

**Xenos Christian Fellowship**  
**Christian Ministry 3**  
**Practical Issues**  
**Week 2 – The Challenge of Wealth**

**Profile of a Fool**

**(Luke 12:13-21) And someone in the crowd said to Him, "Teacher, tell my brother to divide the family inheritance with me." 14 But He said to him, "Man, who appointed Me a judge or arbiter over you?" 15 And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." 16 And He told them a parable, saying, "The land of a certain rich man was very productive. 17 "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' 18 "And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" 20 "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' 21 "So is the man who lays up treasure for himself, and is not rich toward God."**

This is a description of the American Dream! This man was evidently hard working and honest. There is no evidence that he broke the law, evaded taxes, etc. He was a shrewd investor planning an early retirement. In modern investment terminology, he “maximized growth while keeping an eye on risk.” Such people are highly commended by our society. They write best-selling books and give expensive seminars. Buildings are named after people like this. And Jesus calls him a FOOL (read 12:20a)!!!

What a shocking assessment! The way Jesus saw it, this man’s way of life was profoundly wrong.

DISCUSSION: What could possibly possess Jesus to render such a severe verdict?

What Jesus isn't saying:

- It is not intrinsically wrong to have a good job, or to advance in your career and income.
- It is not intrinsically wrong to own material goods and enjoy them.
- It is not intrinsically wrong to save some money for rainy days, college, retirement, etc.

Nevertheless, this man was a fool. His outlook on life and his priorities were so badly skewed that he deserved this label, just as many people do today. Let’s take a closer look at what made this man so foolish.

**Foolish thoughts and actions:**

- *"I am the sole owner of my life and possessions."*

This man lived as an owner rather than as a steward (notice the repeated occurrence of "I" and "my" in 12:17-19).

- He used his wealth for himself rather than using it for God's priorities.
- He chose his goals and spent his time without seeking direction from God.

- *"My material riches will make me safe and secure."*

In fact they made him neither (read 12:20b). The rich farmer wasn't the first man to die. He knew his stash of grain would never follow him into eternity. But despite this, he put all of his energy into stockpiling earthly wealth. When the ultimate threat to his safety and security arrived—death—he was unprepared.

“There are no trailer hitches on hearses.”

“How much did he leave behind?” “Why, ALL of it, of course.”

God gave him his life and he spent it on self. His riches failed to provide him with security in life's most important matter: God's judgment of his eternal soul.

I think many of us can look at all this and understand why God would call the rich man a fool. But our culture has a different verdict.

**Video: The Wise Investor**

DISCUSSION: What needs do the commercials in the video promise to meet?

Most people would agree that “money can't buy contentment and happiness.” But through advertising, we're told over and over again just the opposite.

- *"I don't have time to pursue spiritual things."*

He used his time to accumulate temporal trinkets instead of eternal wealth. As a result, he was a fundamental failure in the most important purpose of life: being rich toward God (read 12:15b,21). When the Bible uses the term “fool,” it refers to people who are practical atheists. The practical atheist may never say that God doesn't exist, but God's existence has no practical authority over the way he lives his life. This man may have gone to synagogue and Temple occasionally, but he didn't live as if he believed that one day he would render an account to God for the way he spent his life

## What is materialism?

**Materialism is a world view that defines identity, fulfillment, security and success in terms of temporal things.**

**Materialism is also *idolatry*.**

**(Jer. 2:13) "For My people have committed two evils: They have forsaken Me, The fountain of living waters, To hew for themselves cisterns, Broken cisterns, That can hold no water.**

**(Col. 3:5) Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry.**

In Isaiah 44, God tells a story about a man who cut down a tree on his land (a valuable commodity back then, as good as money today). He uses half the wood to burn in his fireplace. Then he carves the other half into an idol and worships it.

We look at this man and laugh... falling down before a block of wood to keep him safe and happy! How ridiculous! How primitive!

But aren't we doing the same thing when we spend our lives accumulating excess wealth we don't need and hoping and praying it will bring us peace, security, and happiness?

