

The background of the page is a photograph of a mountain range at sunset or sunrise. The sun is a bright, glowing orb in the center of the frame, partially obscured by thin, wispy clouds. The sky transitions from a deep blue at the top to a warm orange and yellow near the horizon. The mountains in the foreground are dark and silhouetted against the bright light of the sun.

*Gaining the
Proper Perspective
of Wealth*

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Forward

It sometimes seems that almost everyone is pursuing wealth. We seem to be born and taught from childhood that you should select a vocation that would give you the most wealth.

I was raised on a farm and ranch that had no electricity, no running water or an indoor plumbing. We had a two bedroom house which accommodated 5 children plus mom and dad. We had many farm Chores and in the summer we worked the fields with horses.

We worked together, played together, prayed together and thought we had a good life. We learned to cook, to preserve food, to share and to love one another as well as to respect our neighbors.

There was no T.V., and only a small static radio.

There is no way that I would trade my upbringing with the dissatisfied lives children face today. I did not choose a career which paid much money. I first became a preacher and later I also became a school teacher.

In this study you will see the manner in which we are to treat wealth. Study these scriptures and learn about God's wealth.

Chapter 1

How shepherds acquired their wealth

Genesis 13:1-2

So they left Egypt and traveled north into the Negev—Abram with his wife and Lot and all that they owned, for Abram was very rich in livestock, silver, and gold.

In Abram's day, sheep and cattle owners could acquire great wealth. Abram's wealth not only included silver and gold, but also livestock. These animals were a valuable commodity used for food, clothing, tent material, and sacrifices. They were often traded for other goods and services. Abram was able to watch his wealth grow and multiply daily.

Wealth can entice and enslave us.

Genesis 14:12

They also captured Lot—Abram's nephew who lived in Sodom—and took everything he owned.

Lot's greedy desire for the best of everything led him into sinful surroundings. His burning desire for possessions and success cost him his freedom and enjoyment.

As a captive to Kedorlaomer, he faced torture, slavery, or death. In much the same way, we can be enticed into doing things or going places we shouldn't.

The prosperity we long for is captivating; it can both entice us and enslave us if our motives are not in line with God's desires.

Lot couldn't let go of his wealth

Genesis 19:16

When Lot still hesitated, the angels seized his hand and the hands of his wife and two daughters and rushed them to safety outside the city, for the Lord was merciful.

Wealth of ancient Egypt

Genesis 39:1

Now when Joseph arrived in Egypt with the Ishmaelite traders, he was purchased by Potiphar, a member of the personal staff of Pharaoh, the king of Egypt. Potiphar was the captain of the palace guard.

Ancient Egypt was a land of great contrasts. People were either rich beyond measure or poverty stricken.

There wasn't much middle ground. Joseph found himself serving Potiphar, an extremely rich officer in Pharaoh's service.

Rich families like Potiphar's had elaborate homes two or three stories tall with beautiful gardens and balconies. They enjoyed live entertainment at home as they chose delicious fruit from expensive bowls.

They surrounded themselves with alabaster vases, paintings, beautiful rugs, and hand-carved chairs. Dinner was served on

golden tableware, and the rooms were lighted with gold lampstands.

Servants, like Joseph, worked on the first floor, while the family occupied the upper stories.

Chapter 2



Don't value wealth more highly than God.

Numbers 24:11

Now get out of here! Go back home! I had planned to reward you richly, but the Lord has kept you from your reward."

Although Balaam's motives were not correct, in blessing Israel he acted with integrity. God's message had so filled him that Balaam spoke the truth. In so doing, he forfeited the reward that had lured him to speak in the first place. Staying true to God's Word may cost us promotions and advantages in the short run, but those who choose God over money will one day acquire heavenly wealth beyond measure (Matthew 6:19-21).

Was Israel guaranteed prosperity for obeying God?

Deut. 4:40

If you obey all the laws and commands that I will give you today, all will be well with you and your children. Then you will enjoy a long life in the land the Lord your God is giving you for all time."

Was Israel guaranteed prosperity for obeying God's laws? Yes—but we have to look carefully at what that means.

God's laws were designed to make his chosen nation healthy, just, and merciful. When the people followed those laws, they prospered.

This does not mean, however, that no sickness, no sadness, and no misunderstandings existed among them. Rather, it means that as a nation they prospered and that individuals' problems were handled as fairly as possible.

