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Wealth (Part 1)



Toward a Radically Christian Counterculture - Steve Gregg

In this talk, Steve Gregg discusses the concept of wealth and its importance in different cultures. He examines the early Christian practice of communal living and common purse and explores the idea of forsaking possessions as a cost of discipleship. Gregg argues that wealth is not inherently bad, but rather it is the love of money or possessions that is condemned in the Bible. He also discusses the relationship between wealth and work, biblical perspectives on material riches, and the dangers of forgetting that everything we have comes from God.

Transcript

One of the more central issues that define the specific distinctives of a culture is that culture's views and use of wealth. There are a lot of different philosophies of wealth and these philosophies differ from culture to culture and they have a lot to do with how we view people who have wealth. Whether the people who have more of it are considered to be more important and more spiritual, or whether those who have less of it are considered to be more important and more spiritual.

How wealth is obtained is not something that all agree about. The very nature of what wealth is, even, is something that different societies differ about, as we shall see. Who owns the resources is something that not all cultures are going to see just the same way.

Of course, in a communist culture, not only the resources, but the means of manufacturing and all is owned by the state. In a socialistic culture, it is thought that the resources are basically owned by society and distributed by the state. In a free enterprise or capitalist society, there is the concept of private ownership.

It's a concept. It's not very often practiced, absolutely, but it is nonetheless a concept that informs much of certain cultures. There are issues that are distinctive of Christianity about this matter of finances, economics, the view of wealth, the use of wealth.

In fact, I would say that of all the things that are distinctive about a Christian counterculture, this matter of the usage of money and wealth would be the thing that is most striking when it is practiced biblically. And is probably one of the most effective

aspects of the testimony of the alternative society that is the Christian community. I say that based on some passages in the book of Acts in chapter two and chapter four.

I'm sure you're aware of them, where we're told about the economic life of the early Christians. In fact, we're told before we're told anything about that, we're told that there were 3000 people converted on the day of Pentecost. The first fruits, basically, of a harvest that began to spread out and gather Christians in from all over the world.

But right after those first 3000 came in, we were given a sketch of what they did. That was different from what they had done before they were Christians. And one thing is that they seemed to gather daily or very regularly to be involved in fellowship and in prayers and in the breaking of bread and sitting under the apostles' teaching.

Now, I doubt if any of those activities were particularly impressive to the society around them. Those are things that the Christians did among themselves for mutual nurture and so forth in their spiritual lives. But it's not until we read about their economic life among themselves.

How that none of them said that the things they possessed were their own. And that as anyone had need, those who had houses and lands were selling them and bringing them for distribution to the poor. When we read about that, we read of it twice.

It's interesting that that aspect of the early Christian community was significant enough that we're told in practically verbatim passages in Acts chapter 2 and Acts chapter 4. That they had this peculiar economic life among themselves. It's after we read of that that we read that they had great favor with all the people. It made a tremendous impression to see a bunch of people going to meetings and having potlucks and sitting under teaching and so forth.

Isn't all that impressive? I mean, there's always been religious people. But when it affects the nitty-gritty of a person's economic behavior, then you know that there are people whose lives have been changed. Especially if the way it has been affected is that these people no longer are possessive of their possessions.

Now, I don't want to give the impression that I think that the way economics were done in Acts chapter 2 and in Acts chapter 4 necessarily is imposed upon Christians in general. Although, depending on what we understand those passages to be teaching, it may be that they are general. Some people read those passages and have the impression that the early Christians all lived in one big community.

And that they had a big common purse. And that if anyone had anything, they just put it in the pot. And if anyone needed anything, they just took it out.

Now, that may be reading back into the passages details that aren't really stated to be there and based maybe a little more on more modern ideas of communalism and

communism. In fact, very much I remember in the movie, *The Mission*. I don't know how many of you saw *The Mission*.

One of my favorite movies. It's a roughly true story based on a true story about missionaries in South America a few centuries ago. But they set up these missions in South America.

And in one of the scenes, a high church official from the Vatican was over visiting, looking at these missions and talking to the native man who was the curate of the mission. And he said, well, how much money does this mission generate? And he gave some kind of a figure in South American currency, which was a lot of money. And the visitor from Europe said, well, how is the money then distributed? And the leader of the monastery said, well, it's divided equally among everybody.

And the man visiting from Europe said, oh, yes, there's a French radical group that teaches that doctrine. And the man who was leading the monastery said, well, sir, it was the doctrine of the early Christians. Well, there's a sense in which that may or may not really correctly represent what the doctrine of the early Christians was.

We do read of people selling their houses and lands. We don't read that everybody sold them. As a matter of fact, there were people who had houses and lands that apparently never got sold, even in the church of Jerusalem where this thing was taking place, because we later read in Acts chapter 12 that Mark's mother had a house and she hadn't sold it.

She was living in it. They were having prayer meetings in it. Later on in the Gentile churches, we read Priscilla and Aquila had a house and a church in it, too.

So did Philemon and so did a lot of other people. A lot of people owned houses. There's no evidence, it seems to me, that there was a big common purse, communal compound that all the Christians lived in.

But they were doing something, obviously, that those scriptures mean something. And what they did, I believe to a very large degree, reflected what Jesus taught about economics, about finances, about wealth. And because they followed Jesus in a radical way, I believe they had a great impact on their society.

The church in our time does not, in general, follow very closely, it seems to me, what the early Christians did in this respect. And I don't think that the church has the testimony among the unbelievers today that it did in those days. And that may be partially because of that.

Because when a person's religion, if we could call it that, touches their pocketbook and causes them to think entirely differently about their possessions and their wealth, it has made a change in their life that is fundamental rather than just a surface religious

change where they're enjoying meetings and learning some new things from Bible teachers and singing songs and fellowshiping with people. There's really a change in the stuff of their life. Because money is the stuff of life.

And when I say money, please, I don't want to get into the questions about the political aspects of money and whether money should be honest money or should be backed by a gold standard and those kind of things. Those are not issues that are actually addressed directly in the scripture. And those are not the issues I'm concerned to address now.

Even among us, there are people who have different opinions about that. Some of them held very strongly. But that's not really something that is part of the radically Christian concern, in my judgment, if we judge from what the scripture talks about.

The scripture doesn't talk about those issues. I myself, of course, believe that paper money should be backed up by something real. I mean, that's just being honest.

But that's not what I'm talking about when I'm talking about a radically Christian view of money. We're not talking about minted money or paper money or coinage in this lecture anyway. I'm just talking about wealth in general, possessions in general.

It can take the form of some kind of barterable goods, some form of minted currency. It can take the form of real goods. But whatever we possess that has value is our wealth.

And all people value their wealth because by definition, wealth is something that you value. What is wealth? How would we define it? Well, wealth is something that has value. And that can be in the form of money.

It can be in the form of land. It can be in the form of anything else of value. And it is that concept, that more broad concept of wealth we want to talk about.

Now, the Bible teaches some very, well, radical things on this subject. In the New Testament especially. And some of them are echoes from the Old Testament as well.

But if you turn to Mark chapter 10, a well-known story. We're not going to read the whole story because it is so well-known. And we want to use our time efficiently here.

But this is the story of the rich young ruler. And this man came running to Jesus with a question. And that question is found in Mark 10 and verse 17.

Now, as he was going out on the road, that is Jesus was, one came running and knelt before him and asked him, Good teacher, what shall I do that I may inherit eternal life? Now, this man wanted something. He was actually very enthusiastic about obtaining it. He was running.

Now, that is very unusual in Jewish society. Men did not run generally. It was considered undignified, especially for an old man to run.

Now, this was a young man. But in general, running was considered to be an undignified activity for an adult. Usually you walk.

You don't show too much haste. But this man was eager to know the answer to his question. He came running to Jesus.

He fell down. He bowed before Jesus. This man was reverent.

In other parallels in the Gospels, we read he was the ruler of one of the synagogues. So, he was a religious leader in his community. He was rich, we find.

He was basically everything that most churches would want in their congregation. And this man, I mean, not just that he was rich and influential and had a good report in his community, but also that he seemed to have a real thirst for spiritual things. And he knew where to go for it.

He went to Jesus. He came to Jesus and said, What must I do to have eternal life? And we know that Jesus listed some of the commandments for him in verse 19 and said, Do those. And the man's answer in verse 20 was, Teacher, all these things I've kept from my youth.

Now, in verse 21, it says, Jesus, looking at him, loved him and said to him, One thing you lack. Go your way, sell whatever you have, and give to the poor, and you will have treasure in heaven. And come, take up the cross, and follow me.

