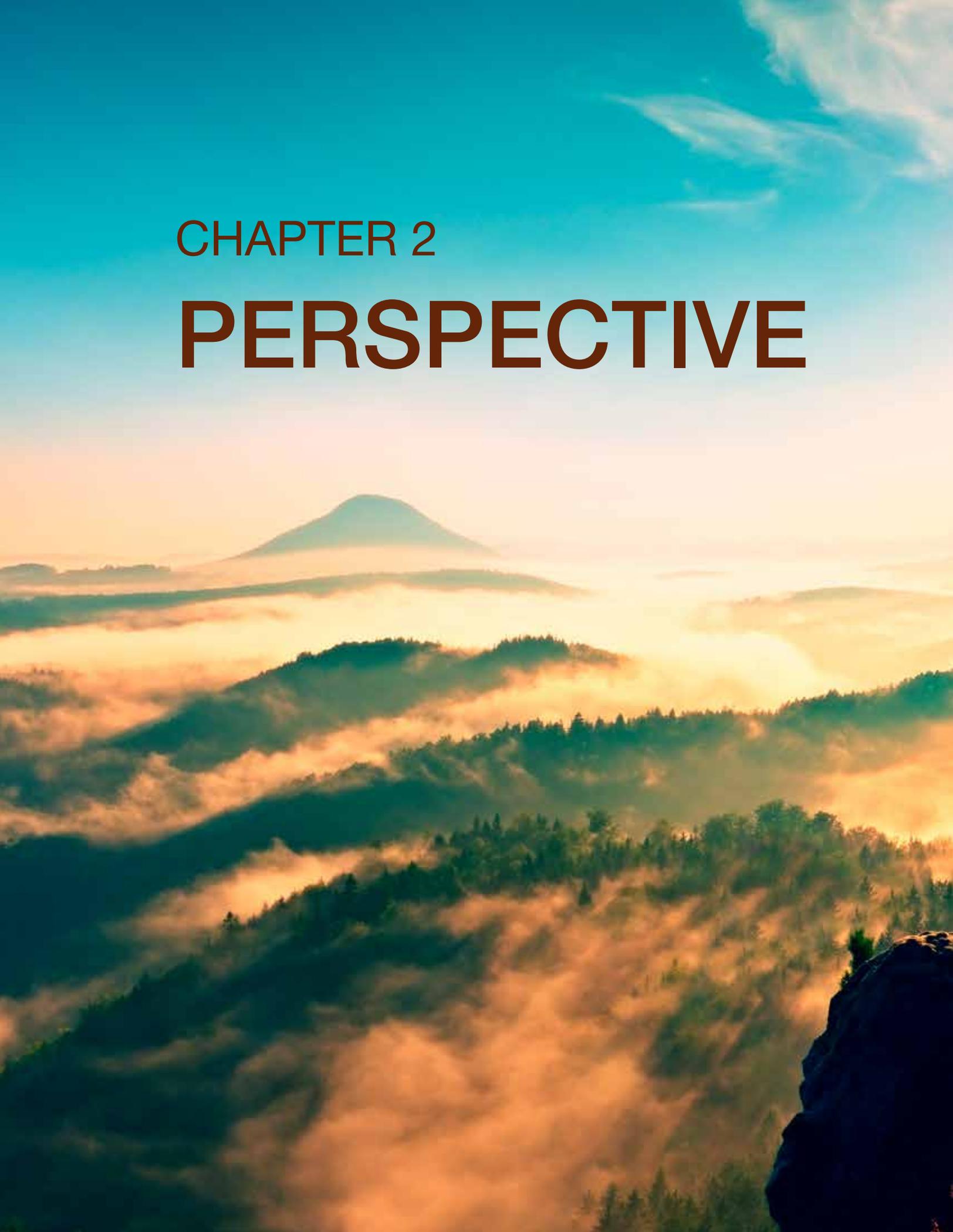


CHAPTER 2

# PERSPECTIVE





**“For what does it profit a man  
to gain the whole world, and  
forfeit his soul?”**

Mark 8:36

## BEFORE ATTENDING CLASS

**Memorize: Mark 8:36.** *“For what does it profit a man to gain the whole world, and forfeit his soul?”*

**Complete the Homework.**

## HOMEWORK

### Day One – God’s Perspective on Wealth

1. **On a scale of 1 to 10 (with 10 being the strongest “Yes”) are you rich? Explain why you answered this question the way you did.**

**Read Revelation 3:17-18.** <sup>17</sup>*“You say, ‘I am rich; I have acquired wealth and do not need a thing. But you do not realize that you are wretched, pitiful, poor, blind and naked. <sup>18</sup>I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see”* (NIV).

