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Where Is Your Treasure?

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PlymouthBrethren.org · KEE Philippine Missions

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“The things that thou hast heard of me among many witnesses, the same commit thou to faithful men, who shall be able to teach others also.” (2 Timothy 2:2)

Where is Your Treasure?

“Lay not up...treasures upon earth...lay up...treasures in heaven...for where your treasure is, there will your heart be also” (Matthew 6:19-21).

The heart is where the treasure is. It can be in a safe-deposit box! Or it can be in heaven! But it cannot be in both places.

Someone has said, “A Christian either leaves his wealth or goes to it!”

The Lord Jesus forbade His followers to lay up treasures on earth. He wanted their hearts to be in heaven.

And yet this teaching of Christ seems radical and extreme to us today. Could He really have meant that? Doesn't common sense teach us that we should make adequate provision for our old age? Doesn't He expect us to be prudent and to set aside reserves for a rainy day? To care for our loved ones?

These are serious questions, which should be faced squarely and honestly by all who profess to be followers of Christ.

What are the answers? What does the Bible teach with regard to wealth in the life of the believer? Is it wrong to build up a personal fortune? What is a Christian standard of living?

Diligent in Business

First of all, we can all agree that the Bible does not prohibit making money. The Apostle Paul worked as a tentmaker to provide his personal needs (Acts 18:1-3; 2 Thessalonians 3:8). He taught the Thessalonians that if a man was unwilling to work, then he should be allowed to go hungry (2 Thessalonians

3:10). Without question the Biblical emphasis is that a man should work diligently for the supply of his needs and the needs of his family.

Can we say, then, that a believer should make as much money as possible? No, such a statement would have to be qualified. He may make as much as possible, but with these reservations:

1. His work should not be allowed to take precedence over the things of the Lord. His paramount obligation is to seek first the kingdom of God and His righteousness (Matthew 6:33). Worship and service should not suffer because of the pressure of business.
2. His family obligations must not be neglected (I Timothy 5:8). Ordinarily the more money a man makes, the less time he has for his wife and children. He cannot compensate for this by lavishing luxury and wealth on them; this only adds to their spiritual and moral decay. They need the companionship and guidance of a godly husband and father far more than they need a bulging bank account.
3. His money should be made in a business that is reputable (Proverbs 10:16). This should go without saying. It's questionable for a Christian to give his time to the production, distribution or advertising of commodities that endanger health or contribute to the lowering of morals. Neither should a Christian spend his life entertaining people who are on the highway to hell. Work should be constructive and for the common good.
4. Then too the believer should be sure that he is making his money honestly (Proverbs 20:17). His business may be

reputable enough but his methods may be crooked, for instance.

- a. Falsifying income tax returns (Proverbs 12:22).
 - b. Cheating on weights and measures (Proverbs 11:1).
 - c. Bribing local inspectors (Proverbs 17:23).
 - d. Advertising differences in products when no such differences exist (Proverbs 20:6).
 - e. Fudging on expense accounts (Proverbs 13:5).
 - f. Speculating in the market or on the stock exchange—just another form of gambling (Proverbs 13:11).
 - g. Paying inadequate wages to employees (Proverbs 22:16). It is against this latter abuse that James cries out, “Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of Sabbath” (James 5:4).
5. The Christian may make as much money as he can without imperiling his own health. His body is the temple of the Holy Spirit (I Corinthians 6:19). He should not squander his health in the acquisition of wealth.
6. Finally, the Christian may make as much as he can without becoming covetous. He must never become a slave to mammon (Matthew 6:24). It is proper to make money but not to love it (Psalms 62:10).

To summarize, then, a Christian may earn as much as he can as long as he gives God first place, fulfills his family

obligations, works constructively, deals honestly, guards his health and avoids covetousness.

To Have but not to Hold

The next question we must face is this: “Is it wrong to hoard money?” As far as the New Testament is concerned the answer is an emphatic Yes.

The Bible condemns no one for being rich. A person may receive an inheritance and become rich overnight. But it does have a lot to say about what we do with our riches.

Here is what the Bible teaches.

1. First of all, we are stewards of God (I Corinthians 4:1, 2). That means that all we have belongs to Him, not to ourselves. Our responsibility is to use His money for His glory. The idea that 90% is for us to spend while the other 10% is the Lord’s portion is a misconception of New Testament stewardship. It all belongs to the Lord.
2. The second point is that we are to be content with food and clothing. “And having food and raiment, let us be therewith content” (I Timothy 6:8). Here the word for raiment means a covering or roofing. It can refer to any kind of shelter or clothing. So the verse says we should be satisfied with the necessities of life—food, clothing and housing. And in making allowance for roofing, the Lord here permits us to have more than He had when He was here; He had no place to lay His head (Matthew 8:20).

The Christian who owns a business will of course need fixed capital and working capital to carry on. He must be able to purchase raw materials, pay his employees, and meet the other

financial demands that come to him day by day. Nothing in the Bible prohibits a Christian in business from having the funds necessary to operate.

