

There are numerous scriptures in the Bible concerning Christians and wealth that will come as a surprise to a great many believers, and in light of some of the prosperity doctrines sweeping the Church we need to know just what these scriptures say. In Mk 10:25 (also in Mt 19:24 and Lu 18:15) Jesus said "...it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." This assertion by Jesus highlights for us the radical nature of the discipleship to which He has called us (CP Mk 10:17-27). The rich young ruler here did not get saved - he failed the test of discipleship. He sincerely wanted to be saved, but on his terms, not the terms Jesus has laid down. He was not prepared to forsake all for Jesus, which is one of the conditions of salvation laid down by Jesus. This does not teach that believers have to sell or dispose of all their possessions in order to be saved but it does teach that believers must place all their wealth and possessions at the service of God **once they are saved** (CP Lu 14:25-35).

Jesus uses three parables here to stress this teaching: the parable of the tower builder; the parable of a warring king; and the parable of savourless salt, so we can be under no misapprehension as to what He is teaching. Jesus is stressing the qualifications for discipleship and that nobody can be saved unless they meet them. V26-27 teach that we are to love Jesus above all else, including our family and our own life. We must be prepared to suffer rejection and persecution and even lay down our life if need be for Jesus. That is part of the cost Jesus warns us to count in the parable of the tower builder in V28-30, which teaches that before anyone begins to build they should be sure they will be able to pay the full cost of the building. Likewise anyone following Jesus must also be sure that they are willing to pay the full cost involved in being a Christian. While the benefits of the gospel are solely on the basis of personal choice, complying with the conditions for appropriating those benefits are part of the cost of that choice. If we choose to follow Jesus we must comply with the conditions He has laid down. Salvation is a paradox - it is both free and costly. Free because Jesus has already paid for it with His life's blood, yet there is a cost in terms of its impact upon those that would follow Jesus. Jesus demands that all that we have - wealth, material possessions, family, even our life - must be placed at the service of God. This requires our total renunciation of all self-interests and ambitions and everything else that would take precedence in our life over the things of God.

In the parable of a warring king in V31-33 Jesus illustrates for us the impossibility of being saved unless one is willing to forsake all for Jesus. The word *forsaketh* in V33 means to place in order; to assign to different places; to allot; to take leave of; to farewell; to dismiss; to renounce. In this context it carries the notion of putting something aside to prevent it from being a hindrance or gaining excessive control. The parable of savourless salt in

V34-35 teaches us that like salt that loses its saltiness has no value and is thrown out, so disciples who no longer contain the characteristics of discipleship - total consecration to the service of God and complete surrender to the authority of Jesus - are of no value either. To get the full impact of what Jesus is teaching here we need to read the literal English rendering of Lu 14:25-35 from the Greek. This is what it says according to **Kenneth Wuest's Expanded Translation of the Greek New Testament**:

*"Now, many crowds were journeying along with Him. And having turned around, He said to them, if anyone comes to me and does not hate his father and mother and wife and children and brothers and sisters in the event that they become hindrances to his supreme love for me, yes, moreover also his own life in the same manner, he is not able to be my disciple. And whoever is not taking up and carrying his own cross and coming after me, is not able to be my disciple.*

*For, who is there of you, desiring to build a tower, does not first, having seated himself, compute the expense, whether he has sufficient resources for its completion, lest perchance, having laid the foundation and not being able to complete it entirely, all who examine it with a view to carefully observing its details should begin to be mocking, saying, this man began building operations and did not have sufficient resources to complete them entirely?*

*Or, what king on his way to an open encounter with another king in war, having seated himself, does not first take counsel with himself whether he is able with ten thousand to go to meet the one who is coming against him with twenty thousand? In the event that he does not think himself able to do so, while he is still a long way off, having sent an ambassador, he requests details looking toward peace.*

*Therefore, in the same manner, everyone of you who does not in self-renunciation bid farewell to all his possessions, is not able to be my disciple.*

