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Shea Houdmann

Welcome to the Got Questions Podcast. Like to welcome back Chuck Bentley the President of Crown Financial Ministries and we're talking about his new book, Economic Evidence for God. So Chuck welcome back to the show.

Chuck Bentley

Thank you Shea. It's great to be back. I so appreciate you and the work of Got Questions.

Shea Houdmann

So Chuck, what led you to write Evidence for God, Uncovering the Invisible Hand That Guides the Economy. Because we truly do receive a lot of questions that are financial related and even a lot of questions about the economy. Or for example when bad economic times hit either our country, another country, a lot of people have questions about this. How do we trust God? What's the best way to manage my money in tough times, so what led you to write this book?

Chuck Bentley

Well, the economy is looked at in two ways. The micro economy, which is personal and in the macro economy which involves the collective actions of many people on a national level or a global level. And I had experienced a closeness to God through applying his principles personally.

Chuck Bentley

So 22 years ago I realized that the Bible provided a full system of principles that I could apply to my own life, which I did, and that not only repaired my financial mistakes, it improved my marriage, it drew me closer to the Lord, and it allowed me to experience his reality. His principles are trustworthy and they're timeless. And then because of that experience, God allowed me to travel the world and to teach these principles to many, many other places in the world. Many people, millions of people, and I began to observe that the countries that follow God principles had greater economic growth than those that didn't, and so both from a microeconomic level and a macro level. I wanted to write my observations backing it up with scriptures so that other people could have the same experience.

Shea Houdmann

What I enjoyed most about the book was how easy to understand it was. I've never taken a course in economics. It's not definitely not my area of expertise, but I didn't feel lost. I thought you did excellent job at explaining sometimes some pretty complicated concepts in a very easy to understand manner. Thank you for that. So how might our use of money as individuals and as nations reflect what we believe?

Chuck Bentley

Well, I think that every financial decision we make is a reflection of our either trusting God or our rejection of God. I start off the book with an experience I had in Taiwan. I was hosted there by some

wonderful Christian business leaders. We went to a nice dinner and as we were walking back from the dinner I noticed these people stooped down by these look like little hibachi grills on the sidewalk and I thought maybe they're making food or something, and as I looked closer, these people were burning money and I had no idea why they were doing it.

Chuck Bentley

So I investigated the practice and it is a part of a practice or ritual in their culture where they burn money to send it to a dead relative and they get these impressions that their relatives are in financial need so they buy what's called Joss paper J-o-s-s. Sometimes it's called hell paper and they burn it in the fire and their belief is that their dead relatives are going to get it. And they're being kind to them. And I realized that this was evidence of their belief. That the way they were using money was a clear sign of what they actually believed, otherwise they wouldn't have burned the money. But up to \$400 million a year of this paper is purchased and burned in fires every year in Taiwan, and so from that I started to see that we all make financial decisions that indicates whether we really trust God or whether we don't believe God and reject his principles.

Shea Houdmann

For sure and trust me, we in our experience that Got Questions applying a Christian worldview has a positive impact on many areas of our lives. We just recently had a discussion on this podcast about having a biblical view of sex before marriage or sex outside of marriage, and just if God's instructions in this one area were followed just imagine how much heartache, how much we've broken relationships. How much damage that people have done to themselves could be avoided if God's principles were followed, so it's not just money, it's not just sex, it's everywhere that God's ways followed it. It results in a much better outcome. So how does a Christian view of work impact the economy and society?

Chuck Bentley

Well, there's many different views of works around the world. I've traveled to countries where people believe that work is a curse or it's beneath them. It's beneath their dignity to work, and you see a lot of suffering as a result of that. The biblical view is that God created us to work. It's an amazing thought that the God of the universe said that he actually worked for six days and he rested for one. I don't know which one of those is more remarkable that he actually worked in labor, or that he took a break.

Chuck Bentley

But he said he did both and he put Adam in the garden in Genesis 2:15 to work and to manage the creation. And we're created in God's image to be workers, and I believe that when we see that as God intended to bring dignity and purpose to our lives, we enjoy it and we experience flourishing when we work, God provides. That's how he created his system, and work is important to us. It's not a curse the curse came later, but we were created in God's image to be workers, just as he is.