Today God's promise of prosperity—his constant presence, comfort, and the resources to live as we should—extends to all believers.

We will face trials; Jesus assured us of that. But we will avoid the misery that directly results from intentional sin, and we will know that a great treasure awaits us in heaven.

Can wealth dull our spiritual vision?

Deut. 6:10-13

"The Lord your God will soon bring you into the land he swore to give your ancestors Abraham, Isaac, and Jacob. It is a land filled with large, prosperous cities that you did not build.

The houses will be richly stocked with goods you did not produce. You will draw water from cisterns you did not dig, and you will eat from vineyards and olive trees you did not plant.

When you have eaten your fill in this land, be careful not to forget the Lord, who rescued you from slavery in the land of Egypt.

You must fear the Lord your God and serve him. When you take an oath, you must use only his name.

Moses warned the people not to forget God when they entered the promised land and became prosperous.

Prosperity, more than poverty, can dull our spiritual vision because it tends to make us self-sufficient and eager to acquire still more of everything—except God.

The same thing can happen in our church. Once we become successful in terms of numbers, programs, and buildings, we can easily become self-sufficient and less sensitive to our need for God.

This leads us to concentrate on self-preservation rather than thankfulness and service to God.

Wealth can wealth cause you to forget God?

Deut. 8:11-20

"But that is the time to be careful! Beware that in your plenty you do not forget the Lord your God and disobey his commands, regulations, and laws.

For when you have become full and prosperous and have built fine homes to live in, and when your flocks and herds have become very large and your silver and gold have multiplied along with everything else that is the time to be careful.

Do not become proud at that time and forget the Lord your God, who rescued you from slavery in the land of Egypt.

Do not forget that he led you through the great and terrifying wilderness with poisonous snakes and scorpions, where it was so hot and dry. He gave you water from the rock!

He fed you with manna in the wilderness, a food unknown to your ancestors. He did this to humble you and test you for your own good. He did it so you would never think that it was your own strength and energy that made you wealthy.

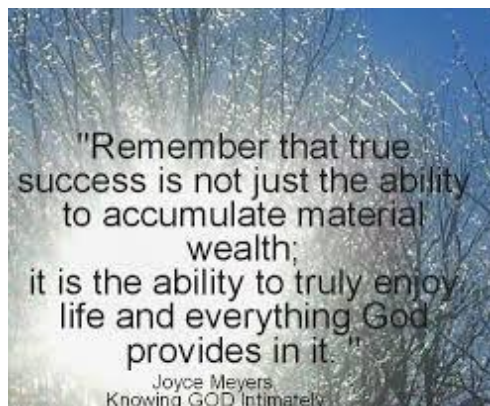
Always remember that it is the Lord your God who gives you power to become rich, and he does it to fulfill the covenant he made with your ancestors.

"But I assure you of this: If you ever forget the Lord your God and follow other gods, worshiping and bowing down to them, you will certainly be destroyed. Just as the Lord has destroyed other nations in your path, you also will be destroyed for not obeying the Lord your God.

In times of plenty, we often take credit for our prosperity and become proud that our own hard work and cleverness have made us rich.

It is easy to get so busy collecting and managing wealth that we push God right out of our lives. But it is God who gives us everything we have, and it is God who asks us to manage it for him.

Chapter 3



What is true wealth?

James 1:10-11

And those who are rich should be glad, for God has humbled them. They will fade away like a flower in the field.

The hot sun rises and dries up the grass; the flower withers, and its beauty fades away. So also, wealthy people will fade away with all of their achievements.

If wealth, power, and status mean nothing to God, why do we attribute so much importance to them and so many honors to those who possess them?

Do your material possessions give you goals and your only reason for living? If they were gone, what would be left? What you have in your heart, not your bank account, matters to God and endures for eternity.

Following God for selfish gain

Judges 18:11-26

So six hundred warriors from the tribe of Dan set out from Zorah and Eshtaol.

They camped at a place west of Kiriath-jearim in Judah, which is called Mahaneh-dan to this day. Then they went up into the hill country of Ephraim and came to the house of Micah.

The five men who had scouted out the land around Laish said to the others, "There is a shrine here with a sacred ephod, some household idols, a carved image, and a cast idol. It's obvious what we ought to do."

So the five men went over to Micah's house, where the young Levite lived, and greeted him kindly. As the six hundred warriors from the tribe of Dan stood just outside the gate, the five spies entered the shrine and took the carved image, the sacred ephod, the household idols, and the cast idol.

