

WHAT TO DO WITH MONEY AND PROPHETS

By Paul Penno, Jr.

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Joseph Heer, eighty-nine, had the utility company turn off the gas to his Washington, Pennsylvania, home two years ago to save money. He died the other day—alone in a house that was freezing.

Another heart-wrenching example of the suffering endured in silence by the poverty-stricken elderly? Hardly.

Near the body, in an unlocked safe and a box, the coroner found \$188,545.99 in cash as well as a bank book showing a \$400,000 balance. What can explain such a modern Scrooge's fatal fascination with money?

Something about the stuff is as eerily bewitching as the ancient Aztec's compulsion for human sacrifice. Money has a psychic, irrational, demonic hold on human beings. The passion to get more of it is akin to the alcoholic's craving for drink and seems as universal as the human yearning for sex.

America now boasts more than a million millionaires, most of whom won't admit they are rich. ("You can't relax now until you have ten million," says Christopher Leinberger, president of Robert Charles Lesser & Company.) And most Americans who are not millionaires want to be. So the have-nots are probably no more righteous than the haves. The new California heroes are the rags-to-riches lottery winners.

Our million millionaires may poor-mouth themselves, but to Third World paupers the average American on welfare seems rich. Someone who can't afford a pair of shoes or a bicycle naturally thinks anyone owning a TV or a refrigerator is wealthy. American millionaires make up less than one percent of our population, yet they have a third of the nation's private wealth. And this disparity is worldwide. Americans, who total less than 6 percent of world population, consume a third of its resources. Our air conditioners alone eat up as much electricity as does the entire sprawling mass of China's one billion people. Per capita, the average American earns 50 times more than does one third of the people on earth.

Are we the "rich people" that the apostle James says "have hoarded wealth in the last days" who "have lived on earth in luxury and self-indulgence?" James 5:3, 5, NIV.

What's wrong and what's right about our use of money? The Ten Commandments, if appreciated and followed, would long ago have solved the world's painful economic inequities. But they haven't succeeded. Some spiritual virus continues to create vast gulfs between haves and have-nots.

One attempt to solve this inequity is communism. The majority of people on earth now live under some form of it. But communist ideology has largely failed. At the same time, capitalist nations haven't solved the problem either. If neither the Ten Commandments, communism, nor capitalism have been able to do it, what is the solution? Must only a few spiritual giants such as Mother Theresa point to a victory over materialism that the rest of us can't hope to achieve?

Scrooge, in Dickens' *A Christmas Carol*, learned to conquer his compulsive love of money by the hair-raising intervention of a nightmare specter—Marley's ghost. A U.S. citizen involved in Hong Kong smuggling of high-tech components to the People's Republic of China had a similar nightmare. He saw a nuclear missile launched from China and headed for the United States. As it was about to detonate, he saw his name written on it. Scroogelike, he woke in horror and resolved to come clean about his smuggling.

Is there a better way to learn to handle money than suffering agonizing nightmares about what will happen to us after we have misused it selfishly? It is true, as Jesus said, that God's final judgment will probe deeply into how we have used money. Everybody who loves money (and who doesn't, by nature?) realizes that a potential Scrooge lurks in his or her soul. But fear of retribution alone cannot solve the problem. Dickens entertains us, but does not convert us. The good news of the gospel alone can do that.

Jesus doesn't condemn us for being born with a natural love for money; it's as endemic to human nature as the desire to live. He knew the temptation just as much as we do, even more. The devil offered Him more than any lottery could, bidding higher for His talents than for ours, because He had so much more to be bargained for. We read that Satan took Him "up on an exceedingly high mountain, and showed Him all the kingdoms of the world and their glory. And he said to Him, 'All these things I will give You if You will fall down and worship me.'" Matthew 4:8, 9, NKJV. In other words, join the human crowd in greed. In wrestling with that real temptation, the Son of God learned by firsthand experience how subtle and deep is this human

yearning for money, power, and things. He was “in all points tempted like as we are, yet without sin.” Hebrews 4:15.

Jesus’ solution to our selfishness is not to create a handful of Mother Teresas to shame everybody else, but to share with all of us the good news that we can enjoy a dynamic, practical victory over the love of money.

How? The answer is simple, yet permanently effective. And it brings to an end our nightmares about future judgment.

The secret is a fundamental truth that underlies all human existence: *No human being anywhere can claim rightful title to even one dollar as being his or hers.* This principle is taught in a well-known verse: “God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish.” John 3:16, NKJV. Obviously, this means that “the world” was doomed to “perish” unless God gave that Gift. It’s a blunt, straightforward recognition that “the world,” (everyone, not just believers) owes everything to that divine Gift. No one can believe the gospel without recognizing immediately that he now relates to money and things in a new way.

