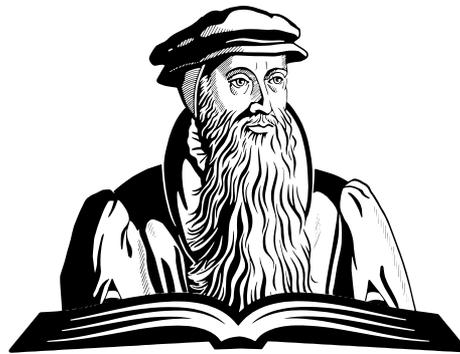

VIDEO LECTURE MODULE: BIBLICAL MARRIAGE

LECTURE 8: FINANCES AND PHYSICAL RELATIONSHIP

Lecture Presenter: Robert D. McCurley M.Div.



The John Knox Institute
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Module

BIBLICAL MARRIAGE

8 LECTURES

ROBERT D. MCCURLEY M.DIV.

1. Priorities in a Christian Marriage
2. The Unity in Marriage
3. Headship
4. Servant and Shepherd
5. Godly Wives 1
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7. Communication
- 8. Finances and Physical Relationship**

Lecture 8

FINANCES AND PHYSICAL RELATIONSHIP

TRANSCRIPT LECTURE 8

When someone intends to construct a new building, they begin with a blueprint, a drawing that shows all the details of how it will be built. Then, the person overseeing the project will direct different crews to carry out their responsibilities. Someone will clear and level the ground, another crew will pour the foundation, and all the other crews have to work together for the remainder: building the walls, the roof, finishing the interior rooms, installing plumbing, electricity, and so forth. As we have seen throughout this module, God builds biblical families. He provides the blueprints in the Scriptures, and He directs the various members of the home to carry out their respective responsibilities. Working together under the Lord's leadership is essential. When either husbands or wives depart from God's plan, disunity erupts in the marriage and the family is hindered. It is important, therefore, that godly couples stay alert to various dangers that could disrupt that unity and work together in following the Lord and His Word.

As we noted in the previous lecture, there are as many threats to marital unity as there are types of sin. And in both our relationship with the Lord and in our relationship with others, we see that sin repels and gospel grace draws. So in these last two sessions, we're focusing our attention on areas that are often challenging for maintaining unity. You'll need to, of course, study these areas more thoroughly than we have time to cover here, but we intend to provide some important points that will assist you in pursuing oneness in marriage.

Why are finances often a source of disunity in marriage? What does the Bible teach about money? How can spouses cultivate unity in following the Lord's Word in this area? What about the physical relationship in marriage? What place does God assign to it? And how can this aspect of marriage be used for the glory of God? In this final lecture, we will consider two more areas that often present challenges to unity in a biblical marriage, first of all, finances and then, secondly, the sexual relationship.

So, first of all, cultivating marital unity in the area of finances. This brief outline that we're going to cover is not intended as a comprehensive treatment, of course, of this topic, but hopefully it will provide some points of discussion for husbands and wives. You recognize, I'm sure, that your own upbringing and your personality and your individual strengths and weaknesses will have a role in determining your expectations about family finances. And in some circumstances, husbands and wives come from very different backgrounds. But you must use finances as another means of pursuing unity. You need to work together on the same team and contribute your respective strengths to tackling financial challenges. You'll need to apply the other principles that we've covered in these lectures to attain unity in this area.

So let's begin by thinking of the biblical view of money and stewardship. What is the relationship between God and money, for example? Well, the Bible says that all of our possessions belong to the Lord, and our ability to obtain wealth comes from the Lord. So the "earth is the LORD's, and the fulness thereof" (Psalm 24:1). He owns the "cattle on a thousand hills," and you'll note, for example, in 1 Chronicles 29:11-12 that the Lord tells His people that He is the One who gives or withholds wealth. In 1 Corinthians 4:7, Paul says, 'What do you have that you have not received?' All comes from the Lord, and that underlines the fact that our trust is in the Lord, not in riches. Jesus speaks to this in His Sermon on the Mount in Matthew 6:25-34. Paul addresses it when he writes

Timothy in 1 Timothy 6:17 and 19. And you see several examples of this in Proverbs, including 16:3. So our trust is not in riches, but rather in the Lord, and we must be faithful stewards of what God gives to us. It's given to us from the Lord to be used for His glory and His honor. Wealth should never be an end in itself, but rather a means to advancing the kingdom of the Lord Jesus Christ, or in providing a competent portion for His people to serve Him with. You can look up Proverbs 15:16 and Ecclesiastes 2:10-11.