When the priest saw the men carrying all the sacred objects out of Micah's shrine, he said, "What are you doing?"

"Be quiet and come with us," they said. "Be a father and priest to all of us. Isn't it better to be a priest for an entire tribe of Israel than just for the household of one man?"

The young priest was quite happy to go with them, so he took along the sacred ephod, the household idols, and the carved image. They started on their way again, placing their children, livestock, and possessions in front of them.

When the people from the tribe of Dan were quite a distance from Micah's home, Micah and some of his neighbors came

chasing after them. They were shouting as they caught up with them.

The men of Dan turned around and said, "What do you want? Why have you called these men together and chased after us like this?"

"What do you mean, what do I want?" Micah replied. "You've taken away all my gods and my priest, and I have nothing left!"

The men of Dan said, "Watch what you say! Some of us are short-tempered, and they might get angry and kill you and your family." So the men of Dan went on their way. When Micah saw that there were too many of them for him to attack, he turned around and went home.

Through this entire incident, no one desired to worship God; instead, they wanted to use God for selfish gain.

Today some people go to church to feel better, be accepted, and relieve guilt, and gain business contacts or friends. Beware of following God for selfish gain rather than selfless service.

Wealth had become more important to Israel than God.

1 Kings 14:25-26

In the fifth year of King Rehoboam's reign, King Shishak of Egypt came up and attacked Jerusalem. He ransacked the Temple of the Lord and the royal palace and stole everything, including all the gold shields Solomon had made.

When Rehoboam came to power, he inherited a mighty kingdom. Everything he could ever want was given to him. But apparently he did not recognize why he had so much or how it had been obtained.

To teach Rehoboam a lesson, God allowed Shishak of Egypt to invade Judah and Israel. Egypt was no longer the world power it had once been, and Shishak, possibly resenting Solomon's enormous success, was determined to change that. Shishak's army was not strong enough to destroy Judah and Israel, but he weakened them so much that they were never the same again.

Just five years after Solomon died, the temple and palace were ransacked by foreign invaders. How quickly the glory, power, and money disappeared! When the people became spiritually corrupt and immoral (1 Kings 14:24), it was just a short time until they lost everything.

Wealth, idol worship, and immorality had become more important to them than God. When God is gone from our lives, everything else becomes useless, no matter how valuable it seems.

Wealth is not always a sign of God's blessing.

2 Kings 14:28

The rest of the events in the reign of Jeroboam II and all his deeds, including the extent of his power, his wars, and how he recovered for Israel both Damascus and Hamath, which had belonged to Judah, are recorded in The Book of the History of the Kings of Israel.

Jeroboam II had no devotion to God, yet under his warlike policies and skillful administration Israel enjoyed more national power and material prosperity than at any time since the days of Solomon.

The prophets Amos and Hosea, however, tell us what was really happening within the kingdom (Hosea 13:4-8; Amos 6:11-14).

Jeroboam's administration ignored policies of justice and fairness. As a result, the rich became richer, and the poor, poorer. The people became self-centered, relying more on their power, security, and possessions than on God.

The poor were so oppressed that it was hard for them to believe God noticed their plight.

Material prosperity is not always an indication of God's blessing. It can also be a result of self-centeredness.

If you are experiencing prosperity, remember that God holds us accountable for how we attain success and how we use our wealth.

Everything we have really belongs to him. We must use God's gifts with his interests in mind.

James 2:2-4

For instance, suppose someone comes into your meeting dressed in fancy clothes and expensive jewelry, and another comes in who is poor and dressed in shabby clothes.

If you give special attention and a good seat to the rich person, but you say to the poor one, "You can stand over there, or else

sit on the floor"—well, doesn't this discrimination show that you are guided by wrong motives?

Why is it wrong to judge a person by his or her economic status? Wealth may indicate intelligence, wise decisions, and hard work.

On the other hand, it may mean only that a person had the good fortune of being born into a wealthy family. Or it can even be the sign of greed, dishonesty, and selfishness.

By honoring someone just because he or she dresses well, we are making appearance more important than character.

Sometimes we do this because

- (1) Poverty makes us uncomfortable; we don't want to face our responsibilities to those who have less than we do;
- (2) We want to be wealthy too, and we hope to use the rich person as a means to that end;
- (3) We want the rich person to join our church and help support it financially.

