

The Christian's Civil Responsibility

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[0 : 0 0] they referred to the letters to the romans as the constitution of the christian faith it is safe to say that there is no single book in all of god's word that so clearly spells out who man really is what he was what he has become what his problem really is what the solution is for the problem and what god has done through jesus christ in order to provide that solution as you open this great document this letter to the romans one almost gets the impression that the apostle is going to escort the reader through the whole plan and program of god as it involves an individual human being as the book opens we see man's plight and it is a pretty sorry one the apostle categorizes all men into one great mass of humanity and reaches the conclusion that all the world is guilty before god he deals with the three basic categories of humanity he talks first of all about the heathen the pagan and paul says this man is without excuse because he really has the testimony of god written in his heart god has given him conscience and he knows the difference between right and wrong then he treats the moralist and here is the man who is engaged in the self-help program he's going to scrub himself up and clean himself and make himself all morally shiny and acceptable to god but god has a standard of absolute perfection and no matter how moral the moralist is he can never approach the holiness and the righteousness of god and then lastly he deals with the one that you would think maybe would have a chance he's the religious man he's the one who is steeped in his ritual and in his religion he's got a creed and he's got a list of do's and don'ts and all the rest of it and paul's conclusion for the religious man is that he is just as lost as the irreligious man it all comes out to the finale as expressed there in chapters two and three so that the whole world becomes guilty before god paul says that every mouth may be stopped and all the world guilty before god i submit there is only one way you can stop a man's mouth and that is if he has absolutely nothing to say and it is as though man is paraded before this bench of heaven and god sits there and all of the verdict is in all of the prosecution the case is laid out who man is and what he is and how he has offended the holy god it is all spelled out in detail the indictment is there all of the charges all of the evidence is in and then god turns to humanity and says well here is the case that is presented against you what do you have to say in your own defense and the whole of humanity stands there with their mouths closed there is no defense they just they're utterly speechless the case against them is so overwhelming and so conclusive there is nothing to be said just nothing every mouth is stopped and the whole world becomes guilty before god do you realize that god could have just left everything as it was and he would have maintained his integrity his righteousness his holiness god was not obligated to do anything about man's plight not anything but because he is a god of grace and because he is a god of infinite love the kind of love that sent

jesus christ to that cross the kind of love that was extended toward us that even while we were yet without strength in due time christ died for the ungodly that kind of love that kind of love took the initiative took it upon himself to do something to resolve man's plight and what he did was he provided a sacrifice in the place of sinful man so that his holiness could be maintained his righteousness and justice could be satisfied and god would have a basis for letting the sinner go free what that is called dear friends is justification it has been defined as meaning justified never sinned that's a pretty good definition not very technical not very theological but it's true and that means that in the stead of the guilty sinner jesus christ stands in the way takes the brunt the full impact of god's judgment upon sin upon himself and this enables god to be just and the justifier of them that believe in jesus this is a glorious glorious doctrine this is the grandest news that humanity has ever heard this is what the bible calls the gospel the good news justification by faith it means you're guilty you're lost you're undone and you deserve the wrath and punishment of god and the good news is that god has sent jesus christ to become the sin bearer for you to take all of your sin upon himself so that your sin is punished for in his person the righteous demands of god's holiness are satisfied and god can justify you the guilty sinner that is the world's best news and the world's best kept secret that is justification by faith it is a forensic term a legal term it is the language of the law court of heaven it means that a guilty hell deserving sinner is pronounced to be absolutely righteous by a holy god and if you say how is it that that works how is it that god can do that god can do that because a perfect sacrifice died in your place and god's justice god's holiness god's integrity is intact in other words god in his moral essence is not diminished nor has he lowered his standard or demands in justifying the center he has simply paid the sin debt for the center in the person of christ that is justification by faith but how can god do that because man is clearly guilty oh that's the whole point guilt is presupposed so far as god is concerned none of us is innocent we are not innocent we are guilty that's what makes grace so wonderful that's what makes grace grace we're guilty we don't deserve freedom from sin we don't deserve justification we don't deserve imputed righteousness these things have come about because of a loving god not because of a deserving man so all of the emphasis and the glory is placed where it belongs it is on god paul begins proclaiming this and no one takes the justification by faith doctrine and explains it and elaborates upon it like paul does and you may be sure that there were some who thought this was a strange doctrine where did you get this paul is this something you dreamed up where did you come up with this thing justification by faith anyway i mean you can't expect people to buy into every new and strange doctrine that comes down the road paul says wait a moment wait a moment