Another text states the same principle even more clearly: “The love of Christ constrains us, because we judge thus: that if One died for all, then all died; and He died for all, that those who live should live no longer for themselves, but for Him who died for them and rose again.” 2 Corinthians 5:14, 15, NKJV. The original language implies that a new compulsion now grips the heart, stronger than the old compulsion of selfishness.

This powerful truth lays an ax at the root of our love affair with money. If we believe that Christ “died for all,” that is the same as saying that we died along with Him and that if He had *not* died for all, we would all be dead and would therefore have nothing.

Go to a third-world country and discover that you have a decent suit, some shoes, a car; many of them have almost nothing in comparison. You’ll feel embarrassed to have so much, and they so little. How can you help them learn what the gospel means? If you give them your shoes, your suit, and your Volkswagen, you could help only a few of them, and then your service for them would come to an end, for you couldn’t get very far walking barefoot.

Then you discover these verses. You tell the people: “This suit, these shoes, even that car, are not mine at all. I can’t lay a rightful claim to even one shilling. But there is one thing I can lay claim to. Can you guess what it is? Something that is mine by right, that I

deserve, that I have earned, according to the gospel in the New Testament.” They couldn’t guess, so you told them. My grave.

Everything else that I possess is only lent to me by the grace of the One who died for all. This means I am His steward, or His employee. It makes no difference whether I believe this or not—the fact remains the same. We are all, even atheists, eternally and infinitely in debt to that One. Not only did Christ’s sacrifice purchase for us the prospect of life after death, even the good things of this life come to us the same way. “To the death of Christ we owe even this earthly life. The bread we eat is the purchase of His broken body. The water we drink is bought by His spilled blood. Never one, saint or sinner, eats his daily food, but he is nourished by the body and the blood of Christ. The cross of Calvary is stamped on every loaf. It is reflected in every water spring.”¹

This is a release from the compulsive tyranny of coveting. It becomes easier to say No to things you didn’t need and which would only give you a sense of guilt for possessing them. It becomes easier to say Yes to giving and you actually begin to see light in that famous word, “It is more blessed to give than to receive.” Acts 20:35. Relieving someone else’s need begins to be fun once you realized that you aren’t actually giving anything; you are just passing on what has been lent to you. During those occasional moments when you are in your right mind, you realize that you can’t take anything with you when you go. No one holds title to anything beyond his precarious next breath.

To save us from any painful vestige of Scroogism, God has instituted a plan of managing money that perpetually reminds us that we do not own “our” assets. In the early days of our world, even before there were any Jews, He instituted the tithing system—returning one tenth of all we get to Him. “Jacob made a vow, saying, ‘If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, . . . of all that You give me I will surely give a tenth to You.” Genesis 28:20, 22, NKJV.

The idea is not that God is poor and needs a dole from us. And it’s not a taxation system. To return a tenth of our income to God is an acknowledgement that “if One died for all, then all died.” 2 Corinthians 5:14, NKJV. It’s an acknowledgement that we are handling Someone else’s property. The tenth we return to Him says

¹ Ellen G. White, *The Desire of Ages*, p. 660.

that we see ourselves as thankful stewards of life itself. Tithe is a tangible hallelujah, a lifeline that helps connect our alienated souls to reality, a reminder of our tenuous grasp on life and on all we have.

The principle of giving is the antithesis of getting. Everyone is born with the spirit of getting; no baby ever cries because another one is hungry. The “cheerful giver” whom God loves is not that way by nature. No one has any natural-born righteousness. The “cheerful giver” is a selfish person (we all are by nature) who has been renewed by a heart appreciation of the “unspeakable gift” of God’s grace in Christ. His cheerful giving is the fruit of a faith that works by love. See 2 Corinthians 9:15; Galatians 5:6.

Although God so loved the whole world that He gave His Son for it, those who appreciate the Gift are stockholders in His grand enterprise of telling the world the good news. All who believe are members of His family, with a vested interest in the plan of salvation. The tithes and offerings that are acceptable to God are those that are given as freely as He gave His offering in our behalf. God has directed that they be used in His worldwide program of proclaiming the good news: “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. . . . Bring all the tithes into the storehouse.” Malachi 3:8-10, NKJV.