**Read Revelation 2:9.** *“I know your tribulation and your poverty (but you are rich).”*

2. **How does God’s view differ from the way most people evaluate riches, and how does this influence your thinking?**

**Read 1 Timothy 6:17.** *“Instruct those who are rich in this present world not to . . . fix their hope on the uncertainty of riches, but on God.”*

**Read Proverbs 23:4-5.** <sup>4</sup>*“Do not weary yourself to gain wealth, cease from your consideration of it. <sup>5</sup>When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens.”*

### 3. What do these passages say to you and how will you implement them?

**Read 1 Timothy 6:9-11.** <sup>9</sup>“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. <sup>10</sup>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 griefs. <sup>11</sup>But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.”

### 4. What does this passage say to you about wanting to get rich and how to avoid this danger?

### 5. How does this apply to you?

## Day Two – Danger of Pride

**Read Ezekiel 28:4-5.** <sup>4</sup>“By your wisdom and understanding you have gained wealth for yourself and amassed gold and silver in your treasuries. <sup>5</sup>By your great skill in trading you have increased your wealth, and because of your wealth your heart has grown proud” (NIV).

**Read 1 Timothy 6:17.** “Instruct those who are rich in this present world not to be conceited . . .”

**Read James 1:10-11.** <sup>10</sup>“But the rich should take pride in their humiliation – since they will pass away like a wild flower. <sup>11</sup>For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich will fade away even while they go about their business” (NIV).

### 1. What do each of these passages say about the danger of pride for the wealthy?

- Ezekiel 28:4-5 –
- 1 Timothy 6:17 –
- James 1:10-11 –

**Read Jeremiah 9:23-24.** <sup>23</sup>“Thus says the Lord, ‘. . . let not a rich man boast of his riches; <sup>24</sup>but let him who boasts boast of this, that he understands and knows Me, that I am the Lord who exercises lovingkindness, justice and righteousness on earth; for I delight in these things,’ declares the Lord.”

**Read 1 Peter 5:5-6.** “. . . <sup>5</sup>All of you, clothe yourselves with humility toward one another, for God is opposed to the proud, but gives grace to the humble. <sup>6</sup>Therefore, humble yourselves under the mighty hand of God, that He may exalt you at the proper time . . .”

### 2. How does the Lord view those who are proud?

### 3. Carefully consider your attitude. On a scale of 1 to 10 (with 10 being the most), do you struggle with pride because of your wealth or position? If so, how do you plan to overcome this?

## Day Three – Danger of Rejecting Lord & Becoming Unfruitful

**Read Deuteronomy 31:20.** *“When I [the Lord] have brought them into the land flowing with milk and honey, the land I promised on oath to their forefathers, and when they eat their fill and thrive, they will turn to other gods and worship them, rejecting me and breaking my covenant”* (NIV).

**1. How can wealth adversely impact one’s relationship with the Lord?**

**2. Describe any challenges wealth has presented to your relationship with God.**

**Read Matthew 13:7, 22.** <sup>7</sup>*“Other seed fell among thorns, which grew up and choked the plants . . .”* <sup>22</sup>*“The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful.”*

**3. In what ways do you think wealth is deceitful?**

**4. How do you think wealth can contribute to a spiritually unfruitful life?**

**5. How does this apply to you?**

## Day Four – Danger of Partiality

**Read James 2:1-7, 9.** <sup>1</sup>“My brethren, do not hold your faith in our glorious Lord Jesus Christ with an attitude of personal favoritism. <sup>2</sup>For if a man comes into your assembly with a gold ring and dressed in fine clothes, and there also comes in a poor man in dirty clothes, <sup>3</sup>and you pay special attention to the one who is wearing the fine clothes, and say, ‘You sit here in a good place,’ and you say to the poor man, ‘You stand over there, or sit down by my footstool,’ <sup>4</sup>have you not made distinctions among yourselves, and become judges with evil motives?

<sup>5</sup>Listen, my beloved brethren; did not God choose the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him? <sup>6</sup>But you have dishonored the poor man. <sup>7</sup>Is it not the rich who oppress you and personally drag you into court? Do they not blaspheme the fair name by which you have been called? . . . <sup>9</sup>But if you show partiality, you are committing sin and are convicted by the law as transgressors.”