All these motives are selfish; they view neither the rich nor the poor person as a human being in need of fellowship.

If we say that Christ is our Lord, then we must live as he requires, showing no favoritism and loving all people regardless of whether they are rich or poor.

We are often partial to the rich because we mistakenly assume that riches are a sign of God's blessing and approval.

But God does not promise us earthly rewards or riches; in fact, Christ calls us to be ready to suffer for him and give up everything in order to hold on to eternal life.

Matthew 6:19-21

"Don't store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal.

Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. Wherever your treasure is, there your heart and thoughts will also be.

Matthew 19:28-30

And Jesus replied, "I assure you that when I, the Son of Man, sit upon my glorious throne in the Kingdom, you who have been my followers will also sit on twelve thrones, judging the twelve tribes of Israel.

And everyone who has given up houses or brothers or sisters or father or mother or children or property, for my sake, will receive a hundred times as much in return and will have eternal life.

But many who seem to be important now will be the least important then, and those who are considered least here will be the greatest then.

Luke 12:14-24

Jesus replied, "Friend, who made me a judge over you to decide such things as that?" Then he said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own."

And he gave an illustration: "A rich man had a fertile farm that produced fine crops. In fact, his barns were full to overflowing.

So he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store everything. And I'll sit back and say to myself, my friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!'

"But God said to him, 'You fool! You will die this very night. Then who will get it all?'

"Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God."

Then turning to his disciples, Jesus said, "So I tell you, don't worry about everyday life—whether you have enough food to eat or clothes to wear.

For life consists of far more than food and clothing. Look at the ravens. They don't need to plant or harvest or put food in barns because God feeds them. And you are far more valuable to him than any birds!

Romans 8:15-21

So you should not be like cowering, fearful slaves. You should behave instead like God's very own children, adopted into his family—calling him "Father, dear Father." For his Holy Spirit speaks to us deep in our hearts and tells us that we are God's children.

And since we are his children, we will share his treasures—for everything God gives to his Son, Christ, is ours, too. But if we are to share his glory, we must also share his suffering.

Yet what we suffer now is nothing compared to the glory he will give us later. For all creation is waiting eagerly for that future day when God will reveal who his children really are.

Against its will, everything on earth was subjected to God's curse. All creation anticipates the day when it will join God's children in glorious freedom from death and decay.

1 Tim. 6:17-19

Tell those who are rich in this world not to be proud and not to trust in their money, which will soon be gone. But their trust should be in the living God, who richly gives us all we need for our enjoyment.

Tell them to use their money to do good. They should be rich in good works and should give generously to those in need, always being ready to share with others whatever God has given them.

By doing this they will be storing up their treasure as a good foundation for the future so that they may take hold of real life.

We will have untold riches in eternity if we are faithful in our present life.

Luke 6:35

"Love your enemies! Do good to them! Lend to them! And don't be concerned that they might not repay.

Then your reward from heaven will be very great, and you will truly be acting as children of the Most High, for he is kind to the unthankful and to those who are wicked.

John 12:23-25

Jesus replied, "The time has come for the Son of Man to enter into his glory. The truth is, a kernel of wheat must be planted in the soil. Unless it dies it will be alone—a single seed. But its death will produce many new kernels—a plentiful harvest of new lives.

Those who love their life in this world will lose it. Those who despise their life in this world will keep it for eternal life.

Galatians 6:7-10

Don't be misled. Remember that you can't ignore God and get away with it. You will always reap what you sow!

Those who live only to satisfy their own sinful desires will harvest the consequences of decay and death.

But those who live to please the Spirit will harvest everlasting life from the Spirit.

So don't get tired of doing what is good. Don't get discouraged and give up, for we will reap a harvest of blessing at the appropriate time. Whenever we have the opportunity, we should do good to everyone, especially to our Christian brothers and sisters.

Titus 3:4-8

But then God our Savior showed us his kindness and love. [5] He saved us, not because of the good things we did, but because of his mercy. He washed away our sins and gave us a new life through the Holy Spirit.

He generously poured out the Spirit upon us because of what Jesus Christ our Savior did. He declared us not guilty because of his great kindness. And now we know that we will inherit eternal life.

These things I have told you are all true. I want you to insist on them so that everyone who trusts in God will be careful to do good deeds all the time. These things are good and beneficial for everyone.

Wealth can lead to self-sufficiency.