*Therefore, the salt is excellent in its nature and characteristics, and therefore well adapted to the purpose for which it is in existence. But if also the salt lose its strength and flavour, by what means shall it be restored to its original state?*

*Neither for the land nor for the manure pile is it fit. They throw it outside. He who has ears to be hearing, let him be hearing."*

Opinions are divided among Christians as to what exactly is the "eye of a needle" Jesus refers to in V25 of Mk 10. Some take it literally. Others believe that it refers to a small gate within the main gate in the city wall through which a camel laden with goods could not pass unless it was divested of its load, which symbolises the rich man's possessions. There are yet others who suggest that the word *camel* is a mistranslation of the original Greek and should be *cable*. It is really not important whether Jesus is referring to a camel or a cable; to the literal eye of a needle or to a small gate within the main gate in the city wall - He has clearly made His point: just as it is impossible for a camel (or a cable) to go through the eye of a needle (or a small gate within the main gate in the city wall), so it is impossible for a rich man to get into heaven without God. God can even save a rich man, but as this incident teaches, the rich man's heart must be changed, by having its attachment to material riches replaced by attachment to the only true riches, "treasure in heaven" (CP Mk 10:24). It is not easy for anyone to enter the kingdom of God "...for strait is the gate and narrow the way", but it is most difficult of all for the rich (CP Lu 12:13-21).

This is called the parable of the rich fool. It is a grim warning for Christians against making material possessions or riches the focus of this life at the expense of their souls in the next life (CP Mk 8:36). This is a warning for Christians not heathens. In Jesus' perspective riches are an obstacle to salvation because as He teaches here the acquisition of wealth for the sake of it is covetousness, which is futile and self-defeating, for the end of it is death. Jesus goes on to teach that a Christian's life is not to be spent accumulating material possessions and wealth which neither gives life nor provides security, because death separates from things. *Abundance* in Lu 12:15 means more than is needed; surplus to needs. The fate of the rich man in the parable generalises the fate of all who are more concerned with possessions than the things of God. This does not mean that we are not to labour for our own or our family's needs - we are obliged to do that and God will bless us (CP Pr 13:11; Ecc 5:18-20 with 1Ti 5:8). Working to meet our needs has nothing to do with covetousness. *Covetousness* in the context of this study is greed for material things and the desire to have more, and what Jesus teaches here should challenge every one of us to be constantly re-evaluating our lifestyles to ensure that our heart is centred on heavenly treasure and not on treasures on earth.

Many Christians who would never consider themselves to be materialistic in the strict sense of the word nevertheless live as though material things are extremely important, yet in the parable of the rich fool Jesus shows us that the desire for wealth and material possessions directly conflict with the purpose of God for His children, and that the selfish amassing of wealth and possessions by Christians indicates that they no longer see life from the

vantage point of eternity. Their goal and fulfilment is no longer in God but in themselves and their possessions. It may not start out that way but that is how it will end up (CP De 31:20; 32:12-18; Hos 8:14; 13:6). *Jeshurun* in De 32:15 is a symbolic name for Israel. Because of their wealth and success the Israelites had become self-sufficient, thinking that they did not need God and His word. Likewise, when we have an abundance of blessings we are also tempted to feel self-sufficient and that we do not need to seek God and His help. History has repeatedly shown that in time of ease and plenty God's people are most prone to forget Him and stop seeking His face (CP Pr 20:21; 28:16, 20-22).