So we've considered the relationship of God and money. We should also consider the relationship of family and money. We know that the Bible teaches that the husband is responsible before God to provide for his family. 1 Timothy 5:8 says, "But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel." You can compare this to Ephesians 5:29. God teaches us to work hard and to use the gifts He's given us in pursuit of meeting our needs. This is true in the Old Testament, Proverbs 13:11, and in Paul's instructions in the New Testament, 1 Thessalonians 4:10-12.

Contentment, of course, is a Christian virtue. So in 1 Timothy, the Apostle Paul says that "godliness with contentment is great gain." And in Philippians 4:11-13, he describes how he knew what it was like to lack, to not have much, to be poor, and he knew what it was like to have abundance, to have more wealth, but he draws the conclusion that in all of these circumstances, he had to learn contentment. So, contentment is something that has to be studied, that has to be cultivated. It is a grace that we are to grow in by the help of the Holy Spirit, and that's closely connected to another Christian virtue, namely, generosity. Christians are a generous people. Why? Because it reflects God Himself in the gospel. All of the imagery of the Lord coming to His people is one of lavishing on His people, of bestowing gifts on His people, of providing abundantly for His people; and so the picture of God in the gospel is one that shouts generosity. And therefore Christians, who are brought under the power of that gospel, likewise bear the fruit of generosity. Proverbs 11:24 and 25 are helpful, as well as Ephesians 4:28.

Well, all of this background prepares us to think about what our priority should be with regards to money. And we note, first of all, that we are to give to the Lord His portion of our finances first. This is seen in many places; Proverbs 3:9-10 and Malachi 3:8-12 would be examples. We noted that the Lord actually owns everything that we have, and we express that in a tangible way by giving Him the first fruits of our labors.

Wisdom teaches us to have a plan with our money. We're not to be haphazard, but we are to be reflective and following what the Scripture has to say; Luke 14:28 and Proverbs 27:23-24 are helpful. That includes, for example, godly families doing their best to save money where possible and not just to spend money. A prudent man foresees difficulties and prepares himself, the book of Proverbs says. And so the Lord's people, as they are able, seek to save and not just squander or spend what they have. We need to especially beware of the problems that come with debt. Proverbs 22:7 tells us that "the borrower is servant to the lender," and Romans 13:8 says we're to "owe no man any thing." And so, we're to at least be aware of the problems that can come with especially consumer debt.

We also need to learn to get godly counsel in important financial decisions. This is a principle of wisdom. We should seek two or three, perhaps more at times, who are wise and who are godly, who know the Word of God, to give us counsel when we reach difficult decisions. Again, Proverbs tells us a lot about this (15:22, 19:20, and 20:18).

But, we need to get to the root of the matter. So, financial struggles or disagreements or conflicts are not just a matter of finances. The root problem is always found below that, inside the heart. And there are a number of root problems that I would mention when it comes to financial tensions within marriage. The first, of course, is pride. Proverbs 18:12 warns us about this. It creates contention. Another root problem would be selfishness, having an interest in what we want rather than in focusing on others, which is the spirit of the gospel, as Philippians 2:3-4 teach us. Another one would be idolatry. It is possible to make money an idol, and yet the Lord warns us to beware of idols. We cannot serve both God and mammon, the Lord Jesus tells us. We'll either love one and hate the other, or despise one and esteem the other. And so we need to be aware of the root problem of idolatry. Another one would be laziness. It is possible to be slothful and therefore fall into all sorts of financial difficulties; Proverbs 13:4 speaks about this. Similarly, irresponsibility can be a problem, not seeking to walk with understanding and wisdom in the things that the LORD gives to us; Proverbs 25:19. Lastly, another root problem can be men-pleasing, so, a concern about how others see us, what others think about us, and using money in order to gain the favor of other people. All of these are hidden in the heart and can lie underneath the surface of financial tension at times.

We need to pursue spiritual fruitfulness. So in dealing with these root issues, what does the Bible call us to? Well, it calls us to repentance, to repent of our sins as sin before the LORD and to turn from those sins, forsaking them, to turn unto the Lord for mercy. We're to study the biblical principles that God has given with regards to finance and to seek to apply them to our life. Prayer is an essential response. Remember in Philippians 4:6 we're reminded that all of these cares that often create fears and other difficulties need to actually be taken to the Lord, that we are in everything with prayer and thanksgiving to make our petitions known to the Lord. He, of course, is the One who sovereignly rules over everything, and He is the One who ultimately provides for everything, and so our petitions should be laid at His feet.