there's anything new about this abraham our father was justified by faith two thousand years before jesus christ ever came abraham believed god and it was counted to him for righteousness and he explores that subject throughout the whole of the fourth chapter to prove to the jew who would object to doing away with the sacrifices and the feast days and the ritual and all of the religious rigmarole they would object to that and paul says wait a moment what i am proclaiming has a precedent it has always been this way abraham our father was justified by faith man has always been justified by faith and never will be justified in any other way and then when you come into chapter 5 he deals with that glorious theme of solidarity it opens up that we are in adam we are identified with adam you are part and parcel of the human race you are locked into adam that's where you derive your humanity you are one with him but then later in the chapter he says in the same way you are one with christ you have solidarity with christ just as you are in adam you are also in christ if you are a believer in him and have been justified by faith you are in union with jesus christ so that his destiny is your destiny you'll never be separated from him that is solidarity in the grandest scale chapter 5 is the much more chapters that paul spells out in no uncertain terms i'm just going to read a couple of these to you they really grab me god demonstrates his own love toward us in that while we were yet sinners christ died for us much more than having now been justified by his blood we shall be saved from the wrath of god through him for if while we were enemies we were reconciled to god through the death of his son much more having been reconciled we shall be saved by his life there is another in verse 15 and another in verse 17 they are just fantastic that is where we are if we are in christ we are justified paul wrote to the jews and says in the book of acts that you are justified by faith in christ you are justified from all things by which you could not be justified with the law of moises and chapter 6 brings us into the great theme that the believer who is in solidarity in union with christ is brought into a new sphere or a new relationship to sin you are dead to sin you really are you are dead to sin doesn't mean that you can't sin but it does mean that you don't have to before jesus christ came in and provided you with a new nature you couldn't do anything else scripture says even the plowing of the wicked is sin even the so-called good things that the unregenerate think they are doing does not impress god he sees them all as sin because that's the only that's the only nature that man has to work out of if he does not know jesus christ that's the only nature he's got it's the old sin nature it's corrupt through and through there is a familiar adage that goes around that says now wait a moment there's a little bit of good in the worst of us and a little bit of bad in the best of us it's a nice little cliché but it's lousy theology because it isn't true there is no good in any of us in our adamic nature that is the thing that is fallen it is corrupt it is rebelling rebellious against god it is not subject to the law of god neither indeed can be neither doesn't want to be that's the only thing the unregenerate have to work out of but paul says when you become

placed into union with christ by justification through through faith then you have a new nature that god implants within you it is the new man it is christ in you the hope of glory and whereas before you had no alternative but to go the sin route now you've got a choice therefore sin need not reign over you as before you are in the driver's seat now and the power of christ that dwells in you says you don't have to succumb to sin you may but you don't have to what this means is before i became a christian i didn't have any choice as regards sin i mean i had a conscience and i could violate it i could do conventionally good things that man would accept or i could do bad things that even man would not would reject but the point is in so far as god is concerned before christ comes in there's nothing good that you can do there just isn't anything i mean you can go out and donate money to build a hospital wing and the in the new children's hospital but god is not impressed now man will be impressed he'll take your picture and he'll see to it that you get credit and they'll say all kind of nice things about you and when they bury you somebody will eulogize you but god is not impressed that new nature is the one that gives the believer victory in the christian life makes all the difference in the world but have you noticed i'm sure you have if you're a christian have you noticed the tension within you the struggle that sometimes goes on it is encouraging to me to realize that apostle paul had the same problem he said there is a war within my members i feel a pull to go this way and i feel a pull to go that way it is a struggle the old nature is vying for ascendancy the new nature is vying for ascendancy one cannot do anything that pleases god one cannot do anything that displeases god the whole of the seventh chapter is devoted to that and we spent a considerable amount of time in it and then chapter eight deals with that glorious theme it opens with there is therefore now no condemnation to them that are in christ no separation why well because you've been justified you've been declared righteous you are legally forensically declared not guilty even though you are as guilty as sin the righteousness of christ has been imputed to you and that chapter opens with there being no condemnation and then paul goes on to hit the peak and he says because god has done all of this for you and he's done it all through christ he's made this enormous investment in you the death of his son do you know what god has committed himself to doing he has committed himself to working all things together for your good because you are in him and it makes no difference how difficult it makes no difference how much it hurts it makes no difference how sorry it is it makes no difference how painful it is it makes no difference if you lie down and die within the next 30 seconds god is working that for your good he's committed himself to doing that a believer can look at things that come into their lives and they can say i i think romans 8 28 is certainly true for most people most of the time but in this case it's an exception no way that god can possibly work this for my good but he's committed himself to doing that you may be sure that it is working together for your good no matter how much it hurts he is working it together for your good and the chapter closes with no separation fantastic no separation paul says i am persuaded that neither death nor life nor angels nor principalities nor things present nor things to