Riches and possessions are only temporary. They should not be the object of a Christian's life. The desire for them cause Christians to sin, and just as the Old Testament children of God forsook Him after they acquired wealth and possessions, so too according to scripture will New Testament Christians (CP 1Ti 6:9-12). Paul's perspective of those desiring wealth is the same as Jesus'. He teaches us here that the pursuit of wealth debases the mind, destroys godly traits and makes Christians selfish, proud and avaricious which all lead to destruction and perdition. *Perdition* refers to the state after death wherein exclusion from salvation is a realised fact, wherein man, instead of becoming what he might have been in God is lost and ruined forever. This is a warning to those inside the Church, not outside it. This is for believers, not unbelievers. In this context *perdition* - from the Greek word **apoleia** - is the final destiny of Christians who determine to be rich. It refers to separation from God Himself in fulfilment of Jesus' warning in Mk 10:24-25 that it is only with great difficulty that the rich can enter the kingdom of heaven. This desire for wealth is not a passing emotional thing, but the result of a process of reasoning. It applies to all grades of wealth and Paul's warning to Timothy to flee it in 1Ti 6:6-11 applies to all Christians whose ambition is to have more money than that which satisfies their everyday needs (CP Psa 37:16; Pr 15:16; 30:7-9; Ecc 5:10-17; 6:9; Jer 45:5; Ro 12:16; Php 4:11-13; 1Ti 6:6-10; He 13:5-6).

These scriptures all teach the same thing: godliness with sufficient material blessings to meet our everyday needs should make us content with life. Money and the abundance of material things do not give life meaning and thus cannot bring real happiness. Ecc 5:10-17 teaches that in general an honest working person can sleep more peacefully after working all day than those who accumulate riches. The fear of the wealthy is that something will happen to cause them to lose everything. But even if they do not lose anything they can take nothing with them when they die. It is sad that so many Christians work so hard for an abundance of earthly possessions instead of working to lay up treasures in heaven. The word *conversation* in He 13:5 means manner or way of life. Our way of life has to be without the desire for more than that

which will satisfy our everyday needs. This is what Jesus meant in Lu 12:15 when He said "...a man's life consisteth not in the abundance of the things which he possesseth." Covetousness and financial fear are overcome by a contentment founded upon the assurance of God's constant presence and His promises throughout scripture to provide for His children's needs (CP Ex 23:25-26; Psa 23:1; 34:9-10; Mt 21:22; 2Co 9:8; Php 4:19). In the light of this assurance we may boldly respond to our circumstances with a declaration of confidence in God. Here is the literal English rendering of 1Ti 6:6-10 from the Greek, according to **Kenneth Wuest's Word Studies in the Greek New Testament**:

*"But godly piety associated with an inward self-sufficiency which is its natural accompaniment, is great gain; for not even one thing did we bring into this world, because not even one thing are we able to take out. And having food and clothing, by these we shall be fortified sufficiently; but they that are after giving the matter mature consideration, desire to be wealthy, fall into temptation and a snare and many hurtful cravings which drown men in destruction and perdition; for a root of all the evils is the fondness for money, which certain ones bending their effort to grasp, have been led away from the faith and have pierced themselves through with many consuming griefs."*

None of this teaching denies the promises of God in scripture to prosper His children (CP De 28:1-14; Josh 1:8; Psa 1:1-3; 112:1-3; Pr 3:9-10; 8:20-21; 3Jn 2). But all God's promises are conditional and must be kept in context (CP De 8:10-19). This scripture teaches how Christians must guard against pride and backsliding when God does prosper them. Prosperity brings with it the temptation to be arrogant, causing us to forget that God is the source of all blessings, and it is because it is God Himself who gives us the power to get wealth, wealth itself is not sinful. It is the pursuit of wealth and our misuse of it that is sinful (CP Psa 39:4-7). This teaches us that God has given unto each one of us a certain life span in which our faithfulness toward Him will be tested and determined. How we spend that span of life will determine our destination in eternity (CP Mt 7:21-27; Ro 2:13). We can spend it chasing wealth and material things for our own self-gratification or we can spend it doing the work of God's word, which is the only way we can be saved (CP Psa 49:1-20). Whilst this is a call to all mankind, as Christians we need to know what it is saying to us. It stresses both the futility of trusting in riches, and the transitory nature of all that the world has to offer. Anyone at all whose life consists in an abundance of earthly possessions or in worldly pleasures or fame rather than in seeking after God and His kingdom will perish (CP 1Jn 2:15-17). Only those totally consecrated to the service of God

and completely yielded to the authority of Jesus will be redeemed from the grave (CP Ecc 2:18-23).