2 Chron. 24:18

They decided to abandon the Temple of the Lord, the God of their ancestors, and they worshiped Asherah poles and idols

instead! Then the anger of God burned against Judah and Jerusalem because of their sin.

If everything went so well in Judah when the people worshiped God, why did they turn away from him? Prosperity can be both a blessing and a curse. While it can be a sign of God's blessing to those who follow him, it carries with it the potential for moral and spiritual decline.

Prosperous people are tempted to become self-sufficient and proud—to take God for granted. In our prosperity, we must not forget that God is the source of our blessings.

When King Joash and the nation of Judah abandoned God, God sent Zechariah to call them to repentance. Before dispensing judgment and punishment, God gave them another chance.

In the same way, God does not abandon us or lash out in revenge when we sin. Instead, he aggressively pursues us through his Word, his Spirit in us, the words of others, and sometimes discipline.

He does not intend to destroy us, but to urge us to return to him. When you are moving away from God, remember that he is pursuing you. Stop and listen. Allow him to point out your sin so you can repent and follow him again.

Taking advantage of others to increase your wealth

Neh. 5:9-11

Then I pressed further, "What you are doing is not right! Should you not walk in the fear of our God in order to avoid being mocked by enemy nations?"

I myself, as well as my brothers and my workers, have been lending the people money and grain, but now let us stop this business of loans. You must restore their fields, vineyards, olive groves, and homes to them this very day. Repay the interest you charged on their money, grain, wine, and olive oil."

Chapter 4



Faith in God doesn't guarantee wealth.

Job 2:10

But Job replied, "You talk like a godless woman. Should we accept only good things from the hand of God and never anything bad?" So in all this, Job said nothing wrong.

Many people think that believing in God protects them from trouble, so when calamity comes, they question God's goodness and justice.

But the message of Job is that you should not give up on God because he allows you to have bad experiences. Faith in God does not guarantee personal prosperity, and lack of faith does not guarantee troubles in this life. If this were so, people would believe in God simply to get rich. God is capable of rescuing us from suffering, but he may also allow suffering to come for reasons we cannot understand.

It is Satan's strategy to get us to doubt God at exactly this moment. Here Job shows a perspective broader than seeking his own personal comfort. If we always knew why we were suffering, our faith would have no room to grow.

Mark 10:26

The disciples were astounded. "Then who in the world can be saved?" they asked.

The disciples were amazed. Was not wealth a blessing from God, a reward for being good? This misconception is still common today. Although many believers enjoy material prosperity, many others live in hardship.

Wealth is not a sign of faith or of partiality on God's part.

Wealth does not measure happiness.

Psalm 17:13-15

Arise, O Lord!

Stand against them and bring them to their knees!

Rescue me from the wicked with your sword!

Save me by your mighty hand, O Lord, from those whose only concern is earthly gain. May they have their punishment in full.

May their children inherit more of the same, and may the judgment continue to their children's children.

But because I have done what is right, I will see you. When

awake, I will be fully satisfied, for I will see you face to face.

We deceive ourselves when we measure our happiness or contentment in life by the amount of wealth we possess. When we put riches at the top of our value system, we let power, pleasure, and financial security overshadow the eternal value of our relationship with God.

We think we will be happy or content when we get riches, only to discover that they don't really satisfy, and the pleasures fade away. The true measurement of happiness or contentment is found in God's love and in doing his will. You will find true happiness if you put your relationship with God above earthly riches.

The word *awake* shows that David believed in life after death. Although belief in resurrection was not widespread in Old Testament times, several verses show that it was partially understood.

Ironies in how we use wealth. *

Ezekiel 7:19

"They will throw away their money, tossing it out like worthless trash. It won't buy their deliverance in that day of the Lord's anger. It will neither satisfy nor feed them, for their love of money made them stumble into sin.

God's people had allowed their love of money to lead them into sin. And for this, God would destroy them. Money has a strange power to lead people into sin. Paul said that "the love of money is a root of all kinds of evil" (1 Tim. 6:10).

It is ironic that we use money—a gift of God—to buy things that separate us from him. It is tragic that we spend so much money seeking to satisfy ourselves, and so little time seeking God, the true source of satisfaction.

Should you sell everything you own?

Matthew 19:21

Jesus told him, "If you want to be perfect, go and sell all you have and give the money to the poor, and you will have treasure in heaven. Then come, follow me."