come nor powers nor height nor depth nor any other creature shall be able to separate us from the love of god which is in christ jesus our lord how is that because you are in union with christ christ cannot be separated from himself you are in him his destiny is your destiny where he goes you go his position is your position you are heirs of god and joint heirs with christ some people find the idea of no separation and the possibility of no separation just too much to handle they immediately begin throwing human logic at it and they say things like well what if you deserve to be separated my dear friends you never deserve to be joined if you are joined to jesus christ by faith via the grace of god you got into the body by grace you aren't going to be put out of the body on the basis of works it wasn't works that got you in it isn't works that keep you in we are kept by the power of god through faith unto salvation ready to be revealed for the last time first peter 1 5. it is not a question of deserts some might be asking the question well if that's true and there's no separation it looks to me like the jew the nation israel isn't very very well i mean they rejected the messiah so god has rejected them right they're separated paul says oh god hath not cast off his people whom he foreknew and romans chapter 9 deals with the sovereign issue of god calling israel through abraham unto himself the plan and purpose that he intends to accomplish through the nation israel chapter 10 tells the reader exactly what israel's status is before god right now and israel as a nation collectively or as an individual jew have the responsibility of confessing with their mouth jesus as lord and believing in their heart that god raised him from the dead and if they do they will be saved that's where the jew is right now chapter 10 addresses that and then chapter 10 chapter 10 goes on and culminates this particular theme with the restoration of israel that is realized in the next chapter and he is using the analogy of the gentile being a wild olive branch graft into the natural olive tree and the natural of course is israel and god is one day again going to graft israel back in now having spelled out all of that paul says having explained all of these things to you in these first eleven chapters all of this doctrinal information these wonderful things that god has done for us in christ when our plight was so miserable as it was i am looking to you for some kind of conclusion what do you think about all of this to what point does this bring you how do you respond to all that has been done for you in and through jesus christ paul says you know on the basis of what i've told you in these first eleven chapters there is only one thing you can do there's only one logical reasonable course of action that you can take i beg of you brethren on the basis of the demonstrated mercy of god that you present your bodies a living sacrifice unto god which is your reasonable service and don't be conformed to this world but be it transformed by the renewing of your mind that you may prove what is that good and acceptable and perfect will of god that's the only logical result that anyone can come to if they understand the first eleven chapters that's the only thing you can do it is only the most crass kind of ingratitude and rebellion that would turn