The “storehouse,” or God’s “house,” symbolizes His temple or organization on earth the church. We don’t *pay* tithes to God, nor *give* them; we *return* them to Him. They are His. He does not keep a cent for Himself, but uses all of it in support of His world network of agencies proclaiming the pure gospel His church on earth.

Does God intend for even poor people to return to Him a tenth of their meager income? The answer is that *everyone* is invited to share in the blessing of being shareholders in God’s enterprise. Never in the history of the world has anyone suffered because of returning the tithe to the Lord. He has made Himself personally responsible to fulfill an ironclad promise: “‘Prove Me now in this [tithe-paying],’ says the Lord of hosts, If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. And I will rebuke the devourer for your sakes.” Malachi 3:10, 11, NKJV.

The tyranny of materialism is cruel bondage, a constant oppression of spirit. It is the pressure of keeping up with the neighbors or the relatives, excessive concern for clothes, houses, furniture, cars, vacations, anything to bolster our sagging self-esteem.

In loving concern for our happiness, the Lord pleads with us, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” Luke 12:15, NIV.

Could Jesus have been speaking especially to us today? Yes, most surely. Never in world history has any people had more “good things laid up” than we have. Jesus’ point is that these material baubles are neither true wealth nor permanent. “The pagan world runs after all such things.” Verse 30, NIV. But God has already given us wealth infinitely better! “Your Father has been pleased to give you the kingdom. . . . Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near. . . . Where your treasure is, there your heart will be also.” Verses 32-34.

Joseph Heer, with more than a half million dollars, was a pauper. His money was worthless to him. Each of us has access to unlimited spiritual riches. A millionaire won’t stoop to rifle a garbage can. A child of God who knows he has inherited the kingdom will find no fascination in the perishable baubles of this world.

Jesus wants everyone in the East Bay to be well educated in the knowledge of the full truth of His word. He said, “I do not call you servants any longer, because a servant does not know what his master is doing. Instead, I call you friends, because I have told you everything I heard from my Father” (John 15:15, GNB). But the world rejected Jesus and crucified Him. Although the Father raised Him from the dead, He took Him back to heaven not with the purpose of abandoning us here on earth, but to wait until people really *want* Him to return. There is no point in His being rejected and crucified *again*!

Therefore, in His place He has sent the Holy Spirit to call, to invite, all who “will” to come to Him and prepare for eternal fellowship with Him when He returns. Is it still His desire that we *understand* the full truth? Does He desire to hide anything from us? No, the Holy Spirit appoints and instructs His servants to *communicate* the full truth to us all. When Christ ascended to heaven, He gave special gifts to His people which are to be shared with all mankind:

“When he went up to the very heights, he took many captives with him; he gave gifts to mankind.’ . . . He appointed some to be apostles, others to be prophets, others to be evangelists, others to be pastors and teachers. He did this to prepare all God’s people for the work of Christian service, in order to build up the body of Christ. And so we shall all come together to that oneness in our faith and in our

knowledge of the Son of God; we shall become mature people, reaching to the very height of Christ's full stature" (Ephesians 4:8-13, GNB).

These "gifts" are more valuable than any amount of gold, silver, or jewels, for they are "spiritual gifts," and thus they can never be carried away by floods, fire, or thieves. "It is love [*agape*], then, that you should strive for. Set your hearts on spiritual gifts, especially the gift of proclaiming God's message" (1 Corinthians 14:1, GNB). Ah! To know how to do that no joy on earth can compare with it.

And these gifts have remained with God's people all during the thousands of years since Jesus was here, and will remain right up to the time when He will return again. "In everything ye are enriched by him, in all utterance, and in all knowledge; even as the testimony of Christ was confirmed in you: so that ye come behind in no gift; waiting for the coming of our Lord Jesus Christ" (1 Corinthians 1:6, 7). This is Jesus' love in action!

One of these most precious gifts that God has given to His people is that of "prophets." For thousands of years, prophets have been called by God as special messengers for Him. In the primeval beginning when God created a perfect world, He communicated directly with Adam and Eve (see Genesis 3:8, 9). But when our first parents yielded to the deceptions of the "serpent," Satan, they could no longer endure to hear God's voice directly.

In the days of Moses, the people pleaded with him, "If you speak to us, we will listen; but we are afraid that if God speaks to us, we will die" (Exodus 20:19, GNB). Prophets are therefore go-between messengers. God said to the prophet Ezekiel, "Thou shalt hear the word at my mouth, and warn them from me" (33:7). It would be good if everyone could "hear the word" directly from God, but people are not prepared to "hear." Therefore the gift of prophecy is needed. Moses cried out, "Would God that all the LORD'S people were prophets, and that the LORD would put his spirit upon them!" (Numbers 11:29).