**1. What does Scripture say about partiality, or showing favoritism?**

**2. Reflect for a moment on your current circumstances. Are you guilty of partiality based on a person’s financial, educational, or social status? If so, describe what that partiality looks like.**

**Read Romans 12:16.** “Live in harmony with one another. Do not be proud, but be willing to associate with people of low position. Do not be conceited” (NIV).

**Read Philippians 2:3.** “Do nothing from selfishness or empty conceit, but with humility of mind regard one another as more important than yourselves.”

**3. What do these verses say to you?**

#### 4. How do you plan to make these verses a reality in your life?

## Day Five – Contentment & View the Story

**Read Philippians 4:11-13.** <sup>11</sup>“ . . . for I have learned to be content whatever the circumstances. <sup>12</sup>I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup>I can do everything through him [Christ] who gives me strength” (NIV).

**1 Timothy 6:6-8.** <sup>6</sup>“But godliness with contentment is great gain. <sup>7</sup>For we brought nothing into the world and we can take nothing out of it. <sup>8</sup>But if we have food and clothing, we will be content with that” (NIV).

**Hebrews 13:5-6.** <sup>4</sup>“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.’<sup>6</sup>So we say with confidence, ‘The Lord is my helper; I will not be afraid. What can man do to me?’” (NIV).

#### 1. What do these passages communicate to you about contentment?

- Philippians 4:11-13 –
  
- 1 Timothy 6:6-8 –
  
- Hebrews 13:5-6 –

#### 2. How is contentment discouraged in our culture?

3. What factors contribute to your discontentment?

4. How do you propose to pursue and practice contentment in the coming days?

**View the Story.** Jess and Angela Correll – God is every part of your life at [www.ChartingYourLegacy.org](http://www.ChartingYourLegacy.org)

5. What part of their story impacted you the most and why?

## Day Six – Perspective Notes & Let's Get Practical! – Legacy of Lifestyle

Read the Perspective Notes on pages 40-54 and answer:

1. Describe the issues that were most challenging or applicable to you.

2. How will you apply what you learned?

Complete Let's Get Practical! – Legacy of Lifestyle on pages 54-56 and answer:

3. Share with the group the description of what you (and your spouse, if you are married) determine is your God-given standard of living.

4. If you sense that the Lord would have you alter any part of your standard of living, who will you ask to hold you accountable for these changes?

5. What will you apply next week from what you learned in this chapter?

Please write your prayer requests in your prayer log *before* meeting with your group.

## PERSPECTIVE NOTES

Please read these Notes *after* completing Day Five.

This chapter will challenge your thinking, your assumptions, and maybe some of your emotions! Remember, God loves you deeply. He isn't angry, surprised, or disappointed that you have significant resources. On the contrary, He has deliberately and intentionally entrusted them to your care and management. Money is not evil; when used properly it can be a wonderful blessing. This chapter will help you understand the Lord's view of wealth and the unique challenges that it poses to our relationship with Him.

### GOD'S PERSPECTIVE ON WEALTH

#### Riches are meaningless apart from the Lord.

King Solomon, the author of Ecclesiastes, had an annual income of more than \$50 million. He lived in a palace that took thirteen years to build, owned 40,000 stalls of horses, sat on an ivory throne overlaid with gold, and drank from solid gold cups. The daily menu of his household included 100 sheep and 30 oxen. He became the very definition of a rich and powerful king. Obviously, Solomon was in a position to evaluate whether the accumulation of money and possessions would bring true fulfillment. Here's his conclusion:

"I undertook great projects: I built houses for myself and planted vineyards. I made gardens and parks and planted all kinds of fruit trees in them. I made reservoirs to water groves of flourishing trees. I bought male and female slaves and had other slaves who were born in my house. I also owned more herds and flocks than anyone in Jerusalem before me. I amassed silver and gold for myself, and the treasure of kings and provinces. I acquired men and women singers, and a harem as well – the delights of the heart of man. I became greater by far than anyone in Jerusalem before me . . . Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind" (Ecclesiastes 2:4-11, NIV)

Nothing, even spectacular success, can replace the value of our relationship with the Lord. Ask yourself this question: Am I sacrificing an intimate relationship with Christ by focusing too

much on growing or trusting in my wealth? *“For what does it profit a man to gain the whole world, and forfeit his soul?”* (Mark 8:36).