Saavy marketers know what that humans long for meaning, purpose, and contentment. They do everything they can to convince us their product can meet these basic needs.

**Video: The Persuaders**

**Materialism is also addictive.**

Christians should have a healthy respect for the powerful draw of materialism and its ability to seduce us away from following Christ (see Christian Ministry 1, module 1, week 4).

**(Hebrews 13:5) Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"**

In Hebrews 13, we are urged to love our brothers and sisters in Christ, to care for strangers, to remember prisoners, and love our spouses, but we're warned to avoid "the love of money." Materialism can be strong draw that keeps us from pursuing these priorities. "The love of money" is sanctioned in our culture. It is our most prominent addiction. Some addictions are obvious and prevalent today, like crack addiction, alcoholism, and eating disorders, but addiction to materialism often goes unnoticed. Many Christians are unaware that they are under its sway...

**Alcoholism and materialism compared:**

<b>Alcoholism</b>	<b>Materialism</b>
1. By hitting the bottle, the alcoholic can get a temporary, pseudo-sense that all is well.	1. By closing some deals, winning an award, or going on a buying spree, we get a temporary sense that all is well.
2. A double-shot of whisky delivers a temporary thrill, but is followed by a corresponding letdown and dissatisfaction.	2. Material advancement can be temporarily exciting, but increased worry and an acute need for more often follow.
3. The alcoholic never reaches a point where he feels he has finally had enough—he has to constantly feed his expanding habit.	3. The money-lover can never get enough—every gain suggests possibilities for more gain.
4. Alcoholism can interfere with relationships, even making deep relationships and successful family life impossible.	4. When materialists destroy their relationships, their families and even their own health, nobody thinks anything of it.
5. The alcoholic is often out of touch with his problem.	5. The materialist believes he is only being prudent, only realizing his potential, only providing a "good life" for his loved ones, only staying out of trouble at work...
6. The alcoholic ignores others' needs and dismisses them as unimportant.	6. The materialist ignores others' needs, and dismisses them as unimportant.

## Materialistic Christians?

We can see how our culture's greed and materialism is personified by the rich fool. But what about the church? Are Christians caught up in the same short-sighted greed?

Capital One seems to think so. They sent a credit card application to one of our staff members at Xenos saying, "Now you can celebrate your faith with the new Christian Faith Platinum Master Card from Capital One." They went on to promise that their credit card would act as a "powerful witness of your faith every time you make a purchase." "I'll take that Nintendo Game Cube – praise Jesus!" "And that new DVD player – glory be to God!!!"

**The Project on Religion and Economic Values at Princeton University surveyed 2000 working Americans and focused on the relationship between religion and economic values. Here's what they discovered:**

**"The evidence suggests that faith makes little difference to the ways in which people actually conduct their financial affairs."<sup>1</sup>**

**The survey results revealed that for religious people, there is no conflict between:**

**(A) Valuing one's relationship with God**

**(B) Valuing making a lot of money**

Let's consider these two goals and see if the Bible would agree that they are compatible:

**(1 Timothy 6:9) But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. 10 For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.**

According to Paul, if you make it your goal to **make a lot of money**, it will cost you your spiritual vitality.

**(Matthew 6:24) "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."**

No conflict? In fact, (A) and (B) are mutually exclusive goals.

How about us?

I wonder if we have a problem here... are we in danger of making the same mistake the farmer in Luke 12 made? It's easy to avoid taking a hard look at this problem. Popular rationalizations include:

"I may like money, but I'm not a corrupt CEO."

This is a strategy we use to avoid a lot of things. We define greed in an extreme way so that it doesn't apply to us.

"I don't have a lot of money, so how can I be greedy?"

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<sup>1</sup> "Pious Materialism: How Americans View Faith and Money", *Christian Century*, March 3, 1993 by Robert Wuthnow. Full text available at <http://www.religion-online.org/showarticle.asp?title=238>.

In fact, some of the greediest people I know are poor. Living on ramen noodles, saltines and peanut butter doesn't prevent you from being greedy!

Greed isn't about what you have. It's about how you view wealth and what you think it can do for you.