3. Next we should live as economically as possible, avoiding waste of every kind. After Jesus had fed the five thousand, He told the disciples to gather up the food that was left over (John 6:12). His example teaches us to conserve wherever possible.

We buy so many unnecessary things. Especially at Christmas time, we spend a small fortune on worthless gifts that soon make their way to the attic or storeroom where they do no one any good.

We buy expensive things when cheaper items would often do just as well. (It is not always true that the cheaper item is the better buy. We must weigh price, quality, time saved, etc.).

We must discipline ourselves to resist the temptation to buy everything we want. And we must develop the habit of living frugally for the Son of Man's sake.

4. Everything above our necessities is to be put to work for the Lord (1 Timothy 6:8). Remember! It all belongs to Him. We are His stewards. Our business is to advance His cause on earth to the best of our ability.

It will immediately be objected that to plunge everything above food, clothing and housing into the work of the Lord is foolhardy, improvident, shortsighted.

Well, we have the record of one person who did it. She was a widow, and she cast her two mites into the treasury. Jesus did not reproach her. He said, "Of a truth I say unto you, that this

poor widow hath cast in more than they all (the rich): for all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had” (Luke 21:3, 4).

5. We are forbidden to lay up treasures on earth. The words of Scripture are plain and unmistakable.

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: for where your treasure is, there will your heart be also (Matthew 6:19-21).

As far as most of us are concerned, these verses might just as well not be in the Bible. We believe Jesus spoke them. We believe they are divinely inspired. But we do not think that they apply to us. We do not obey them. And so as far as we are concerned, it is the same as if our Lord never spoke them.

Yet the truth remains that it is SIN to lay up treasures on earth. It is directly contrary to the Word of God. What we call prudence and foresight is actually rebellion and iniquity.

And it is still true that where our treasure is, there will our heart be also. Dr. Johnson was once taken on a tour of a luxurious estate. He went through the mansion and over the well-kept grounds. Then he turned to his friends and said, “These are the things that make it hard to die.”

6. Finally we are to trust God for the future. God calls His people to a life of faith, to a life of dependence on Himself. He teaches us to pray, “Give us this day our daily bread”

(Matthew 6:11). By the story of the manna, He teaches us to look to Him day by day for the supply of our needs (Exodus 16:14-22).

He Himself is to be our security; we should not lean on the broken reeds of this world.

This, then, is our Lord's will for his people—that we should realize that we are stewards and that all we have belongs to Him; that we should be content with the necessities of life; that we should live as economically as possible; that we should put everything above our needs into the work of the Lord; that we should not lay up treasures on earth; and that we should trust Him for the future.

What's the Harm in It?

But why is it wrong for a Christian to accumulate wealth, to hoard riches?

1. First of all, it's wrong because the Bible says so (Matthew 6:19); that should be sufficient reason. Why was it wrong for Adam and Eve to eat the fruit of the tree of the knowledge of good and evil? Because God said so. That should settle the matter for every one of us.
2. But it is also wrong because it overlooks the vast spiritual need of the world today (Proverbs 24:11, 12). Millions of men and women, boys and girls have never heard the gospel of the grace of God. Millions do not have a Bible, or good gospel literature. Millions are dying without God, without Christ, without hope.

It is a form of spiritual fratricide to have the means of spreading the gospel and not to use them (Ezekiel 33:6).

And it testifies loudly to a singular lack of God's love in the heart of the hoarder. For "whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?" (I John 3:17).

When two starving lepers in the Old Testament stumbled across a great supply of food, they satisfied their own hunger, then ran to share their find with others (II Kings 7:9). Should Christians under grace show less compassion than lepers under law?

3. Third, it's wrong to stockpile money because it is callous to the enormous physical needs of the world (Proverbs 3:27, 28; 11:26). The rich man in Luke 16 was quite unconcerned about the beggar at his gate. If he had just gone to his window and pulled aside the drape, he would have seen a genuine case of need, a worthy object on which to spend some of his money. But he didn't care.

The world is full of Lazaruses. They are lying at our gates. And Jesus is saying to us, "Thou shalt love thy neighbor as thyself" (Matthew 22:39).

If we refuse to hear Him now, perhaps one day we will hear Him say to us, "I was an hungered and ye gave me no meat: I was thirsty and ye gave me no drink...inasmuch as ye did it not to one of the least of these, ye did it not to me" (Matthew 25:42, 45).

4. It is wrong for a Christian to lay up treasures on earth because it causes the enemies of God to blaspheme (Romans 2:24). It provoked Voltaire to say, "When it comes to money, all men are of the same religion."

Many unsaved people are familiar with the teaching of Jesus. They know He taught that we should love our neighbor. They see the glaring inconsistency when those who profess to follow Jesus indulge in magnificent homes, luxurious cars, epicurean foods, and costly clothes.