## Riches Are Uncertain.

A Florida real estate developer started from scratch and became one of the most successful in the state. His net worth grew to hundreds of millions of dollars. He and his family were admired, enjoyed wide influence among his peers, and had a reputation for generosity. However, excessive debt encumbered his real estate holdings. When the market turned sour, he lost all but a small portion of his assets.

His son later told me, “My father experienced humiliation and deep depression from which he has never recovered. His identity and significance as a person was tied to his success. Because of his humble beginnings, he had sworn that he never wanted to be dependent upon anyone, even his family. His financial statement became his security, and he grew accustomed to doing what he wanted when he wanted. Some of his most painful experiences were the embarrassment he felt when meeting his former friends. He used to enjoy being with people, now he avoids them.”

Surveys have found that one of the most common fears among the wealthy is that of losing their wealth. This is one of the reasons there were so many suicides during the Great Depression. The Lord wants us to realize that riches are *uncertain*.

- *“Instruct those who are rich in this present world not to . . . fix their hope on the uncertainty of riches, but on God”* (1 Timothy 6:17).
- *Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens”* (Proverbs 23:4-5).

The only true certainty in life is the Lord Himself. He is forever faithful and worthy of our complete trust.

## Riches are deceitful.

Riches are deceitful because they are tangible and can blind us from the reality of the unseen Lord. Wealth seems to be able to do things that only Christ can really do: provide for needs, achieve happiness, and gain control of circumstances. *“And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world, and the deceitfulness of wealth choke the word, and it becomes unfruitful”* (Matthew 13:22).

## Riches are viewed differently by God.

Have you ever felt that “if only” you were in a more prestigious position – or had even more money – that then you could accomplish really significant things for the Lord? Let’s examine two men who lived in Rome and who were at different ends of the economic spectrum.

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**Money will buy:  
A bed but not sleep;  
Books but not brains;  
Food but not an appetite;  
A house but not a home;  
Medicine but not health;  
Amusement but not joy;  
A crucifix but not a Savior.**

— David McConaughy, 1918

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In the coliseum, everyone stood waiting for Caesar before the gladiator contests were permitted to begin. When Caesar arrived, he was greeted with thunderous shouts of “Hail Caesar!” He had more power, prestige, and wealth than anyone else living at that time. He was worshipped as though he were a god.

In a different part of Rome another man lived in much different circumstances. Chained to guards in his prison cell, he invested his time praying and writing to a few of his friends. His name was Paul.

One man lived in an opulent palace; the other lived in a dingy cell. One had almost unlimited wealth; the other had almost nothing. One was the center of attention; the other was virtually ignored. Almost 2,000 years later, people around the world recognize which of these two men made the eternally important contribution – they name their children after the prisoner and their salads after the emperor!

God’s perspective on true riches radically differs from that of most people. Let’s unpack what the Lord said to the church in Laodicea in Revelation 3:15-19.

- *“I know your deeds, that you are neither cold nor hot . . . so because you are lukewarm, and neither hot nor cold, I will spit you out of My mouth” (Revelation 3:15-16).* First, God assessed their commitment to Him and described it as lukewarm. Tepid! The consequences were frightening. The Lord was poised to spit – literally, vomit – them out of His mouth!
- *“You say, ‘I am rich; I have acquired wealth and do not need a thing. ‘But you do not realize that you are wretched, pitiful, poor, blind and naked” (Revelation 3:17, NIV).* The Laodiceans thought themselves wealthy, proudly self-sufficient, and without any real need to depend upon Christ. God saw them in an entirely different light – wretched, pitiful, poor, blind and naked.

- *“I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see. Those whom I love I rebuke and discipline. So be earnest, and repent”* (Revelation 3:18-19, NIV). The Lord’s advice to the Laodiceans was clear. Because your commitment to Christ is lukewarm and your wealth has blinded you to your constant need for Christ, I will discipline you unless you genuinely change.

In contrast to the Laodiceans, God said to the suffering church at Smyrna, *“I know your tribulation and your poverty (but you are rich)”* (Revelation 2:9). They were serious about following Christ and depending upon Him regardless of hardships, heartbreaks, and financial challenges.

