**Hope in God, not Wealth**

(Jan 2012)

Being wealthy can be a snare that leads a godly person down a sinful path they never would have dreamed they would go on; after all, look a Gideon. Gideon had such great faith and accomplished so much, but afterwards, after he received all the gold earrings of Midianites, he created an idol and had people worship it. On the other hand, both Abraham was extremely wealthy, by both ancient and modern standards; and he was faithful to God. Job too was very wealthy at the beginning and at the end, and he was faithful to God. So wealth does not necessarily turn you from God, but it can if you do not watch out for it.

In Proverbs 30:7-9 Agur asks two things of God; 1) that he not be so rich that he turns away from God, saying what need does he have of God, and 2) that he be so poor that he steals and dishonors God. Likewise we do not want to be so wealthy that we cannot handle it, and we turn away from God. We should not want that for our loved ones either.

While work and time relate closely to money, those are different topics that are not addressed here. Here is a list of 35 ways we can honor God with our wealth. You can remember the five categories with the phrase, “**H**ope **I**n **G**od, **N**ot **W**ealth”.

**Hearts free from the love of money**

Giving to God and His work is important, but if the choice were to have a heart devoted to God, but be disobedient in finances, or to be generous in finances but have a heart far from God, it is better to have a heart close to God. However, if you are not careful, money can tend to draw one away from God.

**H1.** Realize that God has the power, desire, and the promise to provide for His obedient children financially. Do not love money (Psalm 62:10) or have your heart focused on money (Matthew 6:21; Colossians 3:1-2), and do not be worried about money (Matthew 6:25-34).

**H2.** God brings wealth (Deuteronomy 8:18; Proverbs 10:22; 22:4; Malachi 3:10-12). So we don’t have to worry about it (Mt 6:25-33). Someone once said that their wealth can be measured in the fewness of their wants. If you lack nothing, then you are wealthy. If you have a bank account, then you have more wealth than many of the people in the world.

**H3.** While having wealth is OK (1 Timothy 6:17; Job 42:10-12; Genesis 13:2,6; Proverbs 10:4; 14:24), wealth can be a snare (Judges 8:24-27; Mark 10:21-25). We are not to love money (1 Timothy 6:10; 2 Timothy 3:2; Romans 1:29), be greedy (Proverbs 15:27; Luke 12:15; 1 Pet 5:2), or trust in our riches (Psalm 49:6; 52:7; Proverbs 11:28; 18:10-11; 30:8-9; Jeremiah 9:23; Luke 12:16-21), but be content (Hebrews 13:5). Be aware that the rich have a tendency to be wise in their own eyes (Proverbs 28:11). Do not have selfish ambition (Galatians 5:26; Philippians 2:3; James 3:14-16).

**H4.** We are to store up treasures in Heaven (Matthew 6:19-21,24; 19:23; Luke 12:15-21; 1 Tim 6:19; Revelation 3:11). Do not be afraid to lose your earthly treasures for God (Hebrews 10:34; Matthew 6:19-21; Luke 2:15-18,33-34; Acts 4:32-37).

**H5.** Do not envy others, or those who have more. (How much is the billionaire … worth today?) (Psalm 73:2-17; Proverbs 23:17; Psalm 37:4; Romans 7:7-12; 1 Corinthians 13:4). Envy rots the bones (Proverbs 14:30) and slays the simple (Job 5:2). Do not covet what others have (Exodus 20:17; Deuteronomy 5:21; Romans 7:7-12). Do not view others simply as what monetary gain they can bring to you (Proverbs 6:26). It is not only wealthy people who should watch out for love of money. As J.C. Ryle said, “It is possible to love money without having it, and it is possible to have money without loving it.”

There is nothing wrong or shameful with earning a lot of money; but it is shameful to make money by crime or stealing from others. Some evil people become wealthy this way, live a long life, and die without any bad consequences. We should not envy them though; we will not envy them if we recognize their ultimate destiny.

**H6.** We are to value wisdom more than wealth (Proverbs 3:14-15; 16:16; 20:15; Psalm 37:16). We should treasure a good name more than wealth (Proverbs 22:1), realizing how temporary wealth is (Proverbs 11:4,18; 23:5; 1 Timothy 6:7). Like a diamond field, we may not look like much on the outside, but God is storing a precious treasure in us on the inside. Recognize that little with love and the fear of the Lord is better than much with hatred and strife (Proverbs 15:16-17; 17:1; 19:1).