Now, this man was told to sell what he has and give it to the poor. It is often said that this man's, These are specific instructions just to this individual. This is not a general instruction to all Christians.

Well, there's a sense in which that's true. Not all Christians are necessarily told to sell everything they have and specifically to give it to the poor, but Jesus said, In doing this, you'll lay up treasures in heaven. And all Christians are told to lay up treasures in heaven.

In the Sermon on the Mount, Jesus said, Do not lay up treasures for yourselves on earth, where moth and rust corrupt and thieves break through and steal, but lay up treasures for yourselves in heaven. Well, how is that done? Well, there's a number of times Jesus tells how that's done, and they're always the same. You sell what you have and give it to the poor.

That's how you lay up your treasures in heaven. You transfer them from your bank account on earth to, it's changed into heavenly capital. So, he told this man, Sell what you have and give to the poor, and you will have treasure in heaven.

Then you take up your cross and follow me. By the way, taking up the cross and

following Jesus is also a universal requirement. It's interesting that this man is told to lay up treasure in heaven.

He's told to take up his cross and follow Jesus, things that all Christians are commanded to do. And he's also told to sell what he has and give to the poor, something that we would generally say not all Christians are required to do. If you look over at chapter 12 of Luke, I guess we were looking at Mark before, so now we turn to Luke 12, 33.

Why don't we start at verse 31? 31 through 33. Jesus said, But seek first the kingdom of God, and all these things shall be added to you. Is this a general requirement for all Christians? He's talking to his disciples here.

He's not talking to the rich young ruler in this case. He's talking to the disciples. He says, Seek first the kingdom of God, and all these things shall be added to you.

Do not fear, little flock, for it's your father's good pleasure to give you the kingdom. Sell what you have and give alms. Provide yourselves money bags which do not grow old.

A treasure in the heavens that does not fail, where no thief approaches nor moth destroys. Well, here he goes again. Again, talking about laying up a treasure in heaven.

And he does say you do this by selling what you have and giving alms. That's how you lay up treasures in heaven, he says. Over in Luke chapter 14, in verse 33, Jesus said, So likewise, whoever of you does not forsake all that he has cannot be my disciple.

Now, we did take that verse out of context. You can read the context if you want to. You'll find that it doesn't change anything about the meaning of the verse.

As a matter of fact, the whole context includes statements that began about ten or so verses earlier where he said that, If anyone comes to me and does not hate his father and mother, wife and children, brothers and sisters, yes, in his own life also, he can't be my disciple. He's talking about what it takes to be a disciple. He says, You can't be one if you come to me and you don't hate your own life and everything you own.

And don't forsake all that you have. That seems like a very strange teaching, doesn't it? And yet, well, what does it mean to be a disciple then? Are there some people, Christians, who aren't disciples? Because, he said, you can't be a disciple if you don't forsake all that you have. Are there some Christians who haven't forsaken all they have and therefore they're Christians but they're not disciples? The Bible doesn't allow that versatility of the word Christian.

The only definition of the word Christian in the Bible is found in Acts 11, 26, I believe it is, where it says that disciples were first called Christians at Antioch. So, the first time the term Christian comes into use is as an alternative label for the people who were also called disciples. So, disciples and Christians are the same thing, just different words for

it.

The word Christian only appears twice more in the New Testament. It doesn't change the definition at all. Just once, Griffith says to Paul, Paul, almost thou persuades me to become a Christian.

That doesn't change anything about the definition. And, 1 Peter, I believe it's chapter 4, Peter says, if anyone suffers for being a Christian, let him not be ashamed. Those are all the times the word Christian is found in the Bible.

Only one of them defines the word and it defines it as a disciple. So, Jesus said, you can't be a disciple of mine if you don't forsake all that you have. Now, did I say the Bible says some radical things about possessions? Now, I'm not making this up.

In fact, you know what? If I was making it up, I'd probably make it up different. I'm not the founder of a religion. I'm a Bible teacher and as such, I have to teach what the Bible says, whether it seems popular in our culture or not.

I have to teach what it says. I'll do my best to not put a spin on it that doesn't belong on it. But, I mean, these verses are in the Scripture.

In 1 Timothy chapter 6 and verse 8, Paul said, and having food and clothing, with these we shall be content. That is, if we have nothing more than food or clothing, this is something, this is a state in which we must be content. That is to say, we shouldn't demand more.

We shouldn't feel like we deserve more, that we must have more. Now, these passages suggest to us something about the cost of discipleship in terms of possessions. Now, there's other costs of discipleship besides those that touch on our possessions.

But these passages do talk about our possessions. And we saw the rich young ruler was given a choice between his money or his life. He said, what must I do to have eternal life? And Jesus said, well, sell what you have given to the poor and you'll have treasure in heaven, come follow me.

The man says, not on those terms, I will not do it. And so, he kept his money and lost his life. The ultimatum of Jesus Christ is like, in some ways, comparable to that of a bandit who says, your money or your life.

Only Jesus is not a bandit. He's not demanding what is not rightfully his. To the Christian, all things are rightfully his.

And therefore, it is his place quite legally and righteously to say, your money or your life. What must I do to have eternal life? Give up the money. Now, what does it mean to give up the money? I'm sure many of you are trying to race in your minds, thinking, how does

Steve live? Does he own anything? I wonder what he thinks about this.

I own some things. But, I'll tell you, this matter of wealth, the radical Christian view of wealth, is probably of all the things we've talked about in this whole series. Of all the things we've discussed in this series, the radically Christian view of wealth, it was the first thing I got a handle on in my own Christian life.

And I will say I was not balanced initially, but it was something that I realized was a radically different call that Jesus had upon us in this area than that which we presuppose as Americans. And I will confess, when I was young, in my teens and early twenties, I kind of pendulum swung over to a little bit to almost a poverty ethic, where I felt like, you know, you really can't really be a follower of Jesus unless you're dirt poor. And since I wanted to be a follower of Jesus, I made sure that I was dirt poor.

And I was. I lived in what anyone in this country would call poverty. People in, you know, Calcutta wouldn't have called what I lived in poverty, but in this country, anyone would have called what I lived in as poverty.

And I thought that was necessary and right. If you know me well enough, you know that I'm not really in poverty now, not even by American standards. I'm debt free.

I own a house, own a car. That's not poverty. So what do I think about these things? Well, I understood fairly early in my ministry that money was one of those things that's a big stumbling block to many Christians.

It captures the hearts of many Christians, as Jesus said. When he said, don't lay up your treasures on earth, he said, because where your treasure is, your heart will be also. And the script says, guard your heart with all diligence, for out of it are the issues of life.

You don't want your heart being captured by something. And if Jesus, none less than Jesus, warns you, your heart will be captured by this. So you need to do something very unusual here.

Now, remember, Jesus was not just saying something that was tame in sort of a radical way. He wasn't just trying to raise eyebrows, but really saying something very normal. The rich young ruler would be in heaven today if Jesus wasn't making a radical demand in this area for him.

And I don't think that Jesus was less interested in this man going to heaven than in anyone else going. Why make it hard on him? Because he couldn't be a disciple. Jesus did not say, unless you forsake all you have, you may not be a disciple.

I won't permit it. He didn't say that. He said, you can't.

You can't follow me while you're still hanging on to your possessions. And this is, Jesus

was not able to make it softer. And he couldn't dispense eternal life on more compromised terms.

I believe the Bible teaches that. And so we are taught to forsake all. Now, what does it mean to forsake all? Many people think, I've heard people say, well, to forsake all means that you get rid of all your possessions except those that are absolutely necessary for survival, like your basic food and housing and clothing, and you just get rid of everything else.

That's forsaking all. Well, that isn't really forsaking all, because you're still keeping the parts that are necessary for your housing and your food and your clothing, so that's not really forsaking all. That must be taking all in something less than an absolute way.

And there are times when the word all should be taken in less than an absolute way, but that's one way that some people understand Jesus saying that. You get rid of everything except your basic food and clothing and housing. Well, if that's the case, then none of us have done it yet, because I dare say that everyone in this room, including myself, has more than just the roof over our head, the clothes on our back, and the food we ate today.

We don't have, I mean, some of us may not have very much more, but we have that, and most of us have at least a little more, and maybe a lot more. So, either that is not the meaning of what Jesus said, or else we're all in disobedience. Another suggestion is that you have to basically live in community.