Shea Houdmann

Yeah, that's it's very interesting. If you look at our culture now, you have the great resignation. So many people quitting their jobs or with COVID the last few years so we feel got used to working at home. They don't want to go back to work. And how do we combat that attitude? And I'm especially seeing it in in young people, just no interest whatsoever in going out and getting a job. And providing for themselves.

It's almost say not just a spiritual laziness, but like a cultural laziness that people really don't want to work. So how does beyond what you've already said? How can we combat that? How can we communicate the importance and value of work, and why people should love work rather than treat it as something to be avoided?

Chuck Bentley

Well, I've always believed in the principle that I think is supported by scripture, that the man may build the house, but the house is also building the man. So work is a way that our character is developed and formed. The scripture says whatever your hand finds to do, do it with all your mind and so we have a limited time while we're here on Earth to make an impact and that impact is through what we do with most of our time, and if we work, we're productive and we're following the creation mandate to be fruitful and multiply, that's not just having big families or children. It means to multiply resources because God created us to be producers and when we do that with joy, we experience such satisfaction.

Chuck Bentley

I read a Harvard study years ago that the two things that people rate as the highest, most satisfying experiences in their life. The first is generosity. Well, work enables you to be generous. You know the Bible says quit stealing. Work with your hands so that you have something to share. And because that's good for us, we can now be generous towards others. It reduces our fear. It allows us to find meaning and purpose by doing something that benefits, not just ourselves but others by what we build or create.

Chuck Bentley

And then secondly, the second thing that brings happiness in our life is earned achievement. Now earned achievement means that you just didn't you know, scratch off a number and win the lottery. You accomplish something. You overcame obstacles. You persevered, and perseverance is what the Bible says in Romans 5 gives us hope for the future, and so there's a benefit to work that we're missing out on if we just say, well I don't ever want to do that and want somebody else to take care of me.

Shea Houdmann

Exactly so thank you for that, and it's something I've had many opportunities to try to council and encourage people out of the mindset of avoiding work, but rather looking at work is something that God gave us. As you said, before the fall into sin work is not the curse. Painful, difficult, horrible work is part of the curse, but work itself is a gift of God, not something we should seek to avoid. So in your book, you talk about how the Christian work ethic impacts culture and economics. How in countries where Protestantism spread quickly, economic growth followed. What do you see as the connection?

Chuck Bentley

Well, two things, Shea first of all. You know, Martin Luther was a celibate monk and he rejected the teachings that he should remain celibate and saw that the scripture actually teaches that it's good to marry, and that two are better than one. So denying the teachings he had been under, he actually married and then began to promote marriage and what you see is a phenomenal correlation between any culture that upholds monogomous faithfulness in a covenant marriage, they have rapid economic growth. Any culture that denies that, that's a way to form a family and they don't believe in monogamist marriages. They have very slow economic growth. In fact they have rampant poverty.

Chuck Bentley

Now to me, that's evidence of what God said is good. Family formation is a way that God prospers us, and I mean holistically. He prospers us in in our in our soul, not just in our wallet, because families are where our true riches lie. We earn the things in a family that money can't buy. The joys of being in community and being loved. And so marriage is one of the evidences that God's ways are superior to mans ways and they actually you can trace an economic premium to following God's principles starting with marriage.

Shea Houdmann

What would be? Do you think you mentioned 2? There's two main points that came to mind with how economic growth follows people, nations implementing God's principles.

Chuck Bentley

Well, when God is worship in any culture, you see that freedom persists, Shea and I used a diagram in the book based on the first of the ten commandments. When the Lord said you should have no other gods before me, that only leaves you with one of four options. Either a culture is going to be free to practice their faith and to worship God. That leads to freedom and flourishing in every nation where God is worshipped but then the other models you see the opposite is true.

