *everything* to do with money.

There is virtually no limit to the principles that could be enumerated. Consider a few other possibilities and how they might relate to money:

- Bearing fruit, and firstfruits giving
- Responsible stewardship, and financial responsibility
- The grace of God, and the grace of giving
- Blessed are the poor, and blessing the poor
- Indebtedness to God, and the burden of debt.

Is your life founded on principles from the Word of God? Do you magnify God's sovereignty in your attitudes, or do your actions dethrone Him? Do you pursue God with abandon, or have you allowed gods into your life? Do you live by faith, or is your life ruled by fear? Do you consider others before yourself, or are you self-seeking? Does your handling of money exemplify godly principles, or might a stranger fail to notice that you're different from most?

May God help us to center our lives on Him.



*I thank Thee, Father, that  
Thou art a God of principle.  
Help me to be a man of principle.  
I long to honor Thee in everything,  
to seek Thee above all else,  
to look to Thee in faith, and  
to present my body a living sacrifice.  
Amen.*