That's the only way you can possess nothing, is if you actually live in community, where there's a common purse, where you may generate income, but you don't keep it. You put it into the community, and everyone gets an equal part. There are some people who have understood it that way.

It's possible that some of the early Christians may have understood it that way. We have some quotes from some of them that indicate that, Justin Martyr, for example, indicated that they did that kind of thing. There are people like the Hutterites, and certain other Anabaptistic groups that have done that historically, that they live in a big community, and they just, whatever the community generates, just belongs to everybody equally.

And that's one way, another way, that some have understood Jesus' statement. I'll tell you how I understand His statement. To do so, let me turn you over to Matthew 19.

That is the parallel in Matthew of the story of the rich young ruler, but I don't want to read about the rich young ruler over here. I want to read the sequel, because after the rich young ruler went away sorrowful, in verse 27, Matthew 19, 27, Peter answered and said to Jesus, See, we have left all and followed you. Therefore, what shall we have? So Jesus said to them, Assuredly I say to you that in this regeneration, when the Son of Man

sits on the throne of His glory, you who have followed Me will also sit on twelve thrones, judging twelve tribes of Israel.

And everyone who has left houses, or brothers, or sisters, or father, or mother, or wife, or children, or lands, for My name's sake, shall receive a hundredfold and inherit eternal life. Now, Jesus took Peter's words at face value. When Peter said, Lord, we have forsaken everything and follow you, what will we have? He said, well, here's what you'll have.

He didn't challenge and say, Peter, what are you talking about? You haven't forsaken everything. Peter was a good example of someone who was indeed a disciple. He had forsaken all to follow Jesus.

But did Peter not own anything? Well, he owned a house. We know that because it became the outreach center for Jesus during most of His great Galilean ministry. Center in Capernaum, Peter had a house there.

Either Peter or somebody else in the band had a boat. We know that because it was available for Jesus on many occasions. And although they did walk away from their fishing business when they began to follow Jesus, Peter and the others seemed to put their tackle into storage.

They didn't sell it and give it to the poor because they had it when they wanted it again later on, you might recall. As a matter of fact, there were many people who were followers of Christ and He accepted them as disciples who owned things. And we could say, well, I thought you have to forsake all that you have to be a disciple.

Well, Peter said he had forsaken all they had and Jesus seemed to agree with him. So, forsaking all that he had apparently didn't mean that he had to sell his boat and his tackle and his house and who knows what else? The furniture? I mean, couldn't Peter have lived more spartanly than that if that's what Jesus required? I imagine. So, what does it mean to forsake all that you have? Well, I think it means what it says in Acts chapter 4, that none of the disciples said that any of the things that they possessed were their own.

Now, that doesn't mean that they were communal property. I believe it means that they were not their own, they were God's. That when you become a follower of Jesus, you turn over yourself and all your possessions to God and you forsake the ownership of all of them, just like you forsake the ownership of your own self and of your family and all that you have.

It's all God's. You acknowledge His ownership. You sign it over.

You renounce your ownership and it's as if it's transferred to God's ownership. That's what I believe it means to forsake all that you have. Now, we'll talk more about the

ramifications of that in the Christian life, but certainly it means something.

And if Jesus said you have to forsake, or some translations say renounce all that you have, and if you don't, you can't be my disciple, we better recognize that the Christian's counterculture is going to be one where people have renounced ownership or else they're not disciples, according to Jesus, it seems to me. Now, in contrast to that, we have the spirit of our age. And the spirit of our age is very, well, I guess the word most often used for this particular concept would be materialistic, but actually, covetous is the biblical word.

The Bible doesn't use the word materialistic, but it uses the word covetous. The word covetous means loving money or loving possessions. The desire to acquire what one does not already have is what covetousness is.

And we live in an age that has fed the covetousness of its travelers. We're traveling through a part of the world and a part of history where wealth is very easily come by those who know what to do and who have the energy to do it. And we live in a time where the stock market has been booming for years now.

I guess it's just taken a tumble recently, but for years it's just shot up and a whole bunch of people have gotten rich real easy without much work. And that's something that happens from time to time in our culture. And then there's others who have gotten wealthy by work.

You can work hard and make a lot of money here. You know, there's some parts of the world you could live, you could work just as hard or twice as hard and never get wealthy just because maybe there's famines, maybe there's drought, maybe there's a hoof and mouth disease killing off all the cattle. I mean, there are places which you can work hard and still barely scrape by.

But there has been in our society here in the United States of America for many years great prosperity. And a person who wishes to, anyone who wishes to, who's got basic mental competence and can just apply for a job and work state of the art can become by global standards very wealthy. And of course if you're really sharp you can become enormously wealthy.

And we've had a mushrooming of the figures of how many people in this country are now millionaires. Of course a million dollars doesn't buy much anymore, but still there's this burgeoning core of millionaire Americans and many of them are Christians. In fact, I would say that if you looked at a cross section of the rich people in this country, you'd find about the same percentage of Christians among the rich as you'd find percentage of Christians in the general population.

And what's more, many people say, well, it should be so. Some people say, well, we're

king's kids. If we're king's kids, we ought to be living like king's kids.

We ought to glorify God by being prosperous. Well, Jesus was a king's kid and he glorified his father, but he never was prosperous. When he wanted to use a coin, a penny for an illustration, he had to borrow one.

He said the foxes have holes and birds of the air have nests, but the son of man doesn't have anywhere to sleep, doesn't have a home to call his own. Jesus is not a rich man, and yet he glorified his father. Well, apparently it's not necessary to be financially prosperous to glorify God.

As a matter of fact, the apostles, all of them were poor men. Paul said, I think sometimes God has set us apostles last, the offscouring of the world, a spectacle to the world. He says, while others are prosperous, we're naked and we're hungry.

We have no certain dwelling place. He didn't know any prosperity. Now, I believe that Christians can be true Christians and prosper, but it seems to me that if in the population there's a great number of rich people and a huge chunk of those rich people become Christians and join churches, that they ought to be confronted with the very specific and distinctive teachings that Jesus Christ has given us about money.

Because if you will look at most rich Christians, and by rich Christian I would just say somebody who earns a lot of money one way or another, has a lot of surplus, most of them really don't spend their money that much differently than the rich non-Christians do. There's a general sense, it would appear, that getting rich is a value worth pursuing, and Christians seem to pursue it as much as non-Christians do to a certain extent. It's true, a lot of Christians tithe, although overall, I heard recently a statistic, I think Christians in America, if you take their total income and how much is given to the churches, they don't tithe, they actually give like 2.3% of their income goes to the churches, and that's a smaller percentage than was being given by the average Christian back in times when there wasn't so much prosperity.

Christians have more money than they ever had, but they give a smaller percentage than they ever did before to the work of God. So, we can't really say that rich Christians differ from rich non-Christians in the amount of money they're giving. I mean, non-Christians give to charities too for a tax write-off.

And by the way, I wonder if rich Christians would even give 2.3% if they didn't get a tax deduction for it, because I don't see among those Christians I know that are rich, generally speaking, I do know of some exceptions, but I don't see in general in the United States that rich Christians look very different than rich non-Christians in their lifestyles, in their attitudes toward money. I dare say that for many Christians, it would be considered a great disaster to them, it would ruin their whole day, maybe more than a day, if the stock market crashed and didn't come back up for a while, because they've

got their treasures on earth. And Jesus said, where your treasure is, your heart will be also.

And if the treasures go down, their heart goes down too. Now, I don't think that's the way it was in the early church. I don't think that's the way it was when Jesus was with his disciples.

And I don't believe it's the way it's supposed to be among Christians generally. What we have in our age is a mad dash after money. One of the differences between my generation when we were young and the following generation in their youth has been, and I wouldn't say among Christians particularly, but my generation to a certain extent were challenging, not everyone in my generation was, but a lot of the people in our generation was challenging some of the American assumptions about materialism.

Unfortunately, most people in my generation didn't know what to replace it with and they replaced it with Eastern mysticism or some other strange thing and became hippies. But it was a wholesale questioning of whether this whole prosperity thing that their parents had come into after the war, this post-war prosperity that my generation was born into where we really had lack of nothing, every comfort was given to us. By the time these young people got to their teenage years, many of them were saying, that's not satisfying, this can't be what it's all about and started looking elsewhere.

Some of them actually found the Lord, but many did not, but nonetheless it was sort of a thing in my generation to at least voice a verbal suspicion that materialism was not really all that it's cracked up to be. Whereas the generation that has followed, that is the children of the hippie generation, have gone back to seeking the buck. A friend of mine who is a college professor, a Christian, he is a college professor at a secular college in McMinnville, Linfield College.