Another response is planning. In Proverbs 6:6-8, Solomon points us to the example of the ant, one of the smallest creatures. But he points us there as an illustration of diligence and of planning. Later on in Proverbs 27:23-24 says, "Be thou diligent to know the state of thy flocks, and look well to thy herds." Well, in the Old Testament they were an agrarian society, and so their wealth was largely wrapped up in their livestock. And so being diligent to know the state of your flock was actually diligence in understanding or knowing your financial circumstances. There's diligence that we're also called to. In archery, if you do not aim your bow and arrow at the target, you probably will not hit it. Likewise, husbands and wives need to establish financial goals that are drawn from Scripture, and then they need to formulate a plan ahead of time on how to reach those goals by considering, for example, both your income and your expenses and your bills. All of this reflects the wisdom of a desire to glorify God with our finances. Planning means seeking to conform our decisions to what the Scriptures teach us.

The second area that we'll consider is cultivating marital unity in the sexual relationship. The Bible gives us frank and helpful instruction on this aspect of marriage. Now, biblical discretion and prudence are needed in addressing this area publicly within the church. Some people are sinfully crass and lack biblical dignity. Such discussions can be perverse and degrading, which is why Paul warns us not to even speak about evil, for example, "done in secret" in Ephesians 5:12. But on the other hand, some may be tempted to avoid this topic altogether, and that may lack biblical fidelity. Remember that the whole law, which contains material about intimate matters, was read before the whole congregation of men, women, and children in the Old Testament times. The same could be said about the rest of Scripture, including the Apostle Paul's epistles, which were read publicly to the whole congregation. Every generation needs everything that the Bible teaches. In the present day of extremes, God's people need a clear grasp of the biblical perspective on the sexual relationship in marriage. Now God's people will, of course, have different comfort levels about how much should be discussed in a setting like this course. So while attempting to maintain this biblical balance, I will seek to simply summarize the biblical teaching in this lecture, and we should begin first of all with the sanctity of marital intimacy.

This is, according to the Bible, a holy thing in a godly marriage. It is ordained and designed by God and actually glorifies and pleases Him when maintained within His prescribed parameters. You see this in the opening of the Bible in Genesis 2:24-25, 'A man is to leave his father and mother, and cleave unto his wife; and they two are to become one flesh.' In the New Testament, Hebrews 13:4 says that "Marriage is honourable in all, and the bed undefiled." And so this is something that is given by God, designed by God for the glorifying of God. In fact, God says that the view that forbids marital intimacy is actually a doctrine of demons. You'll read that in 1 Timothy 4:1 and 3, and you find an example of it in the Roman Catholic Church.

Everything connected to the sexual experience must be limited to the marriage relationship. That includes in our thoughts, in sight, in word, and in action. So we can go back to the ten commandments. The seventh commandment says, "Thou shalt not commit adultery." And then when you come to the New Testament, Jesus says in Matthew 5:27-30 that if you even look upon someone who is not your spouse lustfully, that you are guilty of committing adultery in your heart. And so, the marriage relationship provides the fence for our thoughts, our sight, our words, and our actions. And Proverbs has a lot to say about this in the early chapters. Go back and read, for example, Proverbs 2:16-19, and then 5:1-14 and 20-23, or 6:20 all the way through 7:27. Really those first seven chapters have a great deal to teach us about this biblical principle. In addition, all forms of sexual perversion transgress God's design, even within marriage, and are therefore unlawful. Self-control is what characterizes the courting relationship prior to marriage. For example, Scripture indicates that intimate caressing is clearly not lawful and should be limited to husbands and wives after marriage. One example of this would be Proverbs 5:17 and following.

In all of this, we need to remember that earthly marriage points to a heavenly marriage, and that means that earthly consummation of marriage is really just a precursor or a pointer to the heavenly consummation that we read about in Revelation 21. The climax of pleasure expressed in the conjugal relationship is merely a tiny signpost that points to the greater spiritual ecstasy of joy that awaits the believer in communion with God in heaven to come. The greatest delights in this world will pale in comparison to what the Lord has prepared for His people in glory. And this is why, for example, someone who is called to a life of singleness does not actually miss anything substantial in the long term because they will, if they're a believer, receive something far greater and far more bountiful in the glory of heaven and the joy and pleasure that is to be found in the presence of the Lord Jesus Christ. We also see in the book of the Song of Solomon, which is full of descriptions of conjugal love that further establishes the sanctity of marital intimacy, [that] the purpose of that book is to convey the story of the relationship between Christ and His church. The whole point of that book is a description of the relationship of Christ and the Christian, and yet the conjugal imagery that's used reinforces the sanctity of marital intimacy.