When Jesus told this young man that he would “be perfect” if he gave everything he had to the poor, Jesus wasn’t speaking in the temporal, human sense. He was explaining how to be justified and made whole or complete in God’s sight.

Should all believers sell everything they own? No. We are responsible to care for our own needs and the needs of our families so as not to be a burden on others.

We should, however, be willing to give up anything if God asks us to do so. This kind of attitude allows nothing to come between us and God and keeps us from using our God-given wealth selfishly. If you are comforted by the fact that Christ did not tell all his followers to sell all their possessions, then you may be too attached to what you have.

It is hard for a wealthy person to enter God's kingdom.

Matthew 19:24

I say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!"

Because it is impossible for a camel to go through the eye of a needle, it appears impossible for a rich person to get into the kingdom of God. Jesus explained, however, that “with God all things are possible” (Matthew 19:26).

Even rich people can enter the kingdom if God brings them in. Faith in Christ, not in self or riches, is what counts. On what are you counting for salvation?

There is a story that is told about the city wall. When a traveler comes to the city after the city gates are closed, there is a hole in the wall (sometimes called the needle's eye) that a camel cannot enter unless all the things loaded on him are taken off.

So, it is with any man who enters the gate. All worldly baggage must be unloaded

Luke 18:24-27

Jesus watched him go and then said to his disciples, "How hard it is for rich people to get into the Kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!"

Those who heard this said, "Then who in the world can be saved?"

He replied, "What is impossible from a human perspective is possible with God."

Because money represents power, authority, and success, often it is difficult for wealthy people to realize their need and their powerlessness to save themselves.

The rich in talent or intelligence suffer the same difficulty. Unless God reaches down into their lives, they will not come to him. Jesus surprised some of his hearers by offering salvation to the poor; he may surprise some people today by offering it to the rich. It is difficult for a self-sufficient person to realize his or her need and come to Jesus, but "What is impossible with men is possible with God."

Jews' views about wealth

Matthew 19:27

Then Peter said to him, "We've given up everything to follow you. What will we get out of it?"

In the Bible, God gives rewards to his people according to his justice. In the Old Testament, obedience often brought reward in this life (Deut. 28), but obedience and immediate reward are not always linked.

If they were, good people would always be rich, and suffering would always be a sign of sin.

As believers, our true reward is God's presence and power through the Holy Spirit. Later, in eternity, we will be rewarded for our faith and service.

If material rewards in this life came to us for every faithful deed, we would be tempted to boast about our achievements and act out of wrong motivations.

Chapter 5



Dealing with the love of wealth

Mark 10:21

Jesus felt genuine love for this man as he looked at him. "You lack only one thing," he told him. "Go and sell all you have and give the money to the poor, and you will have treasure in heaven. Then come, follow me."

What does your money mean to you? Although Jesus wanted this man to sell everything and give his money to the poor, this does not mean that all believers should sell all their possessions. Most of his followers did not sell everything, although they used their possessions to serve others.

Instead, this story shows us that we must not let anything we have or desire keep us from following Jesus. We must remove all barriers to serving him fully. If Jesus asked, could you give up your house? Your car? Your level of income? Your position on the ladder of promotion? Your reaction may show your attitude toward money—whether it is your servant or your master.

Jesus showed genuine love for this man, even though he knew that the man might not follow him. Love is able to give tough advice; it doesn't hedge around the truth. Christ loved us enough to die for us, and he also loves us enough to talk straight to us.

If his love were superficial, he would give us only his approval; but because his love is complete, he gives us life-changing challenges.

How wealth makes one less dependent on God.

Mark 10:23

Jesus looked around and said to his disciples, "How hard it is for rich people to get into the Kingdom of God!"

Jesus said it was very difficult for the rich to enter the kingdom of God. This is true because the rich, with most of their basic physical needs met, often become self-reliant.

When they feel empty, they can buy something new to dull the pain that was meant to drive them toward God. Their abundance and self-sufficiency become their deficiency.

The person who has everything on earth can still lack what is most important—eternal life.

Wealth is temporary.

Luke 6:24

"What sorrows await you who are rich, for you have your only happiness now.

If you are trying to find fulfillment only through riches, wealth may be the only reward you will ever get—and it does not last. We should not seek comfort now at the expense of eternal life.

Wealth is not the same as the good life.

Luke 12:15

Then he said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own."