He is a science professor there. He said that he was a very conservative Baptist type guy for many, many, many years and back in the hippie days, back in the 60s he was teaching at Linfield College and he said the hippies and the guys just scared him to death. They were all searching for truth and they were searching for meaning and searching for what it's all about and they were asking questions that his generation had never asked and he hadn't even thought of what the answers were and he said he was very threatened by them.

He said, but he'd give anything now to have those students back because as the students that are in the colleges now, all they want to know is how can I get rich, how can I make money. They don't want to know what the truth is. They don't even want to know if there is such a thing as truth.

They just want money. Now, so our culture has taken an upswing again in its interest in materialism and the Bible has quite a few things to say about people who love riches,

very many things. I might just give you a couple of passages to contrast the worldly attitude on this to that which Christ calls His disciples to.

In 1 Timothy 6, 9 and 10, Paul wrote, but those who desire to be rich, that would be who? Almost everybody now. Those who desire to be rich might fall into temptation. No, he doesn't say that.

He says those who desire to be rich do fall into temptation. As a matter of fact, the desire to be rich is proof that they have fallen. That's right after Paul has said in verse 8, having food and clothing with these we will be content.

We don't want to be rich. We just be content with food and clothing, he said. But those who desire more than that, who want to be rich, fall into temptation and a snare and into many foolish and harmful lusts which drown men in destruction and perdition.

That is destruction and hell, riches or your life. But for the love of money is the root of all kinds of evil, for which some have strayed from the faith. Now, this is even Christians.

Even Christians, some of them have strayed from the faith because they love money in their greediness and pierce themselves through with many sorrows. Now, I've never met yet a rich Christian who believed that he had strayed from the faith. I wonder if Paul knew different kinds of rich Christians than we know.

He said those who desire to be rich do fall into a snare. They drown their souls in perdition and destruction and many, he said many for the love of money have strayed from the faith, have wandered from the faith. Like I said, I know many rich Christians.

I've never met one yet that said, you know, I think I've strayed from the faith. But Paul said that that is often the case. It would be good for us to know for sure whether we are among them because I have to speak as one who, in one sense, I'm a rich man.

I don't have anything in the bank. I don't have much spending money month by month, but I own property. That's more than probably what? Probably 70% of the population owns property without a mortgage.

I mean, I'm sure that less than 30% own their property without a mortgage in this society. I have no debt. That puts me at about 90% of the population probably.

So, I mean, in a sense, although I don't have any money, I'm rich. Have I strayed from the faith? I'd better ask myself that because it matters. The rich young ruler could have been in heaven today, but I think the indication of Scripture is he is not.

Why? He went away from Jesus. He left Jesus. He turned his back on Jesus.

He went away sorrowful, not rejoicing in salvation. He went away sorrowful. Why? The Bible gives a very short answer to why he was sorrowful.

Because he had great possessions. Isn't that interesting? He was sorrowful because he had great possessions. Jesus talked about the seed that fell among thorns, and the thorns choked out the good seed.

Those of us who hear the word and it starts to grow, but then the cares of this world and the deceitfulness of riches spring up and choke out that seed and brings forth no fruit. Deceitfulness of riches? Are riches deceitful? Yes, riches are deceitful. They promise you happiness.

The rich young ruler had riches, but he wasn't happy. He was sorrowful because he had great possessions, not happier for it. It cost him his life.

And so also, Paul says, it cost many their lives. Many strayed from their faith because of it. Pierced themselves through with many sorrows.

Those who love money, they bring upon themselves destruction and perdition, damnation. In James chapter 5, we have an unusual passage for one of the epistles because the epistles are generally addressed to Christians, and that would include the book of James. But James, once in a while, kind of looks over the shoulder of his Christian audience and talks to the unbeliever just outside the circle.

And he seems to do that in James chapter 5, verses 1 through 5. He says, Come now, you rich, weep and howl for your miseries that are coming upon you. I thought riches were supposed to make you happy. No, you've got occasion to weep and you've got occasion to howl.

You remember in Luke 6, Jesus said, Blessed are you poor, for yours is the kingdom of God. And he says, Woe unto you rich, for you have your consolation. Now here, James probably picking that up from the Sermon on the Mount.

He says, You rich, weep and howl for your miseries that are coming upon you. Your riches are corrupted, and your garments are moth-eaten. Isn't that interesting? Your gold and silver are cankered, and their corrosion will be a witness against you, and will eat your flesh like fire.

Now, isn't that something? Jesus said, Don't store up your treasures on earth, because you know what will happen if you do? Moth and rust are going to get them. What happened here? These people laid up their treasures on earth, what happened? Their garments are moth-eaten, and their money is rusted. Moth and rust got them, just like Jesus warned.

Why? Because, as he says in the last line of verse 3, You have heaped treasure up in the last days. Indeed, the wages of the laborers who mowed your fields, which you kept back by fraud, cry out. And the cries of the reapers have reached the ears of the Lord of Sabaoth.

These people have been hoarding money and possessions. He says, You should have been paying your laborers who are out there reaping. Does the church have laborers out there reaping? Whose wages are being withheld by fraud? Because those who, I guess, aren't reaping, and ought to be supporting them on the mission field, they're not sending the money, they're heaping it up.

Well, he says, The cries of the laborers who have mowed your fields, and you've kept back their pay, it's crying out against you. You have lived on the earth in pleasure and luxury. I don't know if there's any generation of any nation in the history of mankind where that was so true of such a high percentage of the population.

There's always been fabulously rich people in all ages and all societies. But throughout most of history, the majority of people were peasants who owned almost nothing, and then there was no middle class, there was just the really lower class, and then there was a really fabulously wealthy upper class. In our society, we have a huge middle class, and that middle class is what almost every other age would have called wealthy.

And so, this verse 5 has never applied to people of any time or any society more than it does to those of our time in our society. You have lived on earth in pleasure and luxury. You have fattened your hearts as in a day of slaughter.

Well, it doesn't sound like he's real pleased about that. That is the chronic covetousness that has characterized human society forever, especially among those that had access to riches. And it's the malady of the modern western church because we do have access to more riches than any other generation has before, and much easier riches too.

I have a quote here I like from William Law. This man was a sort of a non-conformist Puritan writer back in the 1700s, early 1700s. He was one of the germinal influences on the lives of John Wesley and Charles Wesley and also George Whitfield.

Those three men who were responsible for the Great Awakening in the 1700s in England and America were all sort of disciplined under this man, William Law, in their early years in college. William Law wrote a book called Christian Perfection in 1726, and he said, among other things in this wonderful book, quote, Christianity commands us to take no thought saying what shall we eat or what shall we drink? Yet Christians are restless till they can eat sumptuously. They are to be indifferent about raiment, but they are full of concern about fine array.

They are to take no thought for the morrow, yet many of them think they have lived in vain if they are not able to leave large estates when they die. It must not be said that there is some defect in these doctrines or that they are not plainly enough taught in the scriptures because the lives and behavior of Christians are so contrary to them. Unquote.

That's a very important statement. It should not be thought that the doctrines of

scripture have any defects in them or that they are not plainly taught simply because we hardly know any Christians who obey them. When we stand before God, we will not be asked, did we measure up to the general standard of living of our culture? We will not be asked, you know, did we avoid being richer than the average American? We will be asked, did we follow Jesus Christ? Were we his disciples? That's really going to be the issue.

Many Christians seem to think that as long as we are not more materialistic than the average American, then we really are pretty much well within the boundaries of what Christianity calls us to with reference to our attitudes toward wealth. I don't think so. I don't think so and Law says it very well.

He says it should not be thought there is a defect in the doctrines or any deficiency in the plainness of their teaching in the scripture just because so many Christians generally don't live by them. I will say this, that when I was young growing up in an American church, evangelical church, I read the Sermon on the Mount. For a period of my youth, I read it every day, read it through every day.

I was challenged to do so and I did so. And I remember I read a lot of things about money and attitudes toward money and so forth in the Sermon on the Mount that just went right over my head. They just didn't go into me.

And the reason they didn't go into me, I can see in retrospect, is that I didn't know any Christians who seemed to take it seriously. And it was not that I thought the scripture was wrong or that the Christians were wrong. I thought, it must be that I'm misunderstanding something here.

If this really meant what it sounds like it means, then all these Christians would certainly know it and they'd be living by it. And so I ignored what my instincts told me the Bible was saying in favor of basically what the majority of Christians were doing because I thought, well, they must know what it means. I was only a youth.