That brings us to considering unity in the sexual relationship. Physical intimacy should be a tangible expression of an inward reality. In other words, physical unity should be a manifestation of true personal spiritual unity in the marriage. This is, I think, what lies behind the words of Genesis 2 when you compare it with what Paul says in Ephesians 5. When a couple engages in sexual relations without unity in their relationship, they are in essence lying, whereas when true unity exists, then the sexual relationship has greater meaning and pleasure. In practice, this means a couple should resolve any outstanding conflicts before marital intimacy, rather than using it as a means to cover up disunity. Most problems in the sexual relationship, apart from perhaps potential physiological problems, are related actually to other areas of disunity within the marriage, rather than to intimacy itself. This is why conflicts must be biblically resolved in order to maintain the unity which is expressed in marital intimacy.

When you are first married, it is essential to establish patterns of open communication in this aspect of marriage. Before, during, and after sexual relations, a godly couple should discuss what is most meaningful to each other. This also leads us to consider what the Bible says about the blessings of the sexual relationship. The sexual relationship is a gift of God that is intended to bring pleasure to the Christian couple. In Proverbs 5:18-19, the word "satisfy" in verse 19 means "to satiate." Paul says that undue abstinence, except in special circumstances, should be avoided. It's worth our quoting from 1 Corinthians 7:3-5 on this; he says, "Let the husband render unto the wife due benevolence: and likewise also the wife unto the husband. The wife hath not power over her own body, but the husband: and likewise also the husband hath not power of his own body, but the wife. Defraud ye not one the other, except it be with consent for a time, that ye may give yourselves to fasting and prayer; and come together again, that Satan tempt you not for your incontinency." See, Paul says that the gift of regular marital intimacy is a practical way of resisting the devil even. For those who are married, our pent-up, unsatisfied desires provide occasion for undue temptation.

Consequently, frequency is mutually determined by both husband and wife, and determined by both husband and wife being willing to give to the other. At times, this could involve providentially-determined instances of necessary abstinence. Under normal circumstances, it will entail mutually agreed upon regularity because both spouses belong to each other. You'll note Paul's explicit instructions in the passage that we cited from 1 Corinthians 7:3-5. It is never a matter of taking or withholding; it is a matter of seeking to serve and even to outdo one another in giving what meets the other's needs. In Romans 12:10, we're told that love gives preference to one another, so the sexual relationship should not be one-sided or self-focused. Paul specifies that it is intended to bring blessing to both spouses in 1 Corinthians 7, so this is a special way of giving of oneself to your spouse. In practice, this means, for example, that a husband's sacrificial love will be manifest by his prioritizing and working to make intimate relations equally pleasurable for his wife and ensuring that her needs are being met in the process. Men and women are created differently, of course, and getting to know your spouse includes learning how those differences manifest themselves within the physical relationship.

It is important, as with the other topics that we have raised in these last two lectures, that you study further what the Bible has to say on this matter. Ignorance and misguided feelings hinder rather than help growth in this aspect of marriage. It should be an area where oneness and communication between spouses is pursued. It is a God-given, God-glorifying aspect of Christian marriage and, as with the other three areas that we have covered, I would encourage you to open your Bibles and study more fully what God says on this subject.

Well, in conclusion, this brings us to the end of this module or series of lectures, and we will end where we began. There is indeed hope for those who are tempted with hopelessness. For those who are struggling in marriage, you can take great hope. Why? Because God's Word is sufficient to address all of our problems, and God's grace is sufficient for all of our needs. His strength is even made evident, manifest, in our weakness. The believer's sin is, in fact, solvable. Where sin has abounded, grace abounds much more; Romans 5:20 tells us. God's Spirit can produce growth and change.

I realize that we all live very busy lives, but God has established the marriage relationship as a priority for Christian couples. Since a godly marriage has to be cultivated, and since priorities are what you do and not what you say, then there has to be a self-conscious decision to devote time and effort to these matters so that we're not only hearers of the Word but doers also.

These eight lectures have been filled with Scripture passages that you should review. Go through them with your spouse; look them up; read them. Discuss the ways in which these biblical principles need to be practically implemented in your specific marriage. Our ultimate goal, of course, is not happiness and bliss in marriage, though that is a precious by-product of gospel fruitfulness, but the chief end of marriage is to glorify God and to enjoy Him forever. And so may Christ be the One who has all of the preeminence in our marriage.