How many movie stars do you think are in the world today? Perhaps it depends on your criteria for being a movie star. I would argue that everyone in the world is a movie star. Revelation says that are actions are recorded in a book, but perhaps it could be a video. God, angels, and demons can watch our “movie”, of what we are doing now, but perhaps people can know about it in heaven in the future too. So when you think about doing something, or not doing something, ask yourself, do I want this to be in my movie, that others will see?

**H7.** Do not kid yourself, thinking that your wealth can purchase with money anything of eternal value (Matthew 16:26; Mark 8:37; Acts 8:20-21; Psalm 50:9-12; Micah 6:6-8). So while wealth does not have any eternal value, we can use wealth in this life to invest in God’s kingdom, which does have eternal value.

The great Christian writer A.W. Tozer said, “The possessive clinging to things … must be torn from our souls in violence as Christ expelled the money changers from the temple.”

#### Integrity in Finances

God is not only concerned with what we do with our money, but also how we got it.

**I1.** Do not steal (including software and video piracy) (Exodus 20:15; Deuteronomy 5:19; 1 Cor 5:10-11; Ephesians 4:28; Titus 2:10; Matthew 15:19; 1 Peter 4:15). Do not have or keep ill-gotten wealth (Proverbs 1:13,14,19; 10:2). If you have stolen, cheated, or done wrong, make restitution (Exodus 22:3-15; Numbers 5:5-8; Luke 19:8). Stealing in the church is at least as old as Polycarp publicly calling out the presbyter Valens (*Polycarp’s Letter to the Philippians* 11:1-4 p.35, 100-155 A.D.). While we should not be surprised by it, we should not allow it and remove those who do it.

**I2.** Pay others what you owe (Psalm 37:21; Romans 13:8a; James 5:4) and promptly (Leviticus 19:13; Deuteronomy 24:15). Pay your taxes (Matthew 22:21; 17: 24-27; Mark 12:17; Luke 20:25; Romans 13:6), and any court judgments (Exodus 21:22).

**I3.** Do not oppress or unjustly use the courts against others who are poor, when it is in your power because you are rich. (Proverbs 14:31; 22:22-23; 24:28; James 2:6; Ezekiel 22:7,13,29; 45:9; 1 Kings 21:1-15) (Paradoxically, a person or nation can give the appearance of generosity to the poor, and still oppress them at the same time.) Rather, we should defend the oppressed (Jeremiah 7:6; 22:16; Isaiah 1:17; 58:6), especially widows and orphans (Exodus 22:22; James 1:27). As an example, in old times miners were paid by the company, and there was no store around except the one owned by the company who charged whatever they chose. There is a miner's song about “…sold my soul to the company store."

**I4**. We should hate receiving bribes (Proverbs 15:27; 17:23; Psalm 15:5; Exodus 23:8; Deuteronomy 16:19; Ecclesiastes 7:7; 1 Samuel 12:3; Isaiah 1:23; Amos 5:12; 2 Chronicles 19:7), because they can corrupt our hearts (Deuteronomy 16:19; Proverbs 15:27; 28:16; Psalm 15:5; Ecclesiastes 7:7; Isaiah 5:13; 1 Samuel 4:3-4).

**I5.** Do not claim land that is not yours (Deuteronomy 19:14; 27:17; Proverbs 22:28; 23:10; Job 24:2) or other valuables (Joshua 7:1:20-24).

**I6.** Do not lie about what you are giving (Acts 5:1-11) or boast about what you do not give (Proverbs 25:14).

**I7.** Be honest and prudent in the use of the Lord’s money (2 Kings 12:4-16; Nehemiah 13:4-13). Avoid even the appearance of financial impropriety (2 Corinthians 8:18-21; 1 Thessalonians 5:22).

#### Giving Our Money

There are no U-hauls being pulled by hearses. When you die, it is not what you monetarily got that is important, it is what you gave.

**G1.** Do not be stingy (Proverbs 28:22; 2 Corinthians 9:6), rather give cheerfully (2 Corinthians 9:7). God views giving in proportion to what you have (Mark 12:42-43; Luke 21:2-3) and what it costs you (2 Samuel 24:21-24). Tithing plus additional offerings were commanded in the Old Testament. We have freedom to give in the New Testament, but we should give more not less. While we serve in the new way of the Spirit, not the old way of the written code, and tithing is the written code, even today tithing still defines the standard of generosity. If you only tithe, you are doing no better than what was commanded as the requirement for Old Testament believers.