Considering these things, let’s ask ourselves two vital questions:

- On a scale of 1 to 10 (with 10 being the most), how committed are you to following Christ and using your time, influence, and money in ways that please Him?
- On a scale of 1 to 10 (with 10 being the most), how much are you trusting Christ rather than your financial resources to meet your needs?

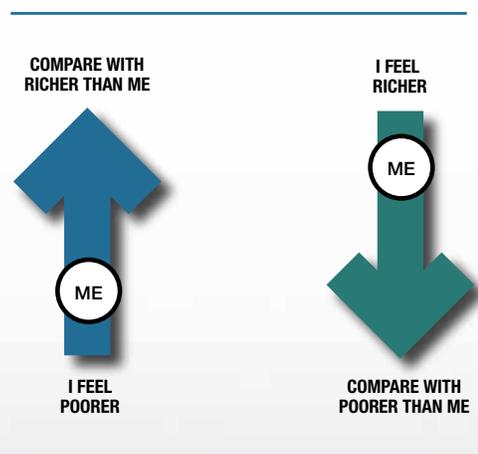
If you conclude you need to change, we encourage you to make this a focus of prayer for the remainder of this study.

## DANGERS OF WEALTH

### Am I Rich?

Before we examine the dangers associated with being entrusted with much, it’s important to answer the questions: *Am I rich? Am I at risk of these dangers?*

In our research, we discovered that many wealthy people do not *feel* rich because of the tendency to compare themselves with their peers. We all conduct both “upward” and “downward” comparisons. We tend to make upward comparisons with individuals who appear to have more than we do, and downward comparisons with those who have less.



Most of us spend more time conducting “upward” comparisons. Because of this, nearly all of us view our finances through a distorted lens, as depicted in the graphic. The specific location of “Me” on the right-hand side of the graphic will vary according to one’s actual income and net worth, but in almost all cases we *think* we are less well off than we *actually are*.<sup>1</sup>

To help you more accurately assess whether you are rich, answer these questions:

- On a scale of 1 to 10 (with 10 being the highest), how does your income and your net worth compare to the other seven billion people alive today?
- On a scale of 1 to 10 (with 10 being the highest) how does your lifestyle – housing, transportation, food, clothing, recreation, entertainment, medical treatment and travel – compare with most people that have lived during the past 4,000 years?

In light of my answers, am I rich?

Scripture identifies several dangers associated with wealth and possessions. These are intended to protect you from harm on your spiritual journey. Review these thoughtfully and ask the Lord to make you aware of any dangers applicable to you.

### Wealth tends to create pride.

Reflect on the way some wealthy people treat those who serve them. Have you ever detected an air of haughty impatience? It’s good for all of us to remember that it is the Lord Himself who gives us success, skills, the power to create resources, and the keys to open doors of opportunity. The bottom line? We really have no room for pride based on our net worth. The following passages are just a sampling of many that tackle this issue head on.

- *“By your great wisdom, by your trade you have increased your riches and your heart is lifted up because of your riches” (Ezekiel 28:5).*
- *“Instruct those who are rich in this present world not to be conceited” (1 Timothy 6:17).*
- *“Let not a rich man boast of his riches; but let him who boasts boast of this, that he understands and knows Me” (Jeremiah 9:23-24).*

### Pride renders us spiritually fruitless.

The only time we can be spiritually productive is when we are submitted to Jesus Christ as Lord and allow Him to live His life through us. Jesus said, *“I am the vine, you are the branches; he who abides in Me, and I in him, he bears much fruit; **for apart from Me you can do nothing**”* (John 15:5, emphasis added). Anytime we are acting out of pride (the Bible also calls this the flesh), we are not yielded to Christ and are incapable of doing anything productive for God’s kingdom.

In one of the more startling New Testament passages, the Lord actually declares Himself to be *opposed* to those who are proud. I cannot think of anything more terrifying than to be opposed by the almighty Creator of the universe. *“All of you, clothe yourselves with humility toward one another, for God is opposed to the proud, but gives grace to the humble”* (1 Peter 5:5). We are commanded to do nothing out of pride but to rather act with gracious humility toward others.

The sin of pride undermines our relationship with the Lord and other people and renders us spiritually ineffective. No wonder our loving heavenly Father warns us so strongly against this attitude!

## We tend to trust in wealth.

It is easy for us to trust in our assets. Ever so slowly, they can become our god. We tend to trust in that which we can see rather than in the invisible living God.