It is time the church woke up! Speak to educated young people from all over the world! Hear their criticisms of Christianity! They are not opposed to the ethics of Jesus, but they are violently opposed to the wealth of the church and of Christians in a world of grinding poverty.

Someone once said that when the golden slippers climb the staircase, the hob-nailed boots are not far behind. Let the church listen!

5. But we are not only concerned with the effect on unbelievers. We think of the effect on young Christians as well.

They watch the example of their elders. More important than anything we can say is the way we live. Our sense of values is shown not so much by the stirring missionary message we give on Sunday, but by the goal we pursue on Monday through Friday.

Young people judge the reality of our pilgrimage by the assessed valuation of our "tent." They are not impressed by impassioned appeals for funds for the work of God by those who could meet the need with one stroke of the pen.

If our lives are spent in the accumulation of wealth, we must not be surprised if young people follow our example. And may we never forget the warning of the Lord Jesus, "It is impossible but that offences will come: but woe unto him, through whom

they come! It were better for him that a millstone were hanged about his neck, and he cast into the sea, than that he should offend one of these little ones” (Luke 17:1, 2).

6. Another reason why it is sinful to accumulate wealth is because it robs God (Malachi 3:8). We have already seen that all we have belongs to Him. If we can't use it directly in the advancement of His interests, we should at least turn it over to those who can. To keep it laid up in a napkin is inexcusable (Luke 19:20-26).
7. Failure to obey the Lord in the matter of financial stewardship closes portions of the Bible to us (Matthew 6:22, 23). We become blind to passages that are quite simple on the face of them.

It is a strange twist of fallen nature but it is true. “The further removed a study is from the personal centre of our lives and responsibilities—as for example in Physics and Mathematics—the less will the sinful warpings of our nature affect our conclusion. The nearer a study brings us to our personal responsibility to our Creator the more does our sinful nature seek to blind our minds to truths which we do not want to believe and to encourage us to cling to some hypothesis which looks like relieving us of that responsibility.”[¹⁰]

And in that connection Harrington C. Lees once wrote:

The most sensitive part of civilized man is his pocket, and one of the fiercest fights a preacher has to wage is when his preaching touches the pockets of his hearers.

Passages on self-denial have little seeming relevance when we are living at ease in Zion. And certainly we cannot effectively

teach passages which we have not obeyed ourselves.

So one of the curses of disobedience in this, as in all areas, is a mutilated Bible (Matthew 13:14, 15).

8. The amassing of riches makes the life of faith practically impossible. Why? Because it is almost impossible to have riches and not trust in them. The man with money doesn't know how much he depends on it.

The rich man's wealth is his strong city, and as an high wall in his own conceit (Proverbs 18:11).

He depends on money to solve all his problems, to give him present enjoyment and future security. If he were to lose it all suddenly, his props and crutches would be gone and he would be in a state of panic.

The truth is that we would rather trust in a bank balance which we can see than a God Whom we can't see. The thought of having no one or nothing but God to trust is sufficient to bring on a nervous collapse.

Left in His hands, we do not feel that we should be safe; whereas if we had our fortune in our own hands, and were secured against chances and changes by a few comfortable securities, we should feel safe enough. This feeling is, surely, very general; we are all of us in danger of slipping into this form of unquiet distrust in the fatherly providence of God—Samuel Cox.

God's will is that our lives should be "a perpetual crisis of dependence on Him." We defeat His will in our lives when we lay up treasures on earth.

The life of faith is the only life that has true security. "...It is of faith...to the end the promise might be sure" (Romans 4:16).

Because nothing is as sure as the promise of God, it follows that the life of faith is the worry-free life. Nervous and emotional disorders arise from materialism, not from walking with God by faith.

The life of faith is the only life that gives all the glory to God. When we walk by sight, we are glorifying human ingenuity and cleverness.

The life of faith is the only life that gives all the glory to God. When we walk by sight, we are glorifying human ingenuity and cleverness.

The life of faith speaks loudly to unbelievers and to other Christians. It testifies to all that there is a God in heaven Who answers prayer.

Faith is the opposite of sight; when you can see, you can't trust.

To hoard wealth makes the life of faith impossible.

The life of faith does not follow automatically when a person becomes a Christian. It requires deliberate action on his part. This is especially true in an affluent society. The believer must put himself in a position where he is compelled to trust God. He can do this by selling all that he has and giving to the poor. It is only as he gets rid of his reserves and other false supports that he can truly launch out into the deep.

9. Not only so, it is dishonoring to our Lord to reign as kings in a world where He is still rejected and where His servants are being persecuted. Paul pictured the Corinthians as

sitting in the most expensive seats at the stadium with crowns on their heads and wearing the finest of clothes. At the same time, he pictured the apostles in the arena, ready to be devoured by the wild beasts.