**G2.** We are to give generously to the poor, though it should be without fanfare. (Proverbs 11:24-25; 14:21; 24:11-12; 29:7; 31:9,20; 11:24-25; 19:9-10,17; 21:13; 22:9; Psalm 41:1; Isaiah 58:7-8,10; Jeremiah 5:28; 22:16; Matthew 6:2-4; 19:21; Luke 14:13; Acts 9:36; Acts 10:4; 24:17; Romans 15:26; Galatians 2:10; Ephesians 4:28; 1 Timothy 6:18-19; James 2:15-16). Do not look down on the poor (Proverbs 22:2).

**G3.** We are especially to help widows and orphans. (James 1:27; 1 Timothy 5:3; Deuteronomy 15:11; Psalm 68:5; Job 29:12-13), other believers (1 John 3:17-19; Acts 4:32-35), and the sick, hungry, naked, and imprisoned (Matthew 25:34-46; Zechariah 7:9-10).

**G4.** Do not give money to a fool (Proverbs 17:16) or help those who refuse to work. (2 Thessalonians 3:6-15), yet do not look down on them, and help them if they repent (Luke 15:18-30). Don’t be a lazy sluggard (Proverbs 6:6-11; 10:26; 12:24-27; 13:4;15:19; 18:9; 19:15,24; 20:4; 22:13; 24:30-34; 26:13-16; Ecclesiastes 10:18).

**G5.** We are to give to the Lord’s work (2 Corinthians 8:1-8; 9:6-11; Proverbs 3:9,10; 11:24; 1 Corinthians 16:2; Titus 2:13). However, you must respect God’s house (Malachi 1:10-14), be reconciled with others (Matthew 5:23-24), and do not give ill-gotten gifts (Deuteronomy 23:18; Proverbs 10:2).

**G6.** Anything we give is insignificant compared to what God has and will give us (1 Peter 1:4,7-9; Romans 8:18; Luke 15:33).

**G7.** Do not take money from unbelievers for God’s work (3 John 7). However, paying nonbelievers for work is OK (1 Kings 5:3-18). Look for opportunities to repay people’s kindness (2 Samuel 9:1; Esther 6:1-4), yet do not expect to be repaid yourself on earth (Luke 6:30,34-35).

#### Not Ours but God’s

A person might be reluctant to sacrificially give of their own money. But the same person would not have as much of a problem giving away someone else’s money! Realize that when you turned your life over to God, that means He is to be Lord of all of your life, including your finances. So turn your money over to Him too. Then, in a sense, you don’t have any money anymore; you have lost it all because you have voluntarily given it to God. So you don’t have to be reluctant to give away your own money, because it is not your money anymore anyway! Here is what the Bible says about your wealth not being yours.

**N1.** We are to recognize that all wealth ultimately belongs to God (Psalm 24:1; 50:9-12; Ex 19:5).

**N2.** God has invested in us. As the parable of the talents shows, God has given us all talents and resources, and he expects a return on His investment (Mt 25:14-30; Lk 19:11-27).

**N3.** Giving to God is not optional, but rather commanded for believers (Malachi 3:10-12). Giving to the poor is not optional either (Prov 21:13; 1 Jn 3:17).

**N4.** As Christians we are not under compulsion (2 Cor 9:7) but we have the freedom to give God some, or all. Just don’t lie about your commitment (Acts 5:2,4,7).

**N5.** Having personal property is OK (2 Timothy 4:13), but sharing things in common is very good too (Acts 4:32).

**N6.** We are to provide for our family (1 Timothy 5:4,8; Proverbs 31:13-15; Mark 7:10-13;~Luke 15:18-30).

**N7.** But all believers are our brothers and sisters. God does not want you to be hard-pressed either, but that there should be equality (2 Cor 8:13).

As W. Graham Scroggie said, “There are two ways in which a Christian may view his money – ‘How much of my money shall I use for God?’ or ‘How much of God’s money shall I use for myself’”

#### Wisdom in Finances

Giving generously does not sufficient to fulfill what God wants for us; He wants us to give wisely too.