### **“I don't want to be rich, just comfortable...”**

Is it wrong to want to be comfortable? In the U.S., what we consider to be a “comfortable” lifestyle is rich beyond the wildest dreams of most people in the world.

- **The United States generates a Gross Domestic Product (GDP) of \$12,360,000,000.<sup>2</sup>**
- **There are 233 countries in the world. Our country's GDP is greater than the combined GDP of the bottom 210.<sup>3</sup>**
- **The Gross National Income in the U.S. is \$41,400/year. Compare that with the countries below:<sup>4</sup>**
  - **Haiti: \$390/year**
  - **Cambodia: \$320/year**
  - **Ethiopia: \$110/year**
  - **Berundi: \$90/year**
- **Half the world—about three billion people—lives on less than two dollars a day.<sup>5</sup>**
- **20% of the population in the developed nations, consume 86% of the world's goods.<sup>6</sup>**

We live in a different financial stratosphere than most of humanity. Take for example the way Americans throw around terms like “broke”, “starving”, and “poor.”

Broke:

“I'm temporarily without cash to use for whatever I wish.”

Starving:

“I haven't eaten in three hours.”

Poor

“I only own one car.”

People who are really poor and really starving must look at us and wonder, “What are you talking about? If we could only have the kind of poverty and money problems you have!”

We live in a fantastically wealthy culture... *how can we be sure that pursuing a “comfortable” lifestyle by American standards isn't pursuing the GREED that Jesus warns against?*

**Video: 60 Minutes “Living Large”**

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<sup>2</sup> According to Wikipedia, “A region's gross domestic product, or GDP, is one of the several measures of the size of its economy. The GDP of a country is defined as the market value of all final goods and services produced within a country in a given period of time.”

<sup>3</sup> CIA World Fact Book (2006 data).

<sup>4</sup> World Bank (2005 data).

<sup>5</sup> <http://www.globalissues.org/TradeRelated/Facts.asp> (2000 data).

<sup>6</sup> Ibid. (1998 data)

**Before you assure yourself that you are unaffected by materialism, consider these questions:**

- **What are your dreams and aspirations? Are they dominated by career, possessions, and money? Do you have trouble thinking of any other alternatives?**
- **Who do you admire most? Why? Is it because they have the most money and toys?**
- **What kind of advice do you seek about important financial decisions? Do you only ask financial counselors - or do you also ask family members and spiritual mentors?**
- **How do you habitually spend disposable time and money? These are two of the truest indices of what we value.**
- **How much debt do you have for non-necessary acquisitions?** Your answer to this question may indicate that you can be content with what you have materially - or that you are seeking fulfillment from things.
- **How do you view retirement?** This man viewed it as a well-deserved time to focus on selfish enjoyment. How about you?

### **How to Struggle Against and Replace Materialism**

Jesus rejects materialism and he calls on you to reject it (Luke 12:15 “beware and be on your guard against every form of greed”). Deciding to reject this way of life is the first step in escaping the peril of greed. Even after you have done this, you may find yourself slipping back into a “stockpiling” mentality over time. Most people have to reaffirm their trust in God and reject relying on riches more than once.

But rejecting materialism is not enough. If you try to beat materialism only by rejecting it, you will fail. It is too pervasive and subtle. Unless you replace it with another way of life, you will be drawn back into it. Recall Paul's emphasis in 1 Timothy 6:9-11 on not only *fleeing* the love of money, but also *pursuing* righteousness, godliness, faith, love, perseverance and gentleness.

**(1 Timothy 6:9-11) People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 11 But you, man of God, *flee* from all this, and *pursue* righteousness, godliness, faith, love, endurance and gentleness.**

In Luke 12:22-34, Jesus describes what it looks like to pursue God. It consists of two essential parts...