Chuck Bentley

You see models where man is considers himself a God. That's the way Pharaoh thought of himself. And when man sets himself up as a God, you experienced communism. You experience totalitarianism. You see dictators, human oppression and suffering. And then if government positions itself in the place of God, making all decisions over the family, providing asserting authority over private property rights or production, deciding the winners and losers in an economy you see slow economic growth and suffering as well.

Chuck Bentley

And then finally the only model that's left is people who worship idols and those countries promote mysticism multiple gods. They build physical gods to worship and you see massive human suffering and poverty in those models.

Shea Houdmann

One of the things I really enjoyed about the book was just the different examples you gave of things you've experienced as you've traveled. What are some other things that may help us understand how another culture may view money or manage money and how not following God's plan of has negatively impacted either that cultural either macroeconomically or microeconomically.

Chuck Bentley

I've had the opportunity to teach in person many, many times inside China. That's been one of the great blessings of my life. To get to know the Chinese Christians and to be a part of their culture. And I've never seen anything like this anywhere in my life, Shea, but I would teach what God's word says about greed, coveting, loving of money, idolatry, all of those principles that in the western world we tend to

take for granted or even ignore. And people would immediately stop me from teaching and asked me to pray with them as they would repent publicly of their love of money. Money had a grip over their lives.

Chuck Bentley

In fact, it had been the replacement for God because, well, the worship of God had been denied them in their culture for so many years. Once they were given economic freedom, they began to replace God with money and when they would repent of that, I would see an immediate change in their lives. People would become generous. They would become kind. They would that some of the stress would just wash off of them and I would see the transformation in their lives right before my very eyes.

Chuck Bentley

And so I'm seeing God principles applied at that level in a very affluent culture like China. But on the other end of the spectrum, I've been able to teach God's principles to some of the poorest people on planet Earth. And I've also seen them faithfully applied the same truths that we apply anywhere in the world and experience escape from chronic generational poverty, and so the book is presenting evidence that God's principles work no matter who you are or where you are.

Shea Houdmann

So another thing in your book that I found very helpful where the connections between morality and money and how a moral culture results in a economically prosperous country. What are some of? What are some of the key connections that you see there?

Chuck Bentley

Well, we tend to think that money is objective, that it's just, you know numbers. It's buying and selling. It's just transactional. But the reality is it's completely influenced by morality. In fact, any place in the world that upholds in the culture living by the principles and the 10 Commandments, they experience the fastest economic growth, any place in the world where they're ignored, then you have economic suffering.

Chuck Bentley

For instance, thou shall not murder. People don't want to live where there's a high murder rate. Therefore property values go down. Therefore, businesses close and move out. Therefore tax base erodes and the infrastructure starts to deteriorate. People who lie and cheat and steal. Who practice corrupt business practices, their economy suffer. All of the things that God said in the 10 Commandments are good for us are actually good for not only me, but for the whole society. They're good for the culture, they're good for the economy and the hidden one Shea, and I don't know if I'd said much about this in the book, but the 10th Commandment thou shall not covet is a is a commandment that deals with the heart of man. We should not desire what somebody else has and in fact, we should celebrate what somebody else has. What God is provided for them and learn to be content with what he's provided for us, because that allows a meritocracy to flourish, that God can reward those who work hard and we shouldn't covet what they have.

Shea Houdmann

Amen, I mean that's it's the covet. Do not covet is probably the commandment that's most frequently broken. I don't know if that's true in every culture. It seems to be the case in in my experience, but it people look at it as sometimes the least import one and yet, if that commandment is consistently disobeyed it results in tremendous damage to both people, to societies, well, the vast majority of the Got Questions audience especially for our podcast, is here in the United States. So what are some of the key mistakes you see most often here in the United States, which is still the most prosperous, economic country in the history of the world, but it's not as strong as it could be. So what are some of the mistakes you commonly see here in the United States and what would what would you advise as the solutions to those mistakes?

Chuck Bentley

Shea, a lot of times, the United States we debate over the forms of government or the forms of economic thought that we want to live under where there's capitalism or socialism or communism. And there's you know, all different perspectives about that. I know where I stand on that, I believe in free markets and I think the Bible supports free markets.