They probably knew better than I. When I got older and studied the scripture more, I realized that many of the older Christians I knew didn't know the Bible better than I. And they really, it was not their understanding of the Bible that was dictating their lifestyle. It was their basically negligence of the Bible. And it was not safe for me to assume that if the majority of Christians are living a certain way, it must be agreeable with what the scripture says.

It's not necessarily so. Jesus said, not everyone who says to me, Lord, Lord, will enter the kingdom of heaven. Those who do the will of my Father.

He says, many are going to say, Lord, we did these things in your name. And you'll say, I never knew you. So, we've got to be prepared for the truth to lie elsewhere than where

the majority even of Christians are sitting on this issue.

Now, we would expect it, I hope, to be different than what the world thinks. Though amazingly, the majority of Christians don't really see any stark contrast between even what the non-Christians do and think about their money and the way that many well-to-do Christians feel about it. Now, I don't want to sound like I'm harping on the richer sort of Christians.

Obviously, most of what I've said may sound critical of them. I believe that being poor can have its own set of challenges. I believe that being poor and being rich are both states that present peculiar temptations.

And that it is easy either to justify money more than the Bible does or to embrace poverty more than the Bible does. It's not my desire to just take the most radically different view from that of the American standard and say, this has got to be what Christianity is. What we need to do is see what the Bible teaches, proactively say, okay, what are we supposed to be thinking and doing about wealth? And that is what we better do.

Let's talk about a biblical view of wealth. As I said earlier, I define wealth as whatever has value or is valued. Now, those are two different categories, but they're similar.

Some things have innate value because they're practical. Gold is useful. It's a rare metal that has value because it's useful.

And it is valued almost universally by people and it has practical value. Food has value. Clothing has value.

Anything that's useful to man has value. Then there are things that aren't particularly useful, but they are valued nonetheless. Let's say rare coins, stamps, antiques.

Antique furniture isn't really innately more valuable than new furniture. A new article of furniture could actually be made better and could hold up better than some antiques, but the antiques have value because they are valued, because people want them. That's okay.

That's wealth. If something is valued, if you could turn that into money, a lot of money or even a little, it has a measure of value and it is a bit of your wealth. Okay, so I'm defining wealth as whatever has value or whatever is valued.

And Jesus said, Where your treasure is, there your heart will be also. That is to say, whatever your heart is into is your treasure. Whatever your heart values is wealth to you.

It's your treasure. Now, in particular, I like to talk about material wealth because there is

wealth other than material wealth and we'll have something to say about that. But there's a great deal of talk in the Bible about material wealth.

I'd like to talk about the biblical teaching on this subject. First of all, the Bible teaches that material wealth is created by labor. And in this, I mean, you might say, well, that's obvious, right? Well, it may be obvious to you.

It's not obvious to everybody. There are a lot of people out there who believe that wealth is a static entity, that there is a constant supply, sort of like the first law of thermodynamics, that no matter or energy ever being created anymore. There's no increase or decrease of matter and energy in the universe.

Well, some people feel that way about wealth. There's just a certain amount of wealth out there and the more people there are on the planet, the more it has to be divided up into smaller pieces so that everybody gets some. This is what's sometimes called the pie view of economics, that all wealth is like, you could compare it with a pie.

And if the whole population, for the sake of illustration, could be reduced to ten people, if there are ten people on the earth and one pie, and that pie represents all the wealth there is, then you'd have to cut that pie into ten pieces for everyone to have some. If somebody had a larger than average piece, then someone else would have to have a smaller than average piece, right? Because the pie only has so much, there's only so much pie. And there's so many people to divide it among.

And those who hold that view typically end up being socialists because they believe there's something unfair about this. If there's, you know, 5% of the world's population lives in America, but 50% of the world's food is eaten in America. I say, that just doesn't seem fair.

I mean, the world's got so much food and so many people. And Americans, who are only 5% of the population, eat 50% of the food. And a socialist says, that's just not fair.

What they don't know is that Americans probably create 90% of the food in the world. And they eat about 50% of it and ship the rest of it out to feed the other people. Because the pie idea of economics is, there's just so much to go around.

It's a constant. It's static. And anyone who gets more than their share is cheating somebody else.

And that's why there's this idea that, you know, everything should be distributed equally among socialists. But that's a false view of economics. It's not biblical.

The biblical view of economics and of wealth is that wealth is created. And you can create more of it. And more and more and more.

In fact, we do not know of any limits to the amount of wealth that can be created by work. The original wealth and the most fundamental wealth of mankind is food. It is the one thing that you cannot do without, when you can do without most other things.

Now, most of us need to wear clothes. But if it came down to, I could either have new clothes or new food, I'll wear the old clothes and have new food every day. And if I couldn't have any clothes, I'd just move to a warmer climate and still go for the food.

Because the food is the most fundamental need. And it is therefore the most fundamental wealth. And that is why so much in history, wealth was described in agricultural terms.

You know, in the laws about tithing in the Old Testament, it was always assumed, you know, you bring a tithe of the produce of your land. And you bring it to the Levites to feed them. Now, we don't, most of us don't produce a lot of food on our land.

So we, you know, modern church thinks of tithing in terms of taking money. The Bible doesn't ever talk about taking money and tithing money. The Bible talks about taking your grain and tithing that, tithing 10%.

Why? Because the grain was bread and bread was wealth. I mean, so food really is a true measure of wealth. Now, we have things that are worth even... Once you have enough food, there's a lot of other things you can add that are valuable too.

But food is generated by labor. And God set that system up right after the fall. We read of it in Genesis chapter 3. Now, of course, Adam was already tending the garden before the fall.

But apparently, his gardening was more recreational than labor intensive. I mean, there was, for one thing, before the fall, nature was on his side. Apparently, there weren't bugs eating the fruit.

There weren't weeds growing up and thorns and thistles and so forth. Weather was great. You know, apparently, you could just walk around and pick the fruit and eat it.

It was a very leisurely kind of life. He still had responsibility to tend the garden and dress it, whatever that meant. Probably just to keep eating the fruit so the trees didn't get too burned down.

But after the fall, things changed in that respect and many others too. But in Genesis 3.17, it says, Then to Adam God said, Because you have heeded the voice of your wife and have eaten from the tree, of which I commanded you, saying, You shall not eat of it. Cursed is the ground for your sake.

In toil, that means work, you shall eat of it all the days of your life. Both thorns and

thistles it will bring forth for you, and you shall eat the herb of the field. In the sweat of your face you shall eat bread till you return to the ground.

Now, in the sweat of your faith, that's speaking in terms of labor, of work. It's not necessarily talking about the temperature outside, although it might have been hotter where he lived. But the fact is, it's talking about the toil and the labor and the sweat.

But he says, As you sweat and labor and work, you will generate from the ground that will now be hostile to you. Nature is not going to work with you so easily. Nature is going to be against you.

But you can still generate the food you need. You can still create wealth, but it's going to cost you. It's going to cost you labor.

You're going to have to sweat. And throughout Scripture, we find that this is taught. And many times in Proverbs, I don't have to give too many examples from Proverbs right now, but the book of Proverbs has a lot to say about the relationship of wealth and work.

And many times it's the diligent man is compared favorably against the sluggard, and one has got wealth and the other doesn't. One of the examples would be Proverbs 14 and verse 23, where it says, In all labor there is profit, but idle chatter leads only to poverty. Now, what's this saying? If you don't work and you just talk, unless you make a living talking, like I do, but if you just have idle chatter and you don't work, then you're going to be poor.

You're not going to have much wealth. But all labor generates profit. All labor generates wealth.

Now, some labor generates more than others. Some people work at a very strenuous job and make minimum wage. Another guy works in an air-conditioned office and punches computer keys for the same hour and makes 100 times more than the guy who's flipping hamburgers.

Not all labor generates the same amount of wealth, but in all labor there is profit. Wealth is indeed generated by work. And some people are concerned about population growth.

Tom handed me a thing here tonight that was interesting on this subject. I've studied this for a long time. It's of special interest to me, but this is from the New American, April 9th, 2001.

It says, Item, a new United Nations study reported the Associated Press, quote, predicts the next 50 years will bring a world that is larger, older, and poorer. In the UN Population Division estimated that the world's poorest nations will triple in size. None of every, no, nine of every ten people will live in a developing country, which means, you know, not a Third World country.

The Wire Service reported on February 28th. The AP quoted Jamie Chamey, director of the Population Division, as saying, quote, some people think the world's population problem is over. No, this is a long-term issue.