- Learning to trust God for your material needs (Luke 12:22-30)
- Pursuing God's kingdom (Luke 12:31-34)

#### **1. Learn to trust God for your material needs (Luke 12:22-30).**

**(Luke 12:22) And He said to His disciples, "For this reason I say to you, do not be anxious for your life, as to what you shall eat; nor for your body, as to what you shall put on.**

If you pursue materialism, you will have material anxiety. The two go together, and there is not an inverse relationship between the amount of money you have and the amount you worry. Those who have very little money can be free of anxiety, while those who have tons of money can be enslaved by material anxiety.

This is where the rubber meets the road in trusting God. A lot of us talk about how we trust God, but if we can't trust him here, we do not really trust him.

**(Hebrews 13:5) Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"**

**Why say this here ("I will not be afraid")?** Anxiety and fear are driving forces behind avarice.

**(Luke 12:23-30) "For life is more than food, and the body than clothing. 24 "Consider the ravens, for they neither sow nor reap; and they have no storeroom nor barn; and yet God feeds them; how much more valuable you are than the birds! 25 "And which of you by being anxious can add a single cubit to his life's span?26 "If then you cannot do even a very little thing, why are you anxious about other matters?27 "Consider the lilies, how they grow; they neither toil nor spin; but I tell you, even Solomon in all his glory did not clothe himself like one of these.28 "But if God so arrays the grass in the field, which is alive today and tomorrow is thrown into the furnace, how much more will He clothe you, O men of little faith! 29 "And do not seek what you shall eat, and what you shall drink, and do not keep worrying. 30 "For all these things the nations of the world eagerly seek; but your Father knows that you need these things.**

**Jesus gives several reasons why we can trust God in this area:**

- **V. 24, 27, 28:** *If God provides for lesser members of his creation, he will certainly provide for his own children.* The point is not that the birds don't work (they are plenty busy), but that they don't worry ("I may lose my job, the banks may close, the economy may go south, inflation may eat up my retirement account, etc.").
- **V. 25, 26:** *Anxiety doesn't accomplish anything constructive, so why waste your time worrying?* Anxiety can't lengthen our lives by even a little bit, but it can shorten our lives by a lot.
- **V. 30:** *Anxiety is understandable for those who don't belong to God--but not for those who are his children.* This leads to the next point . . .

Are you acting like the child of a loving father who has promised to meet all of your needs?

**Video: Eddie Murphy in Trading Places**

**What action steps can we take to trust God in this way?**

- *Don't rationalize material anxiety; judge it as unbelief. Ask God to sensitize you to this, monitor your thought-life, and nip it in the bud instead of allowing it to grow.*
- *Recall God's promises & past record of material faithfulness, & thank him for this. This is a definite choice, often against your current thoughts and feelings.*
- *Resist cultural indoctrination*
- *Choose to be content*

- Focus on God's will for your life. Discontent focuses on competition.
- Learn to appreciate what we have received rather than focus on what we don't have.
- Waive illegitimate expectations. Discontent is created by arbitrary expectations.
- Draw identity from your position in Christ. Discontent draws identity from others. Which column best describes your life?

Being Content	Being Discontent
<ul style="list-style-type: none"> <li>• <i>Issues in happiness and freedom.</i></li> <li>• <i>Frees us to enter deeply into relationships.</i></li> <li>• <i>Frees us to enjoy God and be excited about his purposes.</i></li> <li>• <i>Grows out of a deep-seated belief that our money is a stewardship.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Issues in obsession and misery (whining).</i></li> <li>• <i>Sucks away our emotional energy from relationships.</i></li> <li>• <i>Crushes our zeal for the things of God.</i></li> <li>• <i>Grows out of the belief that our money belongs to us.</i></li> </ul>

- *Ask God to meet your present material needs with the above attitude.*

But this is not enough. Unless you do something else, you will be drawn back into material anxiety, and ultimately back into a materialistic way of life. We need to benefit from the expulsive power of a new affection...

## 2. Pursue God's kingdom (Luke 12:31-34)

**(Luke 12:31)** "But seek for His kingdom, and these things shall be added to you. 32 "Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom. 33 "Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys. 34 "For where your treasure is, there will your heart be also.