[20 : 19] a deaf ear to all that god has called us to in christ and refuse to do anything by way of making ourselves a living sacrifice to him now what paul is saying is listen i want you to understand that if you are in union with jesus christ what the lordship of christ really involves what it involves is this everything everything jesus christ did not come into this world and die in our place to provide us with a convenient sunday religion he has not come simply in order to present himself as savior but as lord and the very term lord and lordship implies that it encompasses the whole totality of your being everything it means that jesus christ desires demands has a right to penetrate every area of your being faith in christ is not to be a compartmentalized thing where you give the lord the right to rule here and here and here but this you keep for yourself he can't have that that's yours that isn't lordship paul says if you are in union with jesus christ this person has the right to control every aspect and facet of your being this means that jesus christ intends to make a difference in the kind of employee you are and employer you are and in the kind of mother and father you are and in the kind of husband and wife you are and in the kind of son and daughter you are and in the kind of student you are it covers every area of being not just sunday morning at eleven o'clock that's what lordship involves in fact the way you treat your fellow believer in christ will be determined or will be decided on the basis of how or whether jesus christ is really lord of your life if he is it'll affect the way you relate to one another i think this is the essence of what chapter 12 is all about in our interpersonal relationships in verse 9 let love be without hypocrisy abhor what is evil cling to what is good lordship will do that it will affect that lordship is extremely practical it just means hey i am not my own i'm bought with a price my life my life is not is not mine to do with as i please it isn't when i received jesus christ as my lord and savior i sold out everything to him lock stock and barrel i am his possession this is his body all he has done is give me stewardship over it and the responsibility for the proper use of it and its time and its talents and its resources and whatever else but it's his he's the owner i'm just the administrator i'm a steward that's all the corinthians didn't have that straight boy they were all they were involved in all kinds of what a mess what a mess and paul chides them and says what don't you know that your body is a temple of the holy spirit which you have of god which is not your own or you are bought with a price therefore glorify god in your body and in your spirit which are gods

for a for a christian to say for a christian to say this is my life and i'm going to run it the way i please he's either speaking out of gross ignorance or gross rebellion neither of which is acceptable you are a purchase possession and it will affect the way you behave it will affect not not only does jesus christ touch the areas of your life that involve your friends and your relationship to your friends jesus says yeah i i even want to i even want to impact your enemies i even want to change the way that you relate to your enemies and this is spelled out in the latter verses of chapter 12 never take your own revenge leave room for the wrath of god if your enemy's hungry feed him if he's thirsty give him a drink and so doing you will keep burning coals upon his do not be overcome by evil but overcome evil with good now you know a lot of christians can live with those things and say yes that's right i can understand that that's the way it affects things in that area but paul says now wait a moment i'm not finished yet the lordship of jesus christ will affect your citizenship you ought to be a better and a more conscientious and a more consistent citizen because you are in union with jesus christ you are to be in subjection to the powers that be you are not to be rebellious toward your government now granted there are good governments there are bad governments i do not think paul is addressing the issue of what kind of government is involved he is saying that god has ordained the concept of government it pleased god and is within the purview of wisdom on god's part that he establish administration and government in such a way that men exercise authority over other men there is a chain of command and god is the fountainhead of it all authority and all power comes ultimately from god and he filters down this by way of delegation and gives men authority over other men it may be local government state government national government whatever we have a responsibility to the powers that be and paul says i want you to understand that if anyone resists duly constituted authority he has opposed the ordinance of god and if you do that you will suffer the consequences you cannot violate the laws of the land without consequences and that's what paul is saying there he will receive condemnation upon himself you may you may go to jail you may pay a fine you may be punished in some other way and that's the price you pay for not complying with the law a christian ought to be a good decent responsible citizen he needs to be an asset to his government not a liability god is the fountainhead of all authority and he who resists government is actually resisting god even though the government does not have any spiritual connection at all even though some in government would secularize it even more than it is that does not negate the idea that government is ordained of god it is necessary to establish and maintain order government is designed to protect people and property from people government is designed of god to protect us from ourselves that's what it amounts to