Well, actually, the world is not overpopulated, and this article goes on to say it. Correction, the population controllers like to scare people with dire warnings about population growth run amok. Yet the size of the world's population should be viewed as a triumph in that it is largely the result of people living longer lives.

Economist Stephen Morin, in a 1999 column, pointed out, pointed to the dramatic growth in the life expectancy, which he says could arguably be the single best measure of human well-being. From the days of the Roman Empire through perhaps the year 1800, he recalled, average human life expectancy was less than 30 years. In the US today, life expectancy is 75.

Even in the poor countries like India and China, life expectancy has risen to above 60. We have doubled the number of years of life in just the past 200 years. In any case, the world is far from crowded.

A statistical analysis of the Population Research Institute shows that even if all US families were to move to Texas, which I would dare say not all would wish to, but if all US families moved to Texas, each could still have about five acres of land, and the rest of the country would be vacant. Yet, the vacant scenario probably appeals to the anti-people people who would love to leave the globe to the small, excuse me, to the snail daughters, excuse me, sea turtles and the like. It's a typical, there's a lot of articles come out like this, that the liberal press wants us to think the world is overcrowded and that we're going to have too little food.

The fact is, there are, well, let's put it this way. Statistically, every person who works generates more in his lifetime than he consumes. Think about it.

If you have more as a result of working than what you eat, then you create more wealth than you consume. Virtually everyone on the planet does, if they work at all. Now, there are people who don't work, and they just consume some of the surplus that other people create, but still it averages out.

Even when you take the average of everyone on the planet, people create more food than they consume. They create more wealth than they consume. Increased population is not disastrous.

It leads to increased wealth. And, of course, some might say, well, but these third-world countries, they're going to triple in size. They don't have much wealth.

That's not because of any defect in this doctrine. That's because of political situations in many cases, and sometimes natural crises. You know, the Sahara Desert is spreading out

and taking over more territory.

I mean, there are natural things that are subnormal that cause some localities to not find this to be the case. That is, they don't find that they prosper more. But, in general, the world is prospering more than ever, and that correlates completely with the growth of population because labor creates wealth.

The more people labor, the more wealth there will be. There's not just some static amount like a pie. It's not necessarily the case that a person who has more than someone else is cheating that other person by having more than somebody else because the person who has more might well have worked a lot more, and that person who has little might well increase his wealth if he worked more.

I say might well have because there are exceptions all around. Like I said, people who live, you know, in a famine area, they might work 12 hours a day, 6 days a week, or 7 days a week, and still have much less than some of us have who work a 40-hour work week or so. But, on balance, people who work more generate more wealth, and that is a biblical concept.

Now, another aspect of what the Bible teaches about wealth is that God is the giver of all true wealth. Now, that may sound so theologically right on that people think that, well, why even say it? Everyone knows that, right? At least all Christians know that. Not necessarily.

You see, many people feel that their security, their financial security depends upon them. Now, this means that they see their wealth coming from something other than just God. They see it coming from their job, or from their inheritance, or from the government subsidizing something or another.

But, actually, all wealth comes from God. All true wealth comes from God, the Bible teaches. Now, of course, God might be supplying you through your work.

But, if you... some people worry that, well, what if I can't work when I'm older? What if I get disabled? What if I get paralyzed? Then, how am I going to survive? Well, the same God who provides now can provide then. He may provide a different quantity, but He will provide. He can provide.

Let's put it that way. If you recognize that all wealth comes from God, then the wealth you have now comes from God, and the wealth you will need in the future will come from God, too, as long as He's still in business at that time. And there's reason to believe He will be for a very long time.

In James 1, verse 17, it says, Every good gift and every perfect gift is from above and comes down from the Father of lights with whom there is no variation or shadow of turning. That is, God doesn't change, and He's the giver of every good gift. Since He

doesn't change, He'll continue to be the giver of every good gift to those that He wishes to supply for.

In Deuteronomy 8, I think we have a very important warning that God gave to the Israelites because they had just wandered 40 years in the wilderness, and the only wealth they generated was what they picked up off the ground, the manna. And that was a supernatural provision. They didn't have to go till the ground or water or pull weeds or anything to get the manna.

God just dropped the manna from heaven every day, and they just went out and collected it. And they did that for 40 years, but now they were going into a land where they're going to work. They're going to have farms.

They're going to have work to do, and they're going to generate income. They're going to generate wealth. And in chapter 8, Moses is warning them of the danger of this change of affairs.

In 8.10 and following, it says, When you have eaten and are full, then you shall bless the Lord your God for the good land which He has given you. Beware that you do not forget the Lord your God by not keeping His commandments, His judgments and His statutes which I command you today, lest when you have eaten and are full and have built beautiful houses and dwell in them, and when your herds and your flocks multiply, and your silver and your gold are multiplied, does this sound like any familiar to our experience at all? And all that you have is multiplied, when your heart is lifted up and you forget the Lord your God who brought you out of the land of Egypt from the house of bondage, who led you through that great and terrible wilderness in which were fiery serpents and scorpions and a thirsty land where there was no water, who brought water to you out of the flimsy rock, who fed you in the wilderness with manna which your fathers did not know, that He made humble you and that He might test you to do you good in the end. Then if you say in your heart, My power and the might of My hand have gained me this wealth, and you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers as it is this day.

Now, what He says, the time is going to come when you won't see quite so directly the provision of God as you do now. Those 40 years in the wilderness, you wake up in the morning, God's provided a whole blanket of manna on the ground again for us, we're going to eat again, God has miraculously provided for us. Now they go in and there's no more manna.

Now they have to work and sweat and so forth, and eventually because they do so, they generate wealth and they do fine. But when you can see a direct cause and effect relationship between your work and your wealth, it's easier to forget that God is still providing for you. It's God who gives you the power to get wealth.

It's God who allows you to have the health, to have the land. It's He that causes the rain to come, to water the land. I mean, it's God who provides, even though it is being done through your labor, don't forget that it's God who gives you the power to get wealth.

In 1 Timothy chapter 1 and verse 17, excuse me, chapter 6 and verse 17, Paul said, Command those who are rich in this present age. I take it he's talking about in the church, people in the church who are rich in this present age. Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches, but in the living God who gives us richly all things to enjoy.

That last line, God, the living God is the one who has given us richly all the things that we have to enjoy. Now notice, He doesn't mind us enjoying them. He gives us these things to enjoy.

He's not calling us to be Stoics. He's not calling us to be Spartans. But He wants us to enjoy what He gives, but He wants us to know that He's the one who richly gives it.

And the rich need to be reminded of this. Tell those who are rich, you know, it's probable that every church in America ought to have among their Sunday school selection, they should have a class for rich Christians. Sunday school class for rich people.

Why? Because Paul said you need to give rich people certain instructions. You need to command those who are rich not to be haughty. That could take a quarter.

Twelve weeks on that subject would be good. Nor to trust in uncertain riches. That could take another six months.

But to trust in the living God who gives us richly all things to enjoy. Let them do good that they may be rich in good works, ready to give, willing to share. Yeah, it'd be good to have a rich Christians class.

The thing is, every American would have to be in it if they're Christian. Because every American that I know is rich, including me, and I'm so poor that the IRS doesn't even pay attention to me. They even say I don't owe money.

That's in the poorer classes, but I'm rich. Okay? Now, another point that the Bible makes about wealth is that God who gives true wealth has given varying degrees of wealth to different people as a means of testing their faithfulness. That's what the Bible teaches.

If you have been blessed with a lot of money, God's testing you. The Bible indicates that in a number of ways. Actually, if you've been given very little money, that too is God testing you.

The varying degrees of wealth that God has given people are the varying ways in which God chooses to test people for their faithfulness. We read a moment ago in the 8th

chapter of Deuteronomy, in verse 16, God fed them in the wilderness with manna. That wasn't really prospering them.

They were just filling their bellies and that's all they got. They didn't accumulate any wealth in the wilderness. They lived from day to day.

Hand them out. He says that He might humble you and that He might test you. God made them poor for 40 years so He could test them.

However, wealth is also a test and a burden. In Proverbs chapter 30, we have the cogitations of a man named Agur, a strange fellow in many respects, the things that went through his mind. I mean, he's a guy who said in verse 2, Surely I am more stupid than any man.

I don't have the understanding of a man. I neither learned wisdom nor do I have the knowledge of the Holy One. You might say, well, why listen to him then? He doesn't know God.