Jesus says that the good life has nothing to do with being wealthy, so be on guard against greed (desire for what we don't have). This is the exact opposite of what society usually says.

Advertisers spend millions of dollars to entice us to think that if we buy more and more of their products, we will be happier, more fulfilled, more comfortable.

How do you respond to the constant pressure to buy? Learn to tune out expensive enticements and concentrate instead on the truly good life—living in a relationship with God and doing his work.

Using wealth wisely

Luke 12:33

"Sell what you have and give to those in need. This will store up treasure for you in heaven! And the purses of heaven have no holes in them. Your treasure will be safe—no thief can steal it and no moth can destroy it.

Money seen as an end in itself quickly traps us and cuts us off from both God and the needy. The key to using money wisely is to see how much we can use for God's purposes, not how much we can accumulate for ourselves.

Does God's love touch your wallet? Does your money free you to help others? If so, you are storing up lasting treasures in heaven.

If your financial goals and possessions hinder you from giving generously, loving others, or serving God, sell what you must to bring your life into perspective.

Earthly wealth versus heavenly rewards

Luke 12:42-44

And the Lord replied, "I'm talking to any faithful, sensible servant to whom the master gives the responsibility of managing his household and feeding his family.

If the master returns and finds that the servant has done a good job, there will be a reward. I assure you, the master will put that servant in charge of all he owns.

Jesus promises a reward for those who have been faithful to the Master. While we sometimes experience immediate and material rewards for our obedience to God, this is not always the case.

If so, we would be tempted to boast about our achievements and do good only for what we get. Jesus said that if we look for rewards now, we will lose them later (see Mark 8:36).

Our heavenly rewards will be the most accurate reflection of what we have done on earth, and they will be far greater than we can imagine.

Priceless gift of eternal life

John 8:24

That is why I said that you will die in your sins; for unless you believe that I am who I say I am, you will die in your sins."

People will die in their sins if they reject Christ, because they are rejecting the only way to be rescued from sin. Sadly, many are so taken up with the values of this world that they are blind to the priceless gift Christ offers.

Where are you looking? Don't focus on this world's values and miss what is most valuable—eternal life with God.

Possessing much wealth carries greater responsibility.

1 Tim. 6:17-19

Tell those who are rich in this world not to be proud and not to trust in their money, which will soon be gone.

But their trust should be in the living God, who richly gives us all we need for our enjoyment.

Tell them to use their money to do good.

They should be rich in good works and should give generously to those in need, always being ready to share with others whatever God has given them.

By doing this they will be storing up their treasure as a good foundation for the future so that they may take hold of real life.

Why do we attribute such importance to?

James 2:1-7

My dear brothers and sisters, how can you claim that you have faith in our glorious Lord Jesus Christ if you favor some people more than others?

For instance, suppose someone comes into your meeting dressed in fancy clothes and expensive jewelry, and another comes in who is poor and dressed in shabby clothes.

If you give special attention and a good seat to the rich person, but you say to the poor one, "You can stand over there, or else sit on the floor"—well, doesn't this discrimination show that you are guided by wrong motives?

Listen to me, dear brothers and sisters. Hasn't God chosen the Poor in this world to be rich in faith? Aren't they the ones who will inherit the kingdom God promised to those who love him?

And yet, you insult the poor man! Isn't it the rich who oppress you and drag you into court? Aren't they the ones who slander Jesus Christ, whose noble name you bear?

In this chapter James argues against favoritism and for the necessity of good deeds. He presents three principles of faith

Commitment is an essential part of faith. You cannot be a Christian simply by affirming the right doctrines or agreeing with Biblical facts (James 2:19). You must commit your mind and heart to Christ.

Right actions are the natural by-products of true faith. A genuine Christian will have a changed life (James 2:18).

Faith without good deeds doesn't do anybody any good—it is useless (James 2:14-17).

James's teachings are consistent with Paul's teaching that we receive salvation by faith alone. Paul emphasizes the purpose of faith—to bring salvation. James emphasizes the results of faith—a changed life.

James condemns acts of favoritism. Often we treat a well-dressed, impressive-looking person better than someone who looks shabby.

We do this because we would rather identify with successful people than with apparent failures. The irony, as James reminds us, is that the supposed winners may have gained their impressive lifestyle at our expense.

In addition, the rich find it difficult to identify with the Lord Jesus, who came as a humble servant. Are you easily impressed by status, wealth, or fame? Are you partial to the “haves” while ignoring the “have nots”?