because we are naturally born with rebellion greened in us and we do not naturally respect other people and other people's property we have to be taught to do that and we have to be taught that there are consequences if we don't do that because by nature we don't and one of the greatest things that any parent can do for their child is start early and by early i mean when they are but months of age begin instilling in them the principle that you are their authority and they have a responsibility to be submissive to your authority and if you think you can start teaching it when he's 14 forget it i cannot tell you people that i have talked to who all at once want their child to be respectful to authority and respectful to the school and respectful to this or that and they start when they're 16 years old and then finally they throw up their hands and say i just can't do anything with them i just can't do anything with them and my answer is always the same you can't do anything with them now because when you could have done something with them you didn't do anything with them the battle's lost you can instill a respect for law and order and authority in your young people paul even talks about the minister of god in verse 4 and he is nothing more than a civil authority we would identify him with a local policeman put a badge and uniform on him a pistol on his hip and that's the person paul was talking about in verse 4 is a minister he's a minister of god he may not be a christian probably isn't but he's a minister of god because he is functioning in connection with the establishment that god has ordained and sometimes he has to exact justice right on the spot and paul says he doesn't bear the sword for nothing that means he isn't packing a pistol for nothing he has it to use and it can be used if need be so it is necessary to be in subjection not only because of wrath but also for conscience sake that means that you need to be in subjection not only in order to be responsible to the authorities but because of your own conscience because you need to sleep at night and you shouldn't violate your own conscience this is the reason says paul that you pay taxes can you believe this is paul saying that the lordship of jesus christ even involves your attitude toward taxes that's precisely what he's saying is there anybody here with great relish who writes out that check for their uncle do you really like to do that nobody i know paul says that's the price you pay for government and i want to say something because some christians feel some christians feel that because the tax situation is in such serious need of reform that that somehow justifies them in withholding cheating on income tax or whatever else because everybody knows that the government rips you off for more than it has coming anyway may i say there will always be a need for tax reform always there always will because you have fallible human beings who write legislation that involve your taxes and you have fallible human beings who live under those people from whom the taxes are exacted so we have fallible people who write the legislation

who provide some convenient loopholes for special interest groups and who plug other loopholes and another regime comes in and they do the reverse and so it goes and they are imposed upon those who are fallible human beings and the whole thing is just a system that is built upon human fallibility there are always going to be inequities in the taxes there will always be a need for tax reform somebody's always paying more than they should somebody else is always paying less than they should that's life that goes with the territory of being a fallen creature living in a fallen world so you do the best you can you try to make the corrections you try to vote for the people who bring about the right kind of changes but with the realization that it is an imperfect world and it always will be okay so this government has got a lot of room for improvement there are a lot of things about it we'd like to see changed but as i've said before it is head and shoulders above anything that any other nation in the world has going and you wouldn't trade it for any other system neither would i with its flaws and all the rest of it so paul says pay your taxes with a smile and quit your belly aching well actually that's reading in the white spaces a little he didn't say quit your belly aching but I I think I think it's implied there we live in a fantastic nation it is a wonderful place to be alive with all of its faults shortcomings and everything else it's a grand country keep that in mind the liberties and freedoms you enjoyed the opportunities that you have that others wouldn't even dare dream of you have them under this system of government keep that in mind the next time you grumble about paying your taxes then Paul says render to all what is due them that means give back that implies goods and services received that means the income you derive you derive because you have a government in force that protects you and provides these opportunities for you so when you pay your taxes to them you are simply giving back to them that which you have derived from them which you would not have if it were not for them you aren't giving your government anything you are paying for what the government gives you and you receive from them sometimes we don't think we get as good a deal as we should but that just means that somebody else is getting a better deal so relax maybe your turn will be next year Oh nothing to anyone that means that the Lordship of Jesus Christ even affects your indebtedness and your attitude toward your financial obligations Christians ought to pay the bills I don't think Paul is opposed to the idea of borrowing capital or borrowing in general because other portions of the scriptures make it clear that lending and borrowing was accepted and God even provided some guidelines for it so he's obviously not opposed to it but what this means is oh nothing to anyone means don't renege on your debts don't be a deadbeat pay your bills pay your bills I think this goes for Christian organizations as well I think this goes for churches think churches ought to pay their bills for some reason or another some Christians are persuaded that God uses a different mysterious kind of arithmetic for Christian organizations than what he uses for an ordinary household you know when you sit down with your sweetie and you look at the income and you look at the outgo and you wonder how you're going to juggle this and how you're going to make it work and where you're going to get enough money for this

and that and everything and there are certain things you want certain things you need certain things you want sometimes we get those mixed up and that creates problems too but we look at how much this particular thing costs and we look at the kind of money we've got to work with and we come to this conclusion we say we can't afford it really the decision is not ours to make the arithmetic has made the decision for us we don't have to decide this is what the numbers say and the numbers say we can't afford it so you do it out it I dare say most all of you have done that you may do it many times a year and you live with that that's no big deal but I wonder how many of you would be willing to do this when I look here is this item that we want and we can't pay for it we don't know where the money's coming from to get it but we really believe God wants us to have it besides we prayed about it that covers a multitude of sins we prayed about it so we're going to go ahead and purchase this thing and it's only eighty five dollars and twenty four cents a month for the next zillion years and we're going to trust God for a miracle is there anybody here that runs our household that way I hope not that's irresponsible there isn't anything else you can call it that is not faith that is foolishness but somehow or another when this kind of attitude is brought over into a church or a Christian organization there it seems to be mysteriously transferred into an opportunity for a great demonstration of faith we don't have the money to do this we don't have any idea where the money's going to come from but let's trust God you know what God's saying leave me out of this buster leave me out of this