The entire Bible has come to us through this "spirit of prophecy." God has always given His prophets unmistakable credentials: "If there be a prophet among you, I the LORD will make myself known unto him in a vision, and will speak unto him in a dream," (Numbers 12:6). Spiritual prosperity depends on our listening to the messages of the prophets, and heeding them. There was once a king of Judah who was faced with a terrible national danger. Enemy

kings were preparing to attack his defenseless kingdom. But Jehoshaphat encouraged the people with these words: "Believe in the LORD your God, so shall ye be established; believe his prophets, so shall ye prosper" (2 Chronicles 20:20).

This precious gift of prophecy is called "the testimony of Jesus" in Revelation 19:10. It is Jesus communicating with His people through the ministry of a prophet whom He has chosen.

Is the gift of prophecy still alive today? God has promised that this gift would be restored to His people in the last days. In Revelation, God's true people are symbolized by a "woman" who has to endure the wrath of the "dragon," identified as Satan. Her last "remnant" of followers in the last days will endure the "dragon's" worst wrath as he goes "to make war" with them; but the Good News is that they will "have the testimony of Jesus Christ," which is defined as "the spirit of prophecy" (12:17; 19:10).

Seventh-day Adventists believe that the "spirit of prophecy" has been manifested in the life-ministry and writings of a true prophet, Ellen G. White. These are a most unusual group of Christians who exist in almost all countries around the world. They differ from other Christian churches in that they observe the original Bible Sabbath, the seventh day; they also believe that salvation is through faith in Jesus; they believe that genuine faith "works" by love and purifies the soul; they do not use alcohol or tobacco in any form; they believe in being vegetarians; health ministry is a very vital part of their belief and service for the world. In all their congregations they strive for that experience of love that binds all races and classes into one people in Christ. Their message is propagated worldwide through a ministry of love. It is a revival of primitive, apostolic faith in Jesus.

Although Ellen G. White died in 1915, her message lives on in her books, which number about 60. Her total writings are over 100,000 pages, 25,000,000 words. She is one of the most prolific woman writers of all history. One volume, *Steps to Christ*, has been published in over 100 languages. Many others have also been widely translated, and are available in India. She was a humble woman of only three years of schooling, yet her writings command respect everywhere. Many Indian philosophers would say she was a "mystic," because she saw visions in which heavenly beings spoke to her and revealed spiritual truths. But she was far more than what is usually thought of as a "mystic," for her life was totally dedicated to service for other people. She was not seeking spiritual development for

herself. All that she saw in vision she made known to others. There was no secret wisdom or instruction; all was as open as sunlight. Her heart-burden was to lead people to know God personally, through the revelation of His word.

One brief example of one of her visions must suffice. On June 6, 1863, during a prayer meeting she was given a vision concerning an aspect of Gospel ministry almost totally neglected at that time—healthful living. In fact, trained physicians of that day ignorantly relied on blood-letting and poisons such as calomel, knowing almost nothing of rational, common-sense methods of treating the sick. The vision given to Ellen White on that occasion opened up to her mind vast principles of healing ministry decades ahead of the physicians of her day.

What interests the modern reader is the *content* of those early visions on health and healing. She saw:

(1) Cancer is caused by a “germ,” and among other methods can be transmitted by eating meat. The word “virus” was unknown in her day, but today reputable scientists have proven her words true.

Dr. Ludwik Gross says: “Experimental data began to accumulate pointing more and more to the possibility that many, if not all, malignant tumors may be caused by viruses. Thus a large number of malignant tumors of different morphology and in different species of animals could be transmitted from one host to others by filtered extracts.”² Says Dr. Robert J. Huebner, chief of the Laboratory of Infectious Diseases at the American National Institute of Health, Maryland: “There isn’t the slightest doubt in our minds that human cancers are caused by viruses. To this extent, they are simply infectious diseases.”³

(2) Ellen White was shown in 1863 that “tobacco is a poison of the most deceitful and malignant kind, having an exciting, then a paralyzing influence upon the nerves of the body. It is all the more dangerous because its effects upon the system are so slow, and at first scarcely perceivable. Multitudes . . . have surely murdered themselves by this slow poison.”

This was revealed to her at a time when physicians were regularly prescribing smoking cigars for their patients suffering from lung disorders! Now, nearly a hundred years later, science is catching

² *Journal of the American Medical Association*, December 1956).