- *“Instruct those who are rich in this present world . . . to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy”* (1 Timothy 6:17).
- *“For when I bring them into the land flowing with milk and honey, which I swore to their fathers, and they have eaten and are satisfied and become prosperous, then they will turn to other gods and serve them, and spurn Me and break My covenant”* (Deuteronomy 31:20).

Someone once observed, “For every ninety-nine who can be poor and remain close to Christ, only one can become wealthy and maintain close fellowship with Him.” It must be human nature to cling to the Lord when it’s obvious that He must provide for our needs. Once we have resources and become more self-sufficient, we often take the Lord for granted, believing we don’t need Him as much.

A father was carrying his two-year-old son as he waded in a lake. When they were close to shore, the child was unconcerned because of the apparent safety of the beach even though the water was deep enough to drown him. He didn’t understand his absolute dependence upon his father. The farther they moved away from shore, however, the more tightly the boy clung to his dad.

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**“I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave himself for me.”**

— Galatians 2:20 (NIV)

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Like the little boy, we are at all times completely dependent upon the Lord's provision. Apart from Him, we couldn't even draw our next breath. The truth is, however, we often don't recognize our dependence when we are "close to shore," experiencing the apparent security of financial prosperity. Candidly, this has been a struggle for me as well. It is easy for me to start leaning on my financial assets – without realizing that they are subtly replacing my confidence in Christ. Knowing that money can buy goods, services, and the best health care on the market, my natural tendency is to trust in that which I can see, rather than in the invisible living God. My natural tendency is to first look to my money to solve problems instead of first praying and seeking the Lord.

Proverbs 18:10-11 draws an interesting contrast between the righteous and the rich. The passage says, *"The name of the Lord is a strong tower; the righteous run to it and are safe. The wealth of the rich is their fortified city; they imagine it an unscalable wall"* (NIV). The contrast is not between the righteous and the rich in an absolute sense, as there are many people who are both righteous and wealthy. Rather, the contrast is drawn between the two primary objects of man's trust: God and money. Those who trust in the Lord are safe; those who trust in wealth only imagine that they are safe.<sup>2</sup>

## Partiality

Another danger is partiality. Consider James 2:1-9, *"Do not hold your faith in our glorious Lord Jesus Christ with an attitude of personal favoritism. For if a man comes into your assembly with a gold ring and dressed in fine clothes, and there also comes in a poor man in dirty clothes, and you pay special attention to the one who is wearing the fine clothes . . . have you not made distinctions among yourselves, and become judges with evil motives? . . . **if you show partiality, you are committing sin and are convicted by the law as transgressors**"* (emphasis added). Partiality doesn't have to be based on a person's wealth; it can also grow out of a person's education or social position.

How do we break the habit of partiality? Romans 12:10 tells us, *"Be devoted to one another in brotherly love; give preference to one another in honor."* Philippians 2:3 reads, *"With humility of mind regard one another as more important than yourselves."* We need to ask the Lord to ingrain in our thinking the habit of elevating each person, regardless of his or her station in life, as more important than ourselves.

One practical way to overcome partiality is to concentrate on the strengths and abilities of each person. Understanding that every person can do some things better than I can helps me appreciate all people.

## THE DESIRE TO BE RICH

Scripture warns against the desire for greater riches. The purpose of this principle can be difficult to understand. The Bible does not say that it is wrong to become rich. In fact, I believe God delights in prospering a man or woman who has been ambitious to be a faithful steward. There is nothing wrong with becoming wealthy if it is a by-product of being a faithful steward. The central issue here is a person's attitude toward material gain. In 1 Timothy 6:9, Paul wrote,

**“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.”**

Study these words carefully. The text does not say **most** of those who want to get rich; it says those who want to get rich. In other words, **everyone** who wants to get rich will *“fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction.”*

For much of my life I wanted to become super rich, so dealing with truth has been difficult for me. When I want to get rich, I am self-centered and motivated by pride, greed, or an unhealthy compulsion to prepare for survival in an uncertain economic future. But when I simply desire to be a faithful steward, I am Christ-centered in my thinking; my actions are motivated from a pure heart. I am serving Christ, and I am growing closer to Him.

The next verse reveals another reason our Lord warns against pursuing riches.