He's stupider than everybody else. He had a lot of strange things to say, but among the things he said, in chapter 30 of Proverbs, verses 7 through 9, he says, Two things I request of you, deprive me not before I die. Remove falsehood and lies far from me.

That's number one. And number two is, give me neither poverty nor riches. Why? Feed me with the food allotted to me, lest I be full and deny you, and say, Who is the Lord? Which is always a possibility.

If you're full and you're fat and sassy, you feel quite confident in yourself because you've got money in the bank and you're secure. And you say, well, I don't need to think about God for a while. I've got this money to pull me through.

On the other hand, he says, or lest I be poor and steal. Well, that's another temptation. And profane the name of my God.

Well, he doesn't want to be rich or poor because both of them present temptations to him he'd rather not be tested with. Having too much might tempt him to forget about God. Having too little might tempt him to disobey God and steal, covet other people's stuff.

Being poor is no guarantee of being spiritual. There are poor misers. There are poor criminals.

There are poor idolaters. Being poor is not a mark of spirituality. It is a test of a man's moral fiber, and so is prosperity.

God tests people with the varying degrees of wealth that he gives them. In Matthew 25, you needn't turn there, but verses 14 and following, we have the parable of the talents.

You know, the talent is a measurement of weight, of money.

And a man who had money had servants too, and he gave them different stewardship. He gave one, what did he give them? One five talents, one two talents, one one, I think it went. And he gave them different amounts, and he tested their loyalty with it.

The guy who got the least wasn't very loyal at all. The other two were good and faithful servants. But God tests people by giving them different amounts.

Don't envy the person who has more money than you, because he's being tested in a different way than you are. Just make sure you're passing the test. In Luke 16 and verse 11, sort of a follow-up to that strange parable of the unjust steward, which we might talk about on another occasion.

Luke 16, 11, Jesus said, Therefore, if you have not been faithful in the unrighteous man, and he means money, who will commit to your trust the true riches? Whatever those might be. There's something he calls unrighteous mammon, which very clearly is a reference to money. And there's something else he calls true riches, which apparently is something else other than money, but better.

Something more really valuable than money. But what's interesting is that he says, If you have not been faithful when you've been tested in this area of money, then don't expect anyone to entrust you with more, with true riches. He that is faithful in least, he says also in the previous verse, He who is faithful in what is least is faithful also in much.

And he who is unjust in what is least is unjust also in much. He's saying, you've been given money. God has given you wealth.

Now, be faithful, because you're being tested. And if you're not, if you don't pass the test, you will not get true wealth. If you show yourself unfaithful in the lesser, you will not be entrusted with the greater, because you're unfaithful.

So, God gives varying degrees of wealth to different people as a means of testing their faithfulness. Okay, another teaching of Scripture about wealth is that the possession of wealth brings with it certain spiritual and social responsibility. In Luke 16, 19 and following, we have the story of Lazarus and the rich man.

Whether it's a parable or a true story has been debated. I believe it's a true story. Some people I know think it's a parable.

But there were two men in it. One was a rich man who fared sumptuously every day and wore fine clothing. And the other was a poor man full of sores laid at the gate begging, desiring only to eat the crumbs that fell from the rich man's table.

And the most generosity he got from the rich man was that the rich man let his dogs

come out and lick the guy's wounds. Both men died, as all men inevitably do. And they did not end up in exactly the same state.

The poor man was actually relieved in the presence of Abraham. The rich man found himself tormented in the flames of Hades, we're told. And he said to Abraham, he says, send Lazarus down here, dip his finger in water and cool my tongue because I'm tormented in these flames.

And Abraham said, son, I should probably just read the verses because it's so telling. You might expect, Abraham said, you didn't accept Jesus Christ as your personal Savior. That's why you're burning in hell right now.

That's not what Abraham said to him. He said, son, verse 25, remember that in your lifetime you received your good things. And likewise, Lazarus received evil things.

He was poor and miserable. But now he's comforted and you're tormented. And besides this, there's a big gap between us, we can't cross over.

Isn't that a strange thing to say? Now you're tormented. Why are you tormented? Because you were rich and he wasn't. Now, does that mean rich people go to hell and poor people go to heaven? No, these two people lived in proximity to each other.

One was rich and could have helped this poor man, but did not. He did not pass the test. He had some responsibility.

God having given him wealth also incurred responsibility for the poor man at his gate. He did not pass the test. He did not fulfill his responsibility.

Now, does this mean that the poor man had some rightful claim on the rich man's surplus? No. See, that's where people get all mixed up. They think, well, since God wants the rich to help the poor, therefore the poor have some claim on their riches.

Not so. If the rich got their wealth honestly, then the poor man doesn't have any inherent claim upon it. But God does.

That's the point. God has claim on it. And God says, now I want you to use this money to help that poor person there.

You see, the poor person has no innate claim to it, but God has a claim on it. And the man who is rich is commanded by God to help the poor. Out of generosity, not out of justice.

This is where a lot of Christians get mixed up. There was a book written some years ago called Rich Christians in an Age of Hunger, which put kind of a guilt trip on American Christians because we had so much and there were so many people who were hungry. Well, the man who wrote it, Ron Snyder, was no doubt a good man, a good Christian, but

he was somewhat influenced by a socialist mentality, I think.

And he took the passages in the Bible that talk about the need to help the poor and so forth and made it sound like Christians were guilty of an injustice because we consume so much of what we produce and it's unjust for us to do so when there are so many people who are poor. No, it's not unjust, but it is unmerciful. If the poor had an innate claim on our surplus, then it would be unjust for us to deny them that rightful claim.

They don't have any such rightful claim, but it is unmerciful and God has commanded us to be merciful and He does have a claim on what we have. And therefore, there is spiritual and social responsibility there. In Luke 12, verse 48, Jesus said, To whom much is given, of them much shall be required.

And that's true in many areas. He wasn't, in that case, talking about money. He was talking about knowledge of the will of God.

The more you know, the more you're responsible for. But it's also true of any blessing from God. If you've been given more, God expects more from you.

You're capable of doing more with what He's given you. Another thing clearly taught in the New Testament is that the love of wealth is idolatry. Now, wealth is one thing.

The love of wealth is another thing. The Bible says, The love of money is the root of all kinds of evil. It doesn't say money is, but it's very difficult to have a lot of money without setting your heart on it.

Jesus said, Where your treasure is, your heart will be. A lot of people who are rich Christians have pointed out, Well, the Bible doesn't say money is the root of all evil. It's just the love of money.

And they basically are saying, I have money. I just don't have the love of it. Well, how did you get over? How did you get past this principle that Jesus said, Where your treasure is, your heart will be? That's the reason Jesus said not to lay up treasure for yourself on earth, because your heart will be there on earth then.

And I dare say that the Christian says, I don't love money. I just have money. That's not the root of all evil.

I'll bet if they lost their job, if they lost their home and it wasn't insured, if they're heavily invested in the stock market and it crashes, I'll bet their hearts would sink along with their assets. Jesus said so. Where your treasure is, there your heart is.

If your assets sink, your heart sinks. It's not as easy as some might think to have money and not love money. Let me show you what Jesus said in Matthew 19 when He was talking about the rich young ruler, after the rich young ruler had left.

Sorrowful. Jesus said to His disciples something very interesting. Verse 23, Matthew 19, 23, Jesus said, Assuredly I say to you that it is hard for a rich man to enter the kingdom of heaven.

And again I say to you, It's easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God. Now, He didn't say people who love money. He just said rich people.

Now, it is possible for a rich person to be saved. And He goes on to say that. The disciples say, Who then can be saved? And He says, Oh, with God it's possible.

With men it's impossible. But, possible or not, He said it's very difficult. And it's a very important thing for us to note that.

If He says it's easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven, then it must be that most people who are rich also have a bit of a problem with their hearts being in it. Now, it says in Ephesians 5.5 that covetousness is idolatry. Idolatry is the sin that God was the most intolerant of in the Old Testament.

It is of all the sins that He sometimes let the Jews get away with for a while, it's the one sin that He was very intolerant of. It's the reason He sent them into captivity, because they're idolatry and so forth. And Christians can be idolatrous too.

They're not allowed to, but they sometimes are. Because it's hard to possess that which the world values without placing our hearts in it and valuing it too. And if you value it very much, it's very difficult to hear Jesus say, sell all you have and give to the poor, if God tells you to do that.