All these scriptures teach the same thing. They are a true picture of man in his best state. All his imaginations, plans, schemes and ways soon come to nothing. He heaps up earthly treasure for himself and does not even know what will really happen to it after he dies (CP Pr 23:4-5). No human labour has any enduring value if it is not dedicated to God (CP Ecc 6:1-2). Dedication to work as its own reward is a vain pursuit. The ability to enjoy what we have depends on a right relationship with God. Without God it is all in vain. The rich fool in Lu 12:15-21 gave no thought to the things of God. He mistook the purpose of life, imagining it consisted in the abundance of possessions rather than it being a channel of blessing for others of God's children in need. Scriptures teach that the primary purpose for Christians even getting a job is to help others in need (CP Eph 4:28). Jesus equates our treatment of others in need with our treatment of Himself (CP Pr 19:17; 21:13; 22:9 with Mt 25:31-46). Our Christian walk is not only a spiritual walk, it must also serve the needs of others, especially our brothers and sisters in Christ (CP Jas 2:13-17; 1Jn 3:16-19). What we do of the work of the word proves our Christian consecration to the service of God, and confirms our love for God and each other. This is the acid test of Christianity by which we know whether we are following the example of God's love to others. If we are not willing to give of our material things to others in need, we certainly would not lay down our lives for them like God expects us to, and like Jesus did for us. 1Jn 3:16 is the exact counterpart of Jn 3:16 (CP Jn 3:16).

All the scriptures studied thus far very clearly warn Christians against making temporal wealth the object of life, and they are but a few scriptures of many in God's word concerning this (CP Mt 6:19-21,24). Here Jesus equates the desire for wealth with serving *mammon*. Mammon refers to earthly riches.

Jesus sees in the desire for earthly riches a self-centred covetousness, a life-goal totally opposed to God which claims men's hearts, and therefore estranges them from God. Jesus solemnly warns us that we cannot be faithful to God and also covet wealth. Covetousness is idolatry, and although no Christian would say that money is God, many are guilty of worshipping it (CP Eph 5:5; Col 3:1-5). It needs to be restated: covetousness is idolatry, and behind every idol are demons, and although Christians pursuing wealth would not worship idols made out of wood or stone, they are in reality worshipping the demonic forces behind idolatry. Thus Jesus' statement that "we cannot serve God and mammon" in Mt 6:24 is essentially the same as Paul's admonition to the Church at Corinth that Christians "cannot drink the cup of the Lord and the cup of devils" (CP 1Co 10:1-7, 14-22). The majority of Christians see these passages as merely referring to food sacrificed to idols and idolatrous feasts, but there is much more

to it than that. Paul teaches here that although an idol is nothing in the world, it does represent something that is not the true God. An idol is not only an image of something, it is also a representation, whether corporeal or imaginary, or some other thing. Idolatry can involve professing allegiance to God and His word while at the same time giving equal or greater allegiance to someone or something else. As Christians we must learn to distinguish between the things of God and that which is of the devil. We cannot compromise ourselves with the things the world loves because that which is esteemed by the world is an abomination before God (CP Lu 16:13-15).