**W1.** We provide for our own daily necessities (Titus 3:14). God’s ministers are worthy of their pay and our support (1 Corinthians 9:4-12; 1 Timothy 5:18; Galatians 6:6).

**W2.** We should plan and save for the future (Proverbs 6:6-8; 10:5; 31:16; Luke 15:18-30; Titus 3:14), including an inheritance for our children (Proverbs 13:22; 17:2; 19:14; Psalm 17:14). We should have balance between making money for our family, making money for God’s ministry, and not using up all our time being preoccupied with money and investments.

**W3.** We are not make rash financial commitments (Proverbs 22:26-27; 6:2-3) or put up collateral for another (Proverbs 6:1,3; 11:15; 17:18; 20:16; 27:13).

**W4.** We are not to squander our wealth or use it for sinning (Proverbs 20:21; James 5:5; Matthew 23:25; Amos 6:4-7). We should take care of our possessions (Proverbs 12:10,11,27). We should know the condition of our wealth, for it can be lost through neglect (Proverbs 27:23-24). Know that more wealth means more headaches and hassles. Proverbs 13:8 says, “a man’s wealth may ransom his life, but a poor man hears no threat.”

**W5.** Be careful of borrowing; realize that a borrower is beholden to the lender (Proverbs 22:7). In general you should avoid debt, and a person has more freedom in serving the Lord if they are out of debt. Long term credit card debt, or any debt that has 15%, 18%, or more percent interest is especially foolish. Proverbs 22:1,2,4,7,9,16,22-23,26-29 all relate to money and wealth.

**W6.** Be wary of accepting gifts grudgingly given (Proverbs 23:1-3)We give to full-time godly workers & the Lord's people. 1Cr9:7-14

. Often gifts have stated or unstated strings attached. Giving gifts (properly) can be advantageous to the giver (Proverbs 19:6; 21:14).

**W7:** Be wise: many people are tricky (Proverbs 20:14), resort to bribes (Proverbs 17:8), or financial dishonesty (Proverbs 20:17; James 5:4). Some can oppose the gospel mainly for financial reasons (Acts 19:24-28). Unfortunately some charlatans want to preach the gospel mainly for financial reasons, as Simon the Magician was in Acts 8:14-24. Pre-Nicene church history tells us that Simon subsequently started a spiritual counterfeit. (*First Apology of Justin Martyr* (c.150 A.D.) ch.26 p.171; *Irenaeus Against Heresies* (180-188 A.D.) book 3 ch.4 p.417, Clement of Alexandria (193-202 A.D.) *Stromata* book 2 ch.11 p.359, Tertullian, and Hippolytus)

**Conclusion**

As Christians we are called to struggle, not to make Jesus Lord of part of our life, but to make Jesus Lord of all of our life, including our finances. Don’t pray to God about how to be a good and generous steward of “your” money, but talk with Him who indwells you about how to best use “our” money.

**Recommended Reading**

For people who need a plan to be free from the bondage of debt, an excellent book is *Breaking out of Plastic Prison* by James D. Dean and Charles W. Morris.

David Ramsey has a very popular book: *Total Money Makeover*, and video classes in a curriculum called *Financial Peace University*. You can see these at <http://www.daveramsey.com/home/>

[The New Master Your Money](http://www.amazon.com/New-Master-Your-Money/dp/0802481612/ref=sr_1_1?s=books&ie=UTF8&qid=1327167028&sr=1-1) is by Jeremy White, Ron Blue, and Chuck Swindoll. [Surviving Financial Meltdown: Confident Decisions in an Uncertain World](http://www.amazon.com/Surviving-Financial-Meltdown-Confident-Decisions/dp/1414329954/ref=sr_1_2?s=books&ie=UTF8&qid=1327167028&sr=1-2) is by Ron Blue and Jeremy L. White.

[Generous Living: Finding Contentment Through Giving](http://www.amazon.com/Generous-Living-Finding-Contentment-Through/dp/0310210909/ref=sr_1_6?s=books&ie=UTF8&qid=1327167028&sr=1-6) by Ron Blue and Jodie Berndt

[HELP! I'm Drowning in Debt (Help! (Focus on the Family))](http://www.amazon.com/HELP-Drowning-Debt-Focus-Family/dp/1589974557/ref=sr_1_11?s=books&ie=UTF8&qid=1327167028&sr=1-11) by Ron Blue and Bill Maier

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