Oh, I know you are rich and flourishing! You've been living like kings, haven't you, while we've been away? I would to God that you were really kings in God's sight so that we might reign with you.

I sometimes think that God means us, the messengers, to appear last in the procession of mankind, like the men who are to die in the arena. For indeed we are made a public spectacle before the angels of Heaven and the eyes of men. We are looked upon as fools, for Christ's sake, but you are wise in the Christian faith. We are considered weak, but you have become strong: you have found honor, we little but contempt. Up to this very hour we are hungry and thirsty, ill clad, knocked about and practically homeless. We still have to work for our living by manual labor. Men curse us, but we return a blessing: they make our lives miserable, but we take it patiently. They ruin our reputations, but we go on trying to win them for God. We are the world's rubbish, the scum of the earth, yes, up to this very day (I Corinthians 4:8-13, Phillips).

The Corinthians were reigning as kings before Christ Himself was crowned. At coronation services, it is a mark of grave disrespect for lesser figures to put on their tiaras before the monarch is crowned.

10. To amass a fortune is directly contrary to the example of the Lord Jesus. He was infinitely rich, yet He voluntarily

became poor in order to enrich us through His poverty (II Corinthians 8:9).

In the original language of the New Testament, there are two words which are translated *poor*. One word means the condition of a workingman who has nothing beyond the essentials of life. The other means destitute or devoid of wealth. It is this second word that Paul uses to describe the Lord Jesus.

How many of us are willing to follow Jesus all the way?

11. Another evil of riches is that they are detrimental to the prayer life. Where every material need is provided, why pray?

More serious is the sham of asking God to do things when we can do them ourselves. For instance, how often do we as believers ask God to provide funds for certain projects when we ourselves could provide the money without delay. Oftentimes the Lord's own money is not available to Him.

12. Finally, it is wrong for Christians to accumulate wealth because it might encourage others to become Christians with the hope of becoming rich.

The poverty of the early believers was an asset, not a liability:

A religion which turned the world upside-down, while its first preachers were all poor men must needs have been from heaven. If the Apostles had possessed money to give their hearers, or been followed by armies to frighten them, an infidel might well deny that there was anything wonderful in their success. But the poverty of our Lord's disciples cut away such arguments from beneath the

infidel's feet. With a doctrine most unpalatable to the natural heart, with nothing whatever to bribe or compel obedience—a few lowly Galileans shook the world, and changed the face of the Roman empire. Only one thing can account for this. The Gospel of Christ, which these men proclaimed, was the truth of God—J. C. Ryle.

Gilmour of Mongolia once wrote:

If I go among them rich, they will be continually begging and perhaps regard me more as a source of gifts than anything else. If I go with nothing but the Gospel, there will be nothing to distract their attention from the unspeakable gift.

Peter and John met a lame beggar at the gate of the temple. When he asked them for a handout, Peter said, “Silver and gold have I none; but such as I have give I thee; in the name of Jesus Christ of Nazareth, rise up and walk” (Acts 3:6).

Perhaps some will say that preachers should be poor, but not necessarily all Christians. But where does the Bible teach a different economic standard for preachers and for others, for missionaries and for folks at home?

The Case for Frozen Assets

So much then for the reasons why it is wrong for a Christian to hoard wealth. Now we must turn to the arguments which are commonly used to justify believers who have saved money to provide for their future and the future of their families.

1. The first argument runs something like this: It is only reasonable that we should set aside money for our old age. What is going to happen to us when we are no longer able to work? We should always anticipate the rainy day. God expects us to use common sense.

This reasoning sounds convincing but it is not the language of faith. Reserves are crutches and props which become a substitute for trust in the Lord. We can't trust when we can see.

Once we decide to provide for our future, we run into these problems. How much will be enough? How long will we live? Will there be a depression? Will there be inflation? Will we have heavy medical bills?

It is impossible to know how much will be enough. Therefore we spend our lives amassing wealth to provide for a few short years of retirement. In the meantime, God has been robbed and our own life has been spent in seeking security where it cannot be found.

How much better it is to work diligently for our current necessities, serve the Lord to the maximum extent, put everything above present needs into the work of the Lord, and trust Him for the future. To those who put Him first, he has promised

...all these things shall be added unto you (Matthew 6:33).

And to the Philippians who were using the Lord's money for the spread of the truth, Paul wrote:

My God shall supply all your need according to his riches in glory by Christ Jesus (Philippians 4:19).

There is unspeakable tragedy in the current philosophy of giving one's life to the acquisition of wealth with the hope of giving one's retirement to the Lord. It means giving the best of our life to a corporation, then giving the fag end to Jesus. And even then, the fag end is so uncertain. Often it is finished before we get the Bible dusted off.

It seems like common sense to provide for the rainy day. But the truth of the matter was well stated by Cameron Thompson: "God pours out His choicest blessings on those who are anxious that nothing shall stick to their hands. Individuals who value the rainy day above the present agony of the world will get no blessing from God."

