

The Bible on Wealth

- I. Your attitude about and treatment of wealth reveals a lot about your character. **LUK 16:10-11.**
- A. Do not set your heart on wealth, nor trust in uncertain riches. **PSA 62:10; PRO 23:4-5; 1TI 6:5-10, 17.**
 - B. What one values most is where his heart will be. **MAT 6:19-21.**
 - C. Examine yourself in the light of the following passages:
 - 1. **PSA 4:6-7.** What brings you the greatest joy?
 - 2. **PSA 84:10.** How highly do you value God's house?
 - 3. **PSA 119:72.** Do you esteem God's law above your wealth?
 - 4. **PRO 18:10-11.** What is your defense?
 - 5. **HEB 10:34.** How do you react to the spoiling of your goods?
 - 6. **PHIL 4:11-12.** Can you be content without wealth?
 - 7. **PRO 22:1.** If you must choose between riches and a good name, what will it be?
 - 8. **JAM 5:1, 4.** Do you value material wealth more than righteousness?
 - 9. **MAR 8:36.** Is the welfare of your soul important?
 - 10. **PHIL 3:7-8.** What would you give up for the knowledge of Christ?
 - 11. **HEB 11:26.** What would you give up for the reproaches of Christ?
 - D. Be knowledgeable of your financial circumstances. Know your assets and liabilities. **PRO 24:3-4; 27:23-27; LUK 14:28-31.**
 - E. The importance of wealth matters is underscored by the preponderance of economic terms used to describe our sinful condition and our deliverance from it: wages, sold, debt, ransom, redemption, price, inheritance, save, work, etc.
- II. The Bible sets forth fundamentals for godly acquisition of wealth.
- A. Wealth comes by work. **PRO 13:4; 14:23; 28:19.**
 - 1. It is God's part to provide:
 - a. ability. **DEU 8:18.**
 - b. intelligence. **ISA 28:23-26.**
 - c. resources. **PSA 115:16; ECC 5:9.**
 - d. promotion. **PSA 75:6.**
 - 2. It is our part to be faithful with what God supplies. **MAT 25:14-30.**
 - 3. Work heartily as unto the Lord. **COL 3:22-25.**
 - a. We are commanded to be “Not slothful in business; fervent in spirit; serving the Lord” (**ROM 12:11**).
 - b. *Diligence* (constant, earnest effort) is commended. **PRO 10:4; 12:24, 27; 13:4; 21:5; 22:29.**
 - 4. Don't be consumed with work since this indicates a lack of trust and warped priorities. Devote time to God and to rest. **PSA 127:1-2; LUK 10:38-42.**
 - 5. Work only that which is good. **EPH 4:28; PRO 10:2; 16:8.**
 - 6. Consider the consequences of trying to skirt the law of labor.
 - a. “But there is also another tendency that is common among people. When they can, they wish to live and prosper at the expense of others. This is no rash accusation. Nor does it come from a gloomy and uncharitable spirit. The annals of history bear witness to the truth of it: the incessant wars, mass migrations, religious persecutions, universal slavery, dishonesty in commerce, and monopolies. This fatal desire has its origin in the very nature of man---in that primitive, universal, and insuppressible instinct that

impels him to satisfy his desires with the least possible pain.

“Man can live and satisfy his wants only by ceaseless labor; by the ceaseless application of his faculties to natural resources. This process is the origin of property.

“But it is also true that a man may live and satisfy his wants by seizing and consuming the products of the labor of others. This process is the origin of plunder.

“Now since man is naturally inclined to avoid pain---and since labor is a pain in itself---it follows that men will resort to plunder whenever plunder is easier than work. History shows this quite clearly. And under these conditions, neither religion nor morality can stop it.

“When, then does plunder stop? It stops when it becomes more painful and more dangerous than labor.”