This attitude is sinful. God views all people as equals, and if he favors anyone, it is the poor and the powerless. We should follow his example.

Why we should be glad wealth means nothing to God.

James 1:9-11

Christians who are poor should be glad, for God has honored them. And those who are rich should be glad, for God has humbled them. They will fade away like a flower in the field.

The hot sun rises and dries up the grass; the flower withers, and its beauty fades away. So also, wealthy people will fade away with all of their achievements.

The poor should be glad that riches mean nothing to God; otherwise these people would be considered unworthy.

The rich should be glad that money means nothing to God, because money is easily lost. We find true wealth by developing our spiritual life, not by developing our financial assets.

God is interested in what is lasting (our souls), not in what is temporary (our money and possessions).

Chapter 6



Gaining proper perspective of wealth

James 2:2-4

For instance, suppose someone comes into your meeting dressed in fancy clothes and expensive jewelry, and another comes in who is poor and dressed in shabby clothes.

If you give special attention and a good seat to the rich person, but you say to the poor one, "You can stand over there, or else sit on the floor"—well, doesn't this discrimination show that you are guided by wrong motives?

Why is it wrong to judge a person by his or her economic status? Wealth may indicate intelligence, wise decisions, and hard work.

On the other hand, it may mean only that a person had the good fortune of being born into a wealthy family. Or it can even be the sign of greed, dishonesty, and selfishness.

By honoring someone just because he or she dresses well, we are making appearance more important than character.

Sometimes we do this because (1) poverty makes us uncomfortable; we don't want to face our responsibilities to those who have less than we do; (2) we want to be wealthy too, and we hope to use the rich person as a means to that end; (3) we want the rich person to join our church and help support it financially.

All these motives are selfish; they view neither the rich nor the poor person as a human being in need of fellowship. If we say that Christ is our Lord, then we must live as he requires, showing no favoritism and loving all people regardless of whether they are rich or poor.

We are often partial to the rich because we mistakenly assume that riches are a sign of God's blessing and approval. But God does not promise us earthly rewards or riches; in fact, Christ calls us to be ready to suffer for him and give up everything in order to hold on to eternal life

Taking advantage of others to gain wealth

Rev. 18:2-3

He gave a mighty shout, "Babylon is fallen—that great city is fallen! She has become the hideout of demons and evil spirits, a nest for filthy buzzards, and a den for dreadful beasts.

For all the nations have drunk the wine of her passionate immorality. The rulers of the world have committed adultery

with her, and merchants throughout the world have grown rich as a result of her luxurious living."

Merchants in the Roman Empire grew rich by exploiting the sinful pleasures of their society. Many business people today do the same thing.

Businesses and governments are often based on greed, money, and power. Many bright individuals are tempted to take advantage of an evil system to enrich themselves.

Christians are warned to stay free from the lure of money, status, and the good life.

We are to live according to the values Christ exemplified: service, giving, self-sacrifice, obedience, and truth.

Wealth can make you too comfortable.

Rev. 18:4-8

Then I heard another voice calling from heaven, "Come away from her, my people. Do not take part in her sins, or you will be punished with her.

For her sins are piled as high as heaven, and God is ready to judge her for her evil deeds.

Do to her as she has done to your people. Give her a double penalty for all her evil deeds. She brewed a cup of terror for others, so give her twice as much as she gave out.

She has lived in luxury and pleasure, so match it now with torments and sorrows. She boasts, 'I am queen on my throne. I am no helpless widow. I will not experience sorrow.'

Therefore, the sorrows of death and mourning and famine will overtake her in a single day.

She will be utterly consumed by fire, for the Lord God who judges her is mighty."

The people of Babylon had lived in luxury and pleasure. The city boasted, "I sit as queen . . . and I will never mourn."

The powerful, wealthy people of this world are susceptible to this same attitude.

A person who is financially comfortable often feels invulnerable, secure, and in control, feeling no need for God or anyone else.

This kind of attitude defies God, and his judgment against it is harsh.

We are told to avoid Babylon's sins. If you are financially secure, don't become complacent and deluded by the myth of self-sufficiency. Use your resources to help others and advance God's kingdom.

Through out this study, we have seen the true value of life as in recorded in the scripture.

Be encouraged as you live and work for the advancement of the kingdom of God.

References:

Holy Bible: King James Translation

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Additional comments and charts are taken from:

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