³ *Newsweek*, March 27, 1961.

up. Practically all reputable scientists and physicians recognize the danger in the use of tobacco. Lung cancer kills some hundreds of thousands of victims each year in North America.

(3) Ellen White was shown that “the use of liquor or tobacco destroys the sensitive nerves of the brain, and benumbs the sensibilities.” “Reason is paralyzed, the intellect is benumbed, the animal passions are excited, and then follow crimes of the most debasing character.”

Says a modern report: “Every time a person takes a few drinks of an alcoholic beverage, even a few beers or cocktails at a social function, he permanently damages his brain, and probably his heart and liver also.”⁴ Science now proves that even the most moderate social drinker kills off brain cells every time he takes a drink.

(4) Ellen White was shown that “rich, unhealthful food” creates a desire for stimulants such as alcohol. “Many who would not be guilty of placing on their dinner table wine or liquor of any kind will load their table with food which creates such a thirst for strong drink that to resist the temptation is almost impossible.” Here is a hidden, “respectable” source of alcoholism!

Modern scientific experiments now demonstrate that rats fed a healthful diet show no desire for alcohol. But rats fed a diet of modern “junk foods” with spices, coffee, condiments, and sugar, will choose a solution of ten percent alcohol instead of pure water. Then, when they are again fed a healthful diet, they stop drinking the alcohol and prefer pure water.

(5) In the 1863 vision Ellen White was shown that “both the blood [in the meat] and the fat of animals are consumed as a luxury, but the Lord gave special directions that these should not be eaten. Why? Because their use would make a diseased current of blood in the human system. The disregard for the Lord’s special directions has brought a variety of difficulties and disease upon human beings.”

Today, with the increase of cardiovascular disease and multitudes going to their “heavenly abode” prematurely through heart attacks, the medical profession have awakened. Dr. W. A. Thomas found that “a vegetarian diet can prevent 90 percent of our thrombo-embolic diseases [clots in veins and arteries] and 97 percent of our

⁴ Dr. Melvin H. Knisely, Medical University of South Carolina, in *Listen Magazine*, December 1969.

coronary occlusion.”⁵ Animal fats are the problem, plus too much sugar.

(6) In Ellen White’s day almost no one was concerned about ecology—the frightful danger of poisoning and destroying our planet of habitation. But her far-seeing vision foresaw our modern urban problems: “In the future, the condition of things in the cities will grow more and more objectionable. . . . From the standpoint of health, the smoke and dust of the cities are very objectionable.” “Many will plead to remain in the cities, but the time will come ere long when all who wish to avoid the sights and sounds of evil will move into the country; for wickedness and corruption will increase to such a degree that the very atmosphere of the cities will seem polluted.” “Satan is . . . poisoning the atmosphere.”

Anybody in our big cities, knows how these hundred-year-old words have now come too sadly true. We must note one more amazing insight given to Ellen White regarding electricity in the human brain and nerves. It was an idea totally foreign in her day:

(7) She was shown: “The brain nerves which communicate with the entire system are the only medium through which heaven can communicate to man, and affect his inmost life. Whatever disturbs the circulation of the electric currents in the nervous system lessens the strength of the vital powers, and the result is a deadening of the sensibilities of the mind.”

What does modern science say? Not until 1929 did any scientist propose that electricity is the vital force in man, when Dr. Hans Berger proposed that idea. Five years later Dr. Charles Mayo supported him. Now it is generally recognized in scientific circles that “minute electrical charges are vital to the functioning of the brain.” “All knowledge of the physical world as scientists conceive it today, rests on the electromagnetic theory. These wonderful waves exist in the human body and are the vital-force of the heart and the nerves.” Electrical pace-setters are common as implants now, as well as electrical stimulants to the heart.

This is only one illustrative field of the multi-faceted prophetic career of Ellen G. White. This helps explain why more than six million people worldwide regard her writings as inspired. They consider them to be a modern-day fulfillment of the Bible promise that in the “last

⁵ *Journal of the American Medical Association*, June 3, 1961.

days, saith God, I will pour out of my Spirit upon all flesh: and your sons and your daughters shall prophesy” (Acts 2:17).

In the fields of nutrition, medical science, educational methods, social relationships, even economics, Ellen White’s writings contain principles far ahead of her time. Her books are winning increased respect worldwide.

But her writings do not take the place of the Bible. Instead, they direct faith *to* the Bible. Reading them builds a love *for* the Bible, and a greater love for the God who so loved the world that He gave His only Son, that whosoever believes in Him should not perish but have everlasting life.