(Frederic Bastiat, *The Law*)

- b. **PRO 13:11; 20:21; 28:20.**
 - (1) These verses counter the “get rich quick” or “easy money” schemes that are always around.
 - (2) These verses counter the idea of gambling in order to build wealth.
 - c. **PRO 21:6-7; JER 17:11.** Dishonest business does not profit in the long run.
 - d. **PRO 22:16, 22.**
 - (1) Those who oppress the poor by fraud or tyranny will lose. **JER 22:13; COL 4:1.**
 - (2) Be cautious about equating “oppressing the poor” with “giving the poor a job.” Unless a man is being forced against will to work a low-paying job, he is yet a free man.
 - e. **EXO 20:12-17 c/w MAR 10:19.**
 - (1) Mind how Scripture here associates *defrauding* with *coveting*. Much defrauding is owing to an illicit desire to have what rightly belongs to another. **LEV 19:13.**
 - (2) It is defrauding to shortchange an employee. **JAM 5:4.**
 - (3) It is defrauding to receive pay for work not performed.
 - f. **TIT 2:9-10.**
 - (1) purloin: To make away with, misappropriate, or take dishonestly; to steal, esp. under circumstances which involve a breach of trust.”
 - (2) Mind how our fidelity on the job adorns and the lack thereof sullies the doctrine of God our Saviour.
- B. Wealth comes also through the exercise of good judgment and provident planning. One should seek to minimize the risks of a given business venture.
- 1. One is lacking judgment if he stakes his fortune where the overwhelming odds are against him. **PRO 13:23; LUK 14:28-33.**
 - 2. A prudent man seeks to understand his way (**PRO 14:8**). He makes inquiry, acquires education, seeks counsel, etc. before making major investment.
 - 3. A prudent man foresees where all the odds are against him and shelters himself accordingly. **PRO 22:3.**
 - 4. We are to be circumspect (watchful, attentive to detail). **EPH 5:15.**
 - 5. We do well to minimize risk by getting important things in writing. **JER 32:9-10.**
 - 6. We are warned against unjustified fear in investing, particularly where fear is really

a mask for the lack of diligent effort. **MAT 25:24-27 c/w PRO 26:12-16.**

- III. Giving of your wealth is an investment that the Lord recompenses. **ACT 20:35; LUK 6:38.**
- A. The Lord is to be remembered with the **FIRST**fruits. **PRO 3:9-10.**
 - B. Poverty is not necessarily an excuse for not giving. **LUK 21:1-4; 2CO 8:1-4.**
 - C. Give generously and cheerfully. **2CO 8:12; 9:6-7.**
 - D. Give for the support of:
 - 1. the ministry. **GAL 6:6; 1TI 5:17-18.**
 - 2. the poor. **PRO 28:27; LUK 12:33; GAL 2:10.**
 - E. Liberality to the poor is to be regulated according to *need*. **DEU 15:7-8; 1JO 3:17.**
 - 1. Giving to the poor is a matter of personal discretion, "...whensoever ye will..." (**MAR 14:7**).
 - 2. Giving to the poor may not be in his best interest.
 - a. If he is a fool, it will only be a bandage at best (**PRO 21:20**) and perhaps his destruction. **PRO 1:32.**
 - b. Better to give a fool reproof, education and hope than a handout.
 - 3. Those who refuse to work should not be supported by others. **2TH 3:10.**
 - 4. There are two great errors as touching charitable gifts: when they are withheld from those in genuine need, and when they are indiscriminately given to those not in need.
 - 5. Beware of "causes" and false burdens of responsibility. Plunder can masquerade as a charity. **JOH 12:4-6.**
 - F. **1CO 16:1-2** is the pattern for giving.
 - 1. Mind the words, "...every one of you **LAY BY HIM** in store..."
 - 2. This argues against turning all of one's designated charitable resources over to a committee who decides how it is to be used.
 - 3. Scripture upholds the idea of the individual's power of decision in giving. **ACT 5:1-4.**
 - G. It is immoral to support other causes to the neglect of needy family members. **MAT 15:3-6; 1TI 5:8.**
 - H. Giving should not be a matter of self-promotion.
 - 1. Do not give for show. **MAT 6:1-4.**
 - 2. The lack of tax benefits should not be a reason for not giving to godly causes.
 - I. Giving should be from one's current resources. **LUK 11:41; 2CO 8:11.**
 - 1. This argues against borrowing towards charitable giving.
 - 2. God burdens us according only to what we have. **2CO 8:12 c/w MAR 14:8.**
 - 3. If we have been disobedient in required giving, God burdens us according to what we *had*. **HAG 1:4-12.**