"Seeking first the kingdom of God" doesn't mean spending your whole life trying to get into God's kingdom, because 12:32 says God gladly gives it to those who trust Christ. It means to make God's kingdom the #1 priority in your life, to put the same kind of intensity and creativity and commitment that materialists put into amassing material wealth (12:29 "seek") into advancing God's purpose on earth and representing him accurately. The rest of the New Testament elaborates on what this involves.

- *Invest your time in God's kingdom.*
  - Learning God's Word.
  - Spending time with God in prayer.
  - Building healthy Christ-centered relationships with other Christians.
  - Befriending people who don't know God and helping them come to Christ.
  - Helping Christians grow in Christ-including finding your unique role.

If you don't get involved in spiritual growth and ministry enough to reach your affections, you will be seduced back into materialism. You may think you can stay

spiritually healthy without being seduced, but you are mistaken. The stimulation vacuum must be filled by something, and if you don't fill it with God's way of life, you will fill it with the other way of life.

In Matthew 6, Jesus warns against laying up treasure on earth when moth and rust destroy. And then he says, (Matthew 6:34) "For where your treasure is, there will your heart be also."

Why do farmers sob when their crops are destroyed? Why do parents cry with joy on graduation day? Because we VALUE what we INVEST in. We build a deep emotional attachment to the things and people we invest in. If we put all of our effort into filling our silos full of stuff, our heart will be far from God. But if we invest in the things of God, materialism will gradually lose its power over our lives. What will you direct the bulk of your energy towards?

- *Invest your money in God's kingdom (12:33).*

Read v. 33. This is really another area of serving others, but Jesus singles it out for special emphasis.

Read v. 34. Where we invest our money is a reliable indicator of our true priorities. Investing in someone or something also deepens our attachment to what we are investing in.

The ideal is not taking a vow of poverty and divesting yourself of everything you own. The goal is to show restraint, to live a simple life, and have something to share. Don't hoard. Share your excess with those who need it. If you keep it, it will corrupt you and seduce you back into materialism. If you let it go, it will increase your trust in God's faithfulness and your joy in this life and reward in the next life.

This means giving regularly and sacrificially to support your local church, help the poor, and spread the gospel to unreached peoples. And it means giving beyond this when extra money is available. ALSO: hospitality, travel to fields, etc.

You can invest your money in whatever you want. God wants us to get the most out of what we spend. Learning to give to worthy causes truly become exciting! When we use our financial resources well, they can bear fruit that lasts beyond this life and into eternity.

**Video: Schindler's List**

- *If you are wealthy, give generously.*

**(1 Timothy 6:17-19\*\*) Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. 18 Instruct them to do good, to be rich in good works, to be generous and ready to share, 19 storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.**

Some of us are very wealthy, and there's nothing intrinsically wrong with that. Notice that Paul doesn't condemn the rich for being rich, rather he warns them to watch out for dangers associated with wealth (conceit and a misplaced sense of security) and challenges them to use their resources to do good.

Our church has been blessed by the generosity of folks who came to Christ with vast material resources that they were willing to share. These individuals would tell you that some of the most rewarding experiences they have as Christians involve using the resources God has given them to advance his purposes!

## **Conclusion**

Those who invest enough into these things to experience the joy and satisfaction that comes from this way of life are the only ones who escape the peril of greed.

## **Memory Verses**

**1 Tim. 6:9\* – living life with the desire and pursuit to get rich is wrong.**

**1 Tim. 6:17-19\*\* – It's not wrong to be rich, but the rich do have special temptations and unique responsibilities to use their money to have an eternal impact on people.**

## **Assignment**

Your friend, who has diligently been looking for work for several months, comes to you and says she plans to take a job as a security guard working the evening shift. The job pays well – enough to cover her ongoing expenses and pay down her debt, which is considerable. She sees the job as a provision from the Lord, citing the fact that she prayed extensively before the interview and was competing with 20 other applicants for the position. Her new schedule will make it impossible to attend any evening Bible studies for at least 6 months. After her probationary period is over at work, she will have the opportunity to apply for the day shift.

She has come to you looking for advice on what to do. What would you say? Support your response with the use of scripture.