Now, I don't personally believe that God has told everybody to sell everything they own and distribute it to the poor, at least not immediately. But every Christian should be in the position that if God said, if you're going to do that, say, yes sir, just tell me who do I check to. Glad to do it.

Why? It's not mine anyway. Never was. What I own isn't mine.

If God said, Steve, the Runyons need a house. Sign over the deed to your house to the Runyons. I say, yes sir.

I'll call a realtor tomorrow, whoever I have to call, a lawyer, whatever I have to do. And believe me, I would. Because owning a house was never a goal of mine.

I was given a house in Oregon. Sold it and bought one here. But it was never a goal of mine in my life to own a house.

Still isn't. It's a wonderful luxury. It's wealth.

And we love our house. I mean, as houses go, it's a great house. But we cannot own it in the absolute sense of the word.

That's God's. And if we come to a place where we can't part with it happily, if God wanted us to, then it has captured us. It has become our idol.

And it leads to all kinds of sin. And it's exceedingly difficult for one to possess affluence without losing one's soul in the process. We've already read several scriptures along those lines.

Let me just say, as I'm going to have to wind this up and close, that the Bible teaches, among other things about wealth, that material wealth is neither the only kind nor the most desirable kind of wealth. When we think of wealth, we think immediately of money and possessions. And, well, we might.

The Bible frequently speaks of it along those lines. But the Bible also indicates there's a lot of things that are not physical, not material, that are worth more than things that are. Perhaps that's what Jesus had in mind when he said, Who will entrust true riches to you if you've not been faithful in the unrighteous mammon? The world doesn't quite understand this.

At least our culture, I don't think, does. And that is that being rich is not a goal that's particularly desirable to pursue. Once you have gotten riches, you may still lack the true riches.

And there is wealth that is of greater value, much greater value, than money. Let me give you a few examples from the Scripture and then we're going to close with that. First of all, godliness with contentment is greater riches than wealth without it.

Most people, I won't say all, but most people who are very wealthy are not content. That's why they invest so much and why they give so little. Because although they have far more than they need, and there are many people in this country who could not spend all the money they have in the rest of their life.

Steve Bosser always tells me about somebody, maybe some of you know her, I won't try to identify her, I don't know who she is. Somebody he knows, she's just fabulously wealthy. I forget what he said she gets, like, gets \$20,000 a week or something like that, probably off investments, I would imagine.

And she's an old lady and she's going to die soon, but she won't part with her money. Now, she's not content, she's not free. To have contentment with food and clothing is to be richer than to be a billionaire and not be content.

Because really what man's heart cries for and values most is contentment, and it's an elusive goal to most people. The person who thinks they're going to find it by getting rich

is the person who is going to be chasing that elusive butterfly for the rest of their life and they'll never find it. They'll be wealthy in money, but they will be poor in terms of what they're really seeking, and that is contentment.

And Paul said that in 1 Timothy chapter 6. He says, he mentions at the end of verse 5, men of destitute of the truth, of corrupt minds, who suppose that godliness is a means of gain, from such withdraw yourself. He says, now godliness with contentment is great gain. If you're godly and content, then you are wealthy, you have great gain.

For we brought nothing into this world, it's certain we can carry nothing out. And having food and clothing with these, we shall be content. To be godly and to be content is to be far wealthier than someone who has money and is not godly or content.

In Philippians chapter 4, well-known passage on contentment from Paul, he connects it with wealth and the absence of wealth. In Philippians 4, 11 and 12, Paul said, Not that I speak in regards to need, for I have learned in whatever state I am to be content. I know how to be abased, and I know how to abound.

Abased means to be reduced to poverty and lacking everything you need. And I know how to abound, that means how to have a lot. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need.

Now some people say, well see, it doesn't matter whether you're rich or poor, you can be godly and content even if you're very rich. Well, Paul abounded sometimes. He knew how to abound, nothing wrong with abounding.

Well, do you know what Paul called abounding? Paul said in verse 18, Indeed I have all and I abound. I am full, having received from Epaphroditus the things you sent for me. He was in prison in Rome.

He was in a third world jail. And he said, I'm abounding and I'm full. That's the high point.

He says, I know how to be content whether I'm abased and hungry or whether I'm abounding and full. Well, right now I'm abounding and full, he says. Rotting in jail, but I'm abounding and full.

Doing better than usual because you guys sent me a gift. That's what Paul said. Those are the poles.

He could lack what he needs or he could have what he needs. If he has what he needs, food and raiment, that's abounding. And he had it at that moment.

And he said, I've learned to be content, whatever state I'm in. That is true wealth. It's great gain, Paul said.

Another thing that is more valuable than wealth is identified for us in Proverbs. Actually,

a number of things in Proverbs. I won't look at all of them.

But let me just say, a good reputation and loving relationships. If you have those, you are more wealthy than most rich people. In chapter 22 and verse 1 of Proverbs, it says, A good name, that's a good reputation, is to be chosen rather than great riches.

Loving favor rather than silver and gold. To have a good reputation and to have the favor and love of people that matter. Is worth more than money.

And to be desired more than great riches. In 1517 of Proverbs, Proverbs 15:17. It says, Better is a dinner of herbs where love is than a fatted calf with hatred.

Now, better a dinner of herbs than a fatted calf is not a health statement. It's not a nutrition statement. Many people in our culture say, yeah, that's a fact.

Better a vegetarian diet than all that red meat and cholesterol. Now, he wasn't saying that. He was saying a dinner of herbs is what the poor person has to settle for.

A fatted calf is what the rich man gets to have every night. He's talking about wealth and poverty. He says, Better to have a modest diet, modest possessions, modest wealth, but be in a loving environment than to have wealth in an environment where people hate each other.

So, a good reputation and loving relationships are worth more than money. Among those would be the relationships of children. The Bible indicates that children are of great value.

There was a Puritan writer, Joseph Hall, a pastor, who had 12 children, 12 sons. And he had a visitor once who was a nobleman and came to visit him, a wealthy non-Christian man, I suppose. And Joseph Hall's 12 sons were standing, arranged by age, standing at attention to greet the visitor.

And when the visitor came in the house, the nobleman said, he saw these 12 boys, he said, Oh, these are they that make a rich man poor. And the father said, No, my lord, these are they that make a poor man rich. For we would not trade any one of them for all the wealth you have.

It's just a matter of perspective. But you can be child rich even if you're financially poor. And that is, you know, relationships, children, those are worth more than money.

Leisure time can be another form of wealth. Time and money can be sort of interchangeable commodities. Leisure time is not necessarily better than money, but it's sort of the same thing.

You can be wealthy in terms of leisure. Because in many parts of the world, people do work 72 and more hours a week just to stay alive. Where here we can, most of us get by

on a 60-hour work week.

So we save 12 hours over those guys. But, I mean, having the extra leisure time, that's worth something too. That's another form of wealth.

And it's something for which we're accountable if we have it. Just like if you have extra money, you're responsible. If you have extra time, you're responsible before God.

Spiritual gifts and talents are another form of wealth. It says in 1 Peter 4, verses 10 and 11, As every man has received the gift, even so let him minister the same one to another, as good stewards of the manifold grace of God. And it goes on to talk about people who speak and those who serve.

But the fact is, if you have a gift from God, that's something that you have to steward. It's a thing of value. It's another kind of wealth that you must be a good steward of.

And then, of course, you can have other things of value, like opportunities that other people don't have. That's a thing of value. That's another kind of wealth.

Some people have connections. Some people have access that other people do not have to things that are worthwhile. We have a lot of things here.

We have good health. That's another form. Now, you might say, well, I just got over the flu.

I don't have that good of health. But the fact of the matter is, we're relatively free from plagues here in this part of the world. And there are flus that go through.

But, I mean, health is certainly another form of wealth. You know it so well when you lose it. And if you have a lot of money and you lose your health, in all likelihood you'll be glad to spend all the money you've got to get your health back.

Sometimes you can't. Sometimes you can spend all your money, as the woman who had the issue of blood, spend all that she had on doctors and she only got worse. She would gladly have traded and did.

She attempted to trade all her money for health. It was not to be. She got her health free from Jesus.

But the fact of the matter is, good health is yet another form of wealth. And whatever we have, whether it's material wealth or any other form of wealth, it is something that is an advantage and a benefit to us, which is a gift from God. We have more of it than some people have and less than some other people have.

But it is something that we will be held responsible for. It is something that the possession of which places responsibility upon us. And also a temptation and a test to

see whether we will value that thing, that thing that we value more.

Whether we value our children more or our health more than we value God or whatever it is that we value. That is the test.