[38 : 53] I mean I'm the guy who devised arithmetic and for you two plus two equals four just like it does for the ungodly barkeeper down the street no difference and when Christians crawl out on a limb expecting God to rain dollars out of heaven or provide some kind of miracle to get them out of a jam that is fiscal irresponsibility Christians ought not to have anything to do with that someone said where's your faith that isn't faith that is taking common business practices and principles and just throwing them out the window and asking God to operate in some different way I don't think he does I don't believe he does that he doesn't honor that saw in a publication not long ago I'm not even going to name this man I don't particularly care for his theology I certainly don't care for his methods this ye who had a vision of a 900 foot Christ I don't know how in the world he measured him 900 feet in a vision and you know what this 900 foot vision of Christ told this man you are supposed to send him money and you know all kinds of suckers and I can't think of a of a better word I don't want to be nasty naive innocent babes in the woods suckers send money to this man the last one was when the funds dried up he didn't see a 900 foot

Christ but it was at seven hours I think it was a seven-hour conversation that he had with Jesus just as surely as you are right in front of me he sat down and he talked to Jesus for seven hours and you know what Jesus told him told him to write to all of his supporters and tell him all that they're supposed to send in two hundred and forty dollars piece and he's thousands upon tens of thousands of pieces of mail went out and you know gullible innocent naive sweet people I'm thinking of a I'm thinking of how vulnerable the elderly are to these things innocent sweet little people who live he got an existence day to day on their social security and they look at something like that and say well if that's what God told him to do I surely don't want to go against God and they sit down and write out a check for two hundred and forty dollars and send it off to that Joker I submit that is an embarrassment to the Christian community and a disgrace to Christianity is it any wonder is it any wonder that non-christian people get turned off at people who claim to be Christians these kind of shenanigans you don't even need any spiritual wisdom to see through that kind of phony baloney pathetic you don't owe anything to anyone and that doesn't mean that you crawl out on a financial limb overextend yourself and then beg God to come through and protect his own integrity and his reputation because we've run up a string of bills that we can't pay terrible terrible

I think union with Christ will affect the way we pay our bills and union with Christ will certainly affect our moral standard of living and our attitude toward morality as Paul indicates here in the verses that follow we are to behave properly as in the day not in carousing and drunkenness not in sexual promiscuity and sensuality not in strife and jealousy because union with Jesus Christ will provide for you a new standard of living whereby you are to be clothed with Christ and if you put on the Lord Jesus Christ which is not the same thing as being in union with Christ you are in union with Christ that is how God views you but when you are clothed with Jesus Christ that's how the world sees you you are a manifestation of your Lord it means you take on the likeness of Jesus Christ that's a pretty big order that's what every Christian that is supposed to be the norm you that's what we who name the name of Christ in the name of Christ are supposed to be we are supposed to be clothed with the Lord Jesus so that when people look at us they see a new quality a new character something different about us and what they see is Christ how do they seem they seem in the way you relate to your friends in the way you relate to your suppose to enemies in the way you relate to your government in the the way you relate to moral issues, you've got standards and you've got convictions.

You've got a Lord who loves you and you are submissive to his authority. You are clothed with Christ and people see that and it makes a difference. It makes all the difference in the world.

When you are, you'll not be making provision for the flesh. The world will notice the difference.

[44 : 48] I tell you, this book of Romans is just so great. I marvel at the layout of it.

I marvel at the content of it, the organization of it, the subject matter. I just cannot believe how anybody can spend any time in this epistle and say, eh, some man wrote it, that's all.

This is the pen of the Spirit of God through the instrumentality of Paul the Apostle. And it's a glorious, glorious document.