Christians must ever be alert to the danger of being seduced from their allegiance to God by the allurements of riches and earthly possessions. We must guard against any preoccupation at all with material things lest they become more important to us than the things of God (CP Mt 13:3-9, 22). This is the parable of the sower and the seed and it perfectly describes what the end is for Christians caught up in the pursuit of wealth. We are concerned here with what the parable teaches about the deceitfulness of riches. The teaching in this parable centres on the soils, not the sower or the seed. The soils represent those who receive God's word and how they respond to it. The term *deceitfulness of riches* means that wealth gives a false impression whether by appearance, statement or influence - a false sense of security. *Choke* here means figuratively to overpower. The false sense of security emanating from earthly riches overpowers the word of God in Christians and prevents them bearing fruit for the kingdom. They have been seduced by their wealth from continuing in the things of God. This is the same teaching as in 1Ti 6:10: those that coveted after wealth "erred from the faith". *Erred* in this context means seduced. They also were seduced by their wealth away from God (CP 1Ti 6:10).

Christians succumbing to wealth and material possessions are yielding to forces in opposition to the nature of the word of God which they have received for their salvation. This is made very clear in 1Co 10:14-22: we cannot drink the cup of the Lord, and the cup of devils. We cannot have both salvation and covet earthly things. The rich young ruler in Mk 10:17-27 wanted them both, but he could not have them. That is why he failed the test of discipleship, and we will fail it too if we persist in chasing after riches on earth instead of storing up treasure in heaven. We cannot serve God and mammon (CP Rev 3:14-20). This is called the letter to the Church at Laodicea. It is one of seven letters to seven Churches Jesus addresses in Rev 2 and 3, and while these seven Churches actually existed at the time of John's revelation, they are also representative of all Churches since then, and the letters have an ongoing application for all generations since then too - they are for the admonition of both the corporate body of the Church and for each one of us individually. The

Laodicean Church is a lukewarm Church, but Churches are people - Christians - so a lukewarm Church is made up of lukewarm Christians - in this context Christians who have compromised God's word with worldly things. In their self-sufficient prosperity and worldliness Laodiceans have excluded Jesus from fellowship with them. They see themselves as rich, increased with goods and needing nothing, but Jesus sees them as poor, blind, wretched, miserable and naked. He counsels them not to lay up treasure for themselves on earth, but to store it up for themselves in heaven. He then issues an invitation for anyone who will repent to be restored to fellowship with Him, otherwise they will be rejected (CP Job 31:13-28). What Job says here should be the testimony of every believer in Christ because one day, like Job, we will all have to give an account to God for everything we lavish on ourselves and withhold from others (CP Lu 16:19-25).

This is called the parable of the rich man and Lazarus, it is not teaching that the rich man went to hell just because he was rich and Lazarus went to Abraham's bosom just because he was poor. Neither affluence nor poverty determines our eternal state, but the life we live on earth. The rich man went to hell because his life was consumed with self-centred living, not caring about others of God's children worse off than himself. He fared sumptuously every day while Lazarus went hungry. In his self-indulgent lifestyle the rich man violated God's two greatest commandments (CP Mt 22:34-40). Lazarus went straight to paradise where all the righteous dead went before Christ's death and resurrection. Christ took him to heaven with Him when He "ascended on high" (CP Eph 4:8-10). Lazarus was declared righteous, not because he was poor, but because he found his help in God. Lazarus' name depicted his relationship with God - it means "God has helped" or "God, the helper". The significance of his name suggests that Jesus meant Lazarus to symbolize all the outcasts of society who have no other help but God (CP Mt 5:3; Lu 4:17-18). The parable of the rich man and Lazarus teaches above all else that men cannot profess reverence for God while at the same time living only for the fulfillment of their own self-gratifying desires.