2. A second argument used to justify laying up treasures on earth is based on I Timothy 5:8, "But if any provide not for his own, and specially for those of his own house, he hath denied the faith and is worse than an unbeliever."

In this passage, Paul is dealing with the care of widows in the church. He states that the Christian relatives of a widow are responsible to care for her. If she has no relatives to do this, then the church should care for her.

But the important thing to see is that Paul isn't speaking about laying aside funds to support the widow sometime in the future. Rather he is speaking of her current needs. Christians should take care of destitute relatives day by day; if they don't, this is a practical denial of the Christian faith which teaches love and generosity. Even unbelievers look after their own

people. A believer who doesn't is therefore worse than unbelievers.

The verse says nothing about reserves, endowments, or investment portfolios. It deals with current necessities, not future obligations.

3. The third argument is closely related to the second. Many Christian parents feel that it is a part of their responsibility to leave a sizeable inheritance to their children. They feel that that is part of what is meant by providing for one's own (I Timothy 5:8). It doesn't make any difference whether the children are believers or not; the deep desire is there to leave them a respectable nest egg.

II Corinthians 12:14 is sometimes used to teach that parents should save money so that they can leave it to their children. The passage reads:

...for the children ought not to lay up for the parents, but the parents for the children.

The immediate context is dealing with the subject of Paul's financial support. He had not taken any money from the Corinthians, but had been supported by gifts from other churches while he was preaching at Corinth (II Corinthians 11:7, 8). Now he was ready to go back to Corinth again, but he assured them that he would not be burdensome to them (12:14), that is, he would not depend on any financial assistance from them. He was not interested in their material possessions but in their spiritual welfare.

It is at this point he adds, "...for the children ought not to lay up for the parents, but the parents for the children."

The Corinthians were the children and Paul was the parent (I Corinthians 4:15). He was saying to them—obviously in irony—that they should not support him; rather he should support them. He said it in irony, because they actually should have contributed to his support (I Corinthians 9:11, 14), but he had chosen to forego this right in their case.

The important thing to see is that this passage has nothing to do with storing up reserves for the future. That was not the issue at all. It was a matter of current needs, and Paul was saying, “After all—children don’t generally support their parents; it’s the parents who provide for the children.”

Certainly the practice of building up an inheritance for one’s children finds no support in the New Testament. The greatest legacy which parents can leave is a spiritual one, but preoccupation with making money is the very thing that hinders the provision of this inheritance.

And think of the evils that have arisen from the financial legacies that Christians have left.

- a. Many young people have been ruined spiritually by having wealth suddenly thrust upon them. They have become intoxicated with materialism and pleasure, and spoiled for the service of Christ.
- b. Then think of the conflicts that have arisen in otherwise peaceful families as a result of wills and estates. Sister has become jealous of sister, and brother of brother. Bitter quarrels have continued throughout the rest of life.

A family quarrel over an inheritance is recorded in Luke 12:13, 14. Jesus refused to become involved in it; He hadn’t come to earth for that kind of work. But He took time to issue a stern

warning against covetousness to the unhappy man who wasn't named in the will.

- c. Then we have this situation. Parents work hard all their lives to be able to leave something to the children. Later they become aged and infirm, a care to their family. And the ungrateful children can hardly wait for their parents to die in order to get their hands on the money.
- d. Money left to unsaved children or to a Christian son or daughter married to an unbeliever has often made its way to a false church and has been used for the suppression of the gospel rather than for its propagation. Think of it! The money of believers used to fight the Truth!
- e. And then we must think of the enormous amounts of money that go to the government in inheritance taxes, and to lawyers for legal fees. All this could have been used in the salvation of souls.
- f. Some Christians try to avoid some of these griefs by leaving their money to Christian organizations. But there is no guarantee that the money will ever get to those organizations. Wills are constantly being contested and broken. And even apart from that, the practice of leaving your money lacks Scriptural support. There is no assurance that the organizations will still be true to the Lord and His Word by the time the will is probated.

Believers will not be rewarded for what they leave in a will. The minute they die, the money ceases to be theirs; it becomes the property of their estate.

Men heap up riches and do not know who will gather them (Psalm 39:6). The only way to be sure that your money is used

for the Lord is to give while you live. And this is the only way to obtain a future reward.

We say we believe in the imminent return of the Lord Jesus. Then we should realize that the nearer we approach His coming, the less value our material possessions have. When He does come, our wealth will have no value for us or for the work of God. So the best thing is to put our possessions to work for Jesus NOW.

4. But then this argument arises: “If everyone put everything above a modest living into the work of the Lord, how would we live? Someone must stand by the stuff!”

How would we live? The answer is, “More by faith and less by sight!”

There is no use arguing that it wouldn’t work because it did work in the early days of the church.

And all that believe were together, and had all things common; and sold their possessions and goods, and parted them to all men, as every man had need (Acts 2:44, 45).

Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, and laid them down at the apostles’ feet: and distribution was made unto every man according as he had need (Acts 4:34, 35).

In writing to the Corinthians, Paul taught that our material possessions should be fluid, not frozen. Whenever we are aware of a genuine need, our funds should flow to meet that need. Then if we ourselves are ever in need, funds would

likewise flow to us. In this way, there would be a constant equalizing among God's people.

For I mean not that other men be eased, and ye burdened: But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack (II Corinthians 8:13-15).

In other words, if any person has really lived devotedly for the Lord and has been faithful in the stewardship of his possessions, other believers should be willing and happy to share with him if the need ever arises.

If we are honest with ourselves, we have to admit that the thought of being dependent on others is repugnant to us. We are proud of our independence. But is this not a manifestation of the self-life and not of the life of the Lord Jesus in us?

Paul's instructions for the care of widows in I Timothy 5:3-13 presupposes a church where the love of God is shed abroad in human hearts, where the saints exercise mutual care for one another, and where money flows freely wherever true needs exist.

And if it be contended that though it worked in the early days of the church, it wouldn't work today, the answer is simply this. It is working today. There *are* Christians who are living this life of faith. And there is a *power* and *attractiveness* about their lives that cannot be denied.

5. But someone will object, “Didn’t Paul say, ‘I know how to be abased and I know how to abound’” (Philippians 4:12)? The questioner obviously pictures the abased Paul wandering across a trackless desert, hungry, thirsty, weary, ill-clothed and ill-shod. But then the abounding Paul is seen as a bronzed young man climbing out of his convertible chariot at some seaside resort, clothed in the latest fashions from Palm Springs, and luxuriating for two weeks on the American plan. In other words, he could rough it or he could live high.

But that is not exactly what Paul is saying in the letter to Philippi. We must remember that that letter was written from PRISON, not from a seaside resort. And writing from prison, he said

But I have all, and ABOUND: I am full, having received of Epaphroditus the things which were sent from you... (Philippians 4:18).

We would think that imprisonment would be on the ABASED side of the ledger, but Paul put it on the ABOUNDING side. Therefore, it is not right for us to use Philippians 4:12 to justify lives of wealth and luxury. That is not what the verse teaches.

6. Well, then what about the verse that says that God has given us richly all things to enjoy? (I Timothy 6:17). This is quoted often as Scriptural proof that the believer should enjoy “the good things of life” which means that it is all right for him to indulge in the latest and the best. His slogan is “Nothing too good for the people of God.”

But he forgets the context once again. Notice how the verse begins: “Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches...” In other words, far from being an excuse for self-indulgence, the words are found in a passage which sounds a solemn charge to the rich.

Well, what does it mean, that God has given us richly all things to enjoy? It means that He has not given us these things to hoard; He wants us to ENJOY them by sharing them with others. This is clear from the two verses that follow:

That they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life (I Timothy 6:18, 19).

Enjoyment of riches is not found in possessing them but in using them for the glory of God and for the good of others.

7. Then we are often reminded that Abraham was a rich man (Genesis 13:2), and yet he was called a friend of God (James 2:23). This is, of course, true, but we must remember that Abraham lived in the Old Testament period where material prosperity was promised to those who obeyed the Lord. Riches were a sign of God's blessing.

Is this true in the dispensation of the grace of God? It would be more accurate to say that adversity is the blessing of this period.

In the parable of Lazarus and the rich man (Luke 16:19-31), Old Testament standards were reversed. The rich man was

condemned because he failed to use his wealth for others but hoarded it for himself.

8. But then are we not taught to learn lessons from the ant?

Go to the ant, thou sluggard; consider her ways and be wise: which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest (Proverbs 6:6-8).

Does this not show that the ant makes provision for its future, and are we not told to imitate it in this respect? Yes, but the important thing to remember is that while the ant's future is on this earth, the Christian's future is in heaven. The believer is a pilgrim and a stranger here; his home is above. And he *should* be laying up treasure for his future.

But as far as his life here is concerned, he is forbidden to take anxious thought for tomorrow—what he will eat or what he will wear (Matthew 6:25). Rather he is told to imitate the birds, which never build storage barns next to their nests; yet our heavenly Father feeds them. And the argument is that if God cares for sparrows, how much more does He care for us!

9. A final argument is that someone must be rich to reach the rich. The Christians in the first years of the church did not realize this. "History relates that the early Christians, many of them, were so eager to carry Christ's gospel everywhere that they even hired themselves out as servants or sold themselves as slaves, that they might be admitted into the homes of the rich and great among the heathen, to live there, and thus have opportunity to tell in those homes of

the love of Jesus and His salvation” (from COME YE APART by J. R. Miller).

What Does the Bible Say?

Now we have discussed the principal arguments that are used to justify Christians living in riches in a world where demoralizing poverty prevails.

In striking contrast to these few, weak arguments are the many portions of the Word which warn us of the perils of riches.