Chuck Bentley

But in the midst of that argument here in the United States, we miss maybe one of the bigger issues and that is materialism. I think sometimes we've got our eyes on the wrong ISM. Materialism is something that grips our own hearts. And it's a it's a means to say that our identity, our purpose, our satisfaction, our joys derive from what we have and the Bible warns against that, telling us that our lives should not consist in the abundance of our possessions.

Chuck Bentley

You know, if we have to define our riches by how much we own or can purchase, we're really poor because true riches according to God come from things that money can't buy. The things that he provides through his spirit and one of the ways to combat materialism is to recognize and declare and live by the fact that God owns everything. So Psalms 24:1 says the earth is the Lord's and everything in it, and all the people who dwell therein, and so we don't own the world and we don't buy the world. We temporarily manage what God has given us and when I died to the idea that I was going to own a lot of the world. That I was not going to be the owner that God would always own it. It broke the grip of materialism over my life. I stopped keeping score by how much I had and it allowed me actually to be more generous. Because I believe what our founder Larry Burkett used to teach that most of what God gives us is not for us and we have to think of ourselves more as a funnel instead of a bucket that we want.

Chuck Bentley

You know, if you're a bucket, we want God just to fill our bucket, but if we're a funnel, God wants that to flow through to show his kindness to others. And I think that's a lesson in the West that we can actually learn from the poor. My experience has been the poor live more generously than those who have the most resources.

Shea Houdmann

I love that illustration the bucket versus the funnel it's I think it's a powerful reminder of what God expects of us and why God blesses us. So we give you a blessing to others, not so we can just hoard it so you can build bigger barns and store more and more and God responds, you fool this very day your life will be required of you so. This put the resources God has blessed us with two work to minister to other people to expand God Kingdom, knowing that can have an internal impact rather than focusing on the here now. And as you said, materialism. So for my last question, let's get really practical. So with the evidence, economic evidence for God in mind. And how should that impact how we worship and how we apply God's truth to our lives?

Chuck Bentley

Well, it boils down to me to Hebrews 13:5 and six. The Lord said, keep your lives free from the love of money and be content with what you have because I will never leave you or forsake you. And the implication that verse Shea is that money will never love you back and he told us not to love it, meaning not don't put our security in it. Don't put our confidence in it. Don't put our identity in it. You know so often the people who had great resources in the scripture were referred to as a rich man. God didn't even call him by name, he just used it as a generic term to identify someone who identifies with their possessions. And he said don't do that because it will leave you, you know, we do not take it with us and so to get wrapped up in it and to get all of our hope in it only leads to fear and anxiety, and I've seen people, whether they have a little or a lot, get under the control of money and to be free of that is a wonderful freedom. And you draw closer to God because even this idea of being a funnel requires faith.

Chuck Bentley

You have to live by faith that hey, what he gave me today maybe that flowed through. Is he going to provide tomorrow and that daily walking by faith is how we experience his faithfulness. And when you experience His faithfulness you grow to love him and Shea I'm motivated to see people love God more and to experience his just kindness and the way that he treats his own and he wants us to grow closer to him and I hope the book allows people to do that.

Shea Houdmann

Again, this has been the Got Questions podcast with Chuck Bentley, the President of Crown Financial Ministries and the author of the recently released book, Economic Evidence For God, Uncovering the invisible hand that guides the economy. So it's an excellent book, it's well worth reading. And again, what I appreciate most about how easy it was to understand. Don't think you need a degree in economics to be able to understand this book, it's very practical. It's very personable. Again, well worth reading, so Chuck, thank you for being on the Got Questions Podcast again today. I truly appreciate your willingness and the insights that God has given you.

Chuck Bentley

Shea, I always feel honored to be interviewed by you and I really am a fan of Got Questions. I hope more and more people will utilize the resource there and tell others about it. Keep up the good work my friend.

Shea Houdmann

Alright, thank you brother. With God's help I'll do my best. Got Questions podcasts. Got Questions? The Bible has answers and we'll help you find them.