God says it is only our love for others, especially our brothers and sisters in Christ, that proves our love for Him, and we cannot honestly say we love them if we are not prepared to give of our material possessions to them, which is what we learned in both Jas 2:13-17 and 1Jn 3:16-19 (CP Jas 2:13-17 and 1Jn 3:16-19 with Ga 6:7-10). Anyone who claims to be a born again believer who at the same time consciously sows to their flesh is guilty of mocking and despising God and will forfeit their place in His kingdom. One of the best illustrations of how God's children can get caught up in self-centred living and forfeit His blessings is to be found in the Old Testament book of Haggai the prophet. There is much prophetic teaching in

Haggai, but for the purpose of this study we will only be looking at the admonition in it for the Church today (CP Hag 1:2-10; 2:10-15). God's children in Haggai's time had forfeited God's blessing because of their apathy towards the things of God. They were preoccupied building and beautifying their own houses while God's house remained desolate. They needed to be reminded of their obligation to God, so God used Haggai to rebuke them. God's purpose was to motivate them to reorder their lives and their priorities so they could resume building His house. This same obligation is ours today and God's rebuke to them is for us today also.

Many of us are so busy with our own lives and self-interests that we too are neglecting to build God's house. We do not have to physically build the temple like the children of Israel had to do in Haggai's time, but we are responsible for extending God's kingdom by the giving of ourselves into it. Haggai's call to the Israelites to consider their ways is a call to God's children in all ages to consider their ways. And as Haggai insisted that God's work must come first with the Israelites, so too it must come first with us. God's kingdom and His righteous concerns must be the first and foremost priority in our lives. We cannot live self-seeking lives apathetic to God's purpose, or we will also be cut off from His blessing. Haggai's admonition for the Israelites then is the same for the Church today. We must make the work of God a priority by committing what we are, what we have, and all that we do to Him. We must turn from selfish ambition and personal agendas to focus on advancing His kingdom (CP Lu 12:22-32). Jesus is not teaching here that Christians cannot make provision for their physical and financial needs to be met, but that there are to be no life-style excesses in so doing (CP Lu 16:1-9).

This is known as the parable of the unjust steward. Jesus is using this parable to draw the disciples' attention to resources that are not being used by God's children to advance His kingdom. This is also an admonition for the Church today and it behoves us to heed it. This is an unusual parable, and it has been the subject of many and varied interpretations and explanations, but it is simple to understand when we are clear in our mind what it does not teach. Firstly, it does not teach that Christ

condones the cunning deceit of the steward - note in V8 that it is the steward's own lord who commends his ingenuity, not the Lord Jesus. Jesus simply contrasts the shrewd foresight of the steward in using present opportunities to ensure his future earthly well-being, with the lack of foresight of the children of God in not using their earthly resources for their future heavenly well-being. The point He makes is that worldly men in their sphere to scheme and provide for themselves are wiser than the children of God in their sphere; unbelievers are shrewder in handling their own temporal affairs than Christians are in handling the affairs of God. This should impress upon us how vital our stewardship is as a test of our relationship with God. Secondly, the parable also does not teach that by using the mammon of unrighteousness we can buy our way into heaven. The mammon of unrighteousness refers to our material wealth and Jesus is telling us to use that wealth to win souls to Christ, so that when we get to heaven they will be there to welcome us. For Christians the "everlasting habitations" in V9 refers to heaven as our eternal home. Souls won through the deployment of our finances now will become our joy and crown of rejoicing in eternity (CP 1Th 2:19-20).

Paul won the Thessalonians to Christ and founded the Church in Thessalonica through the financial support of the Philippian Church (CP Php 4:15-19). V19 only applies to those who give into the kingdom. It does not apply to those who do not. The core teaching of the parable of the unjust steward is not that believers are to make friends of material wealth, but to make friends by means of it. We must use all the temporal resources at our command for God's purposes on earth in order to secure our place in heaven; if the people of the world know how to use worldly possessions and apply materialistic ways to ensure their earthly well-being how much more should Christians use the resources at their command to ensure their heavenly well-being (CP 1Ti 6:17-19). Believers with wealth and possessions must see themselves as not being rich but merely stewards of that which is God's. They must be generous, ready to share, and rich in good works (CP 2Co 8:13-15; Eph 2:10). Whatever we have belongs to God and whenever we use it to advance His kingdom we are merely re-distributing the wealth He has entrusted to us (CP 1Chr 29:10-16).