I really enjoyed it. And we're going to enjoy what comes up, too. I'm not finished, but I'm quitting. We've got five minutes and I want you to have time for some input. Questions or comments?

Jerry?

[45 : 49] Jerry? Mark, wasn't it, uh, Bill's author that, uh, in his, uh, financial philosophy, uh, talked that we should not go into debt or anything that was depreciated in value?

Mm-hmm. Yes. That is one of his, uh, cardinal principles. In the upcoming seminar that will be in Springfield in May, and there is some information about it in that little sheet on the marital class that we'll be starting, I think that's a position that they'll be taking, too.

And it's an excellent rule of thumb. One of the reasons why we have made this seminar a requirement for those who are in the marriage course is that so very, very often financial problems play a very key part in the conflicts that marriages experience.

And there are some wonderful principles that if you just know them, you can put them to work and they will work and work for you and deliver you into financial freedom.

And, boy, it really has a way of taking the pressure off of a marriage. There are too many pressures on marriages today just by virtue of living in the 20th century. And to be able to enter into financial freedom is a wonderful thing.

[47 : 08] The guidelines will be given whereby you can do that. Just briefly, what Jerry was referring to is to operate as a rule of thumb. Don't make any purchases on credit unless it is for something of appreciating value.

Now, that just about eliminates a lot of things. One of the worst enemies you have, whether you realize it or not, one of the worst enemies you have is a plastic credit card.

Now, if you use it with restraint and you use it responsibly, it can be a nice item of convenience. It can be a help. But if you are subject to the temptations that so many are in using it with the hope that surely the Lord will come before the first of the month, don't count on it.

And you can really crawl out on a limb that way. And the next thing you know, you're in over your head and then the pressures really begin to mount. And a lot of marriages have been absolutely devastated by financial problems.

Dave? That is a very good principle, but the problem is to know what is the appreciating virtue. Well, ordinarily, ordinarily, it isn't too difficult to determine.

[48 : 29] There may be some exceptions, but there are, for instance, I guess it can be questionable depending on what the economy is as to whether even a home is a depreciating item.

That maybe depends on the house. There are objects of art that may be appreciating in value. That's a whole different situation.

But by and large, I think a good rule of thumb is by and large, don't buy what you don't need or can get by without. Don't buy it on credit.

There is a good old-fashioned American principle of saving your money so you can buy what you want and pay for it when you make the purchase.

We have lived in a credit mentality for decades here in this country. And I wonder, I don't know enough about economics.

[49 : 26] Someone said you could put all the economists end-to-end around the world and you still wouldn't reach a conclusion. I don't know that much about economics, but I suspect that the whole credit surge that we've been living on for the last 30 years is at least partly responsible for the economic chaos that we're experiencing right now.

Someone else? Hazel? Here's what someone said when I was there ago, an automobile dealer, that he made more money on the interest that he drew than what he made on the sale of the car.

That is when he issued him a system of monthly payments, you know, for \$16, \$18, \$20, or whatever month. And the interest that he got from that was more than what he made of the initial car for the car.

I don't doubt that. I don't doubt that a bit. Anybody else? Well, it looks like a beautiful spring day out there, and it isn't even spring yet, but we'll take it, won't we?

Let's stand. We'll all be dismissed, and we can go enjoy the great outdoors. Our Father, we thank you for this portion of Scripture that we have again been privileged to consider.

[50 : 53] We thank you so much for the great theme of justification by faith through the finished work of Jesus Christ. And we would especially pray now before we dismiss that if there are any here this morning who have never entered in to the joy and the peace that can be theirs by being in union with Christ, that you'll reveal that loss to them and cause them to know that whatever they may be attempting or whatever they may plan to attempt to make themselves righteous before you is to no avail that there is only one way, one God, and one mediator between God and man, the man Christ Jesus.

May they flee to Him or seek out help from another believer who can point them to Christ. We pray that they'll have no rest and no peace until they find it in the One who truly has it to give.

To this end, we pray for them and commit each and every one here in Christ's name. Amen. If any of you would like to talk with me about a spiritual problem or about any lack of Christ that you may have in your life, feel free to approach me.

I'd like to talk with you.