1. “A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent. He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him” (Proverbs 28:20, 22).

The frantic quest for material riches is a pursuit unworthy of one who was created in the image and after the likeness of God.

2. “No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon” (Matthew 6:24).

God and money are here presented as two masters whose interests are so opposed that it is impossible to serve both. This strikes a death-blow at the desire to live for two worlds, to be rich now and be rich then, to enjoy wealth below and be rewarded for it above. Jesus said you can’t have both; you must choose one or the other.

3. “Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. When his disciples heard it, they were exceedingly amazed, saying, Who then can be saved? But Jesus beheld them, and said unto them, With men this is impossible; but with God all things are possible” (Matthew 19:23-26).

I wonder if we consider these words of Jesus seriously enough. He did not say it was difficult for a rich man to enter into the kingdom of God; He said it was humanly impossible.

Some explain the needle’s eye as a smaller door in the city gate. A camel had to stoop low to get through it. But the needle spoken of here is a sewing needle, and no camel can get through its eye.

Only a special miracle of divine power can enable a rich man to enter the kingdom. Why then do we strive so hard to defend that which is such a hindrance to man’s eternal welfare?

4. “But woe unto you that are rich! For ye have received your consolation” (Luke 6:24).

Here the holy Son of God pronounced a woe upon rich people. The word can only be taken literally here. It cannot mean anything but *rich*. Why then do we seek to bless whom God has not blessed?

5. “Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth.

For where your treasure is, there will your heart be also”
(Luke 12:33, 34).

These words were spoken to the disciples (see verse 22). We try to avoid them by saying that they were not intended for us. But why not? In resisting such verses, we are only resisting a blessing.

How utterly in keeping with this age of grace it is for us to sell our prized possessions—our diamonds and other jewelry, our original paintings, our antique furniture, our sterling silver, our stamp collections—and put the proceeds to work in the salvation of souls throughout the world.

Where is our heart? Is it in the vault of the local bank? Or is it in heaven?

“Where your treasure is, there will your heart be also.”

6. “Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me. And when he heard this, he was very sorrowful: for he was very rich” (Luke 18:22, 23).

We are constantly told that the rich young ruler was a special case, that by no stretch of the imagination was the command to sell all intended for everyone. Even if that were so, the teaching is not substantially different from what is found in the passage we have just considered (Luke 12:33, 34).

7. “But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into

temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness” (I Timothy 6:6-11).

Paul warned that those who covet money pierce themselves through with many sorrows. What are the sorrows that he referred to?

(a.) First is the worry that invariably accompanies wealth. “The abundance of the rich will not suffer him to sleep”

(Ecclesiastes 5:12). The riches that are supposed to bring security actually bring the opposite—constant fear of theft, or declines in the stock market or of inflation, etc.

(b.) Second is the sorrow of seeing one’s children ruined spiritually by an over-abundance of material things. Few children of wealthy Christian parents are going on for the Lord.

(c.) Then there is the bitterness of having riches fail you when you need them most.

(d.) The rich person never knows how many friends he has. This may seem to be contradicted by Proverbs 14:20 which says, “The poor is hated even of his own neighbor: but the rich hath many friends.” But are they true friends—or are they just playing the part for selfish reasons?

(e.) Riches inevitably fail to satisfy the heart of man (Ecclesiastes 2:8, 11), but create an incessant craving for more

(Ecclesiastes 4:8; 5:10).

(f.) Finally wealth often has adverse effects on a person's character, producing pride (Proverbs 28:11) and rough manners (Proverbs 18:23; James 2:5-7), for example.

Matthew Henry reminds us, "The Hebrew word for riches signifies 'heavy'; and riches are a burden—a burden of care in getting them, a burden of fear in keeping them, a burden of temptation, a burden of sorrow, and a burden accounting for them at last."

8. "Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life" (I Timothy 6:17-19).

In these verses, we are told "to charge them that are rich..." Yet how many servants of God fulfill this commission? How many of us have ever charged the rich? Most of us have never even *heard* a message on this verse. Yet there probably was never a time when this revolutionary message was more needed.

In order to preach the message, we must first of all be obedient to it ourselves. If we are living by sight instead of by faith, we cannot tell others not to lay up treasures on earth. The life seals the lips.

God is looking for men of the prophetic breed who will fearlessly speak His word in spite of consequences. Men like Amos who cried out:

Hear this word, ye kine of Bashan, that are in the mountain of Samaria, which oppress the poor, which crush the needy, which say to their masters, Bring and let us drink. The Lord God hath sworn by his holiness, that, lo, the days shall come upon you, that he will take you away with hooks, and your posterity with fishhooks. And ye shall go out at the breaches, every cow at that which is before her; and ye shall cast them into the palace, saith the Lord (Amos 4:1-3).

Or men like Haggai who thundered:

Is it time for you, O ye, to dwell in your ceiled houses, and this house lie waste? (Haggai 1:4).

Of course, the prophets were never popular. Their presence was an embarrassment to their contemporaries. They were pressurized financially and ostracized socially. At times they were persecuted, and if nothing else would silence them, they were killed. It didn't matter; they would rather speak the truth than live a lie.

Materialism and wealth are hindering the flow of spiritual power in the church today. Revival will never come while believers are reigning as kings. Who will arise and call God's people back to lives of faith and of sacrifice?

Who will show people how to lay hold on life that is life indeed (I Timothy 6:19)? "The only real life is to live in the light of eternity—to use all we possess for the promotion of God's glory and with an eye to the everlasting mansions. This, and only this is life in earnest"—C. H. Mackintosh.

9. “But (let) the rich (rejoice), in that he is made low: because as the flower of the grass he shall pass away. For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof faileth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways” (James 1:10, 11).

The rich man is not told to rejoice in his riches, but in anything that brings him low. Why is this? Because riches are perishable as the grass whereas spiritual experiences and lessons are of eternal value.

10. “Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth. Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. Ye have condemned and killed the just; and he doth not resist you” (James 5:1-6).

Here the Spirit of God cries out against the hoarding of wealth (verse 3), against making money by failure to pay fair wages (verse 4), against luxurious living (verse 5), and against taking advantage of innocent people who are helpless to resist (verse 6).

It is needless to argue whether these verses were written to believers or unbelievers. If the shoe fits, we should put it on!

11. “Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see. As many as I love, I rebuke and chasten: be zealous therefore, and repent” (Revelation 3:17-19).

This is the Lord’s closing message to the churches, His cutting words to the church of the Laodiceans. They really don’t need exposition. We know what they mean. And we know that they have a particular application to ourselves. All they need is our obedience.

A Warning to the Lazy!

There is always a danger that a paper like this might be used as an excuse for indolence. Someone with a decided aversion for work might read it and say, “That is what I’ve always believed.”

Well, this message is not for the shiftless or for those who feel the world (or the church) owes them a living. God has a different message for people like that: “Get out of bed and go to work” (see II Thessalonians 3:6-12).

This message is for people who are serious, industrious, hard working. Those who diligently provide for the present needs of their families, and who live first and foremost for the interests of the Lord Jesus can trust God for the future.

A Warning Against Judging!

There is another danger to be avoided. It is the danger of condemning individuals because of their material possessions. We must not judge others, or question their devotedness to the Lord.

It is one thing to declare the principles of the Word of God on the subject of riches. It is quite another thing to go through a Christian's home, take a quick mental inventory of his net worth, then wave an accusing finger at him.

We are responsible to hear what God says, then to make the application in our own lives. The current needs of a large family will obviously be greater than those of a single person.

We cannot tell anyone else what it is going to mean for him to be obedient to the Lord's commands. As stewards, each of us must give account to God for ourselves, not for others.

So may the Lord deliver us from a harsh, critical, censorious spirit toward other individuals!

Conclusion

It seems clear from the Word of God that believers should be satisfied with food, clothing and housing; that they should be industrious in providing these current needs for their families; and that everything in excess should go into the work of God. They should not try to provide for their own future security, but should trust the Lord for this. The great aim of their life should be to serve the Lord Jesus Christ; everything else should be subordinated to this.

This is the life that is taught in the Gospels, practiced in the Acts and expounded in the Epistles. The prime example is the Lord Jesus Himself.

But the question may arise, “How can I make this practical in my own life? What should I do?”

1. The first thing to do is to give ourselves to the Lord (II Corinthians 8:5). When He has us, then it is sure He has our possessions.
2. Then as the Lord puts his finger on various areas of our lives, we should respond immediately. Perhaps He will create an uneasiness in our hearts about eating in expensive restaurants? Or about spending money on expensive sports equipment? As we look at that late-model, high priced car, He may show us the possibility of getting a more modest car and putting the difference into the spread of the gospel. He might revolutionize our clothes closet, in order to clothe many with God’s robe of righteousness. A change to less-demanding employment might be indicated. We might lose our love for that expensive home and think of moving to less-pretentious quarters.

When God begins to speak to us about these matters, we will know it. It will be so clear that to refuse will be positive disobedience.

3. The third thing is this: “Whatsoever He saith to you, do it!” (John 2:5). Friends may misunderstand you. Relatives may reproach you. There will be repercussions. Only follow Jesus, and leave the consequences to Him.

4. Put everything above current needs to work for God. Pray for guidance. Ask Him to show you where you should send it. He will!

May the Lord permit us to see in our lives and in our generation a return to this kind of Christian devotedness. As John Wesley once prayed:

Oh that God would give me the thing which I long for! That before I go hence and am no more seen, I may see a people wholly devoted to God, crucified to the world, and the world crucified to them. A people truly given up to God in body, soul and substance! How cheerfully would I then say, "Now lettest thou thy servant depart in peace."



To God be the glory.