*“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 griefs” (1 Timothy 6:10).*

When we want to get rich, Scripture tells us that we love money. In Matthew 6:24 we read, *“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and Money.”*

When we are captivated by wanting to get rich, we are actually loving money and hating God. We are devoted to money and despising God. We are serving money, and we are not serving God. The end of 1 Timothy 6:10 reads, *“Some by longing for riches have wandered away from the faith and pierced themselves with many griefs.”* I have witnessed firsthand the truth

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**“Riches and abundance come clad in sheep's clothing pretending to be security against anxieties, and they instead become the object of anxiety.”**

— Jim Dilworth

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of this Scripture. I admired the man who introduced me to Christ. Although he was already wealthy, as the years went by he became obsessed in his desire to grow even wealthier. Finally, he divorced his wife and abandoned his four young sons. He denied Christ repeatedly and wandered away from the faith. Wanting to get rich, which is the love of money, is a devastating spiritual condition to be in.

## Split and Submit

How can we overcome the temptation to multiply our wealth for the wrong reasons? By remembering to split and submit! In 1 Timothy 6:11, Paul counsels Timothy to *“Flee from these things [the desire to get rich], you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.”*

When you become aware of your desire to increase your riches for the wrong reason, *run* from that temptation and replace it with a godly pursuit.

Next, submit. The ultimate way of escape is submitting to Jesus as Lord. We can do this in confidence because Jesus overcame a massive temptation to become fantastically rich. After Christ fasted 40 days in the wilderness, the devil tempted Him three times. The final temptation is recorded in Luke 4:5-7: *“And [the devil] led [Jesus] up and showed Him all the kingdoms of the world in a moment of time. And the devil said to Him, ‘I will give You all this domain and its glory . . . if You worship me.’”* Can you imagine that temptation? In an instant, Jesus was shown all the kingdoms of the world. However, because He was submitted entirely to the Father and was empowered by the same Holy Spirit who lives in us, He was able to resist the temptation.

I am of the opinion that our heavenly Father is far *less* likely to increase our resources when we are motivated simply to get rich. Wanting more – loving money – closely parallels greed. And *“greed . . . amounts to idolatry”* (Colossians 3:5). The Father watches jealously over His children to ensure that we will not be drawn away from loving Him with all our hearts.

## LIFESTYLE

One the biggest challenges of living in a consumer society is to determine the lifestyle the Lord wants for us. The Bible does not prescribe one standard of living for everyone. In Scripture, godly people are represented in all walks of life, and the Lord still places His people strategically in every level of society – rich and poor.

Ask the Lord to help you evaluate and even wrestle (in a healthy way) with your standard of living. To stimulate your thinking, let’s examine several principles that should influence your lifestyle.

## Learn to be content

The word “contentment” is mentioned six times in Scripture – and five of those times it has to do with money. Paul wrote, *“I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me”*. (Philippians 4:11-13).

Read through this passage more than once, noting that Paul “learned” to be content. Contentment isn’t something we’re born with; it is something we learn. There are two elements to contentment:

- Know how God wants you to handle the assets He has entrusted to you.
- Be faithful to do what He wants with them.

Note carefully that it’s not just *knowing* these things that brings contentment; it is *doing* them. As author Francis Schaeffer said, “These two words, know and do, occur throughout Scripture and always in that order. We cannot do until we know, but we can know without doing. The house built on the rock is the house of the man who knows and does. The house built on the sand is the house of the man who knows but does not do.”

Once we have been faithful in the doing, we can be content in knowing that our loving heavenly Father will entrust us with the precise possessions He knows will be best for us at any particular time.

Biblical contentment is not to be equated with laziness, social insensitivity or apathy. Because we serve the living and dynamic God, Christians should always be improving, growing, and “pressing on toward the goal” as Paul put it in Philippians 3:14. Contentment in no way excludes properly motivated ambition. I believe that we should have the burning desire to be increasingly faithful stewards of the talents and possessions He has entrusted to us.

Biblical contentment is an inner peace that accepts what God has chosen for our present vocation, station in life, and financial state. Hebrews 13:5 emphasizes this: *“Make sure your character is free from the love of money, being content with what you have; for He Himself has said, ‘I will never desert you, nor will I ever forsake you.’”*

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**These two words, know and do, occur throughout Scripture and always in that order. We cannot do until we know, but we can know without doing.**

— Francis Schaeffer

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## Freely enjoy whatever you spend in the “spirit.”

Prayerfully submit spending decisions to the Lord. Seeking the Lord’s direction in spending does not mean that we will never spend for anything other than a basic necessity. During the

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**“The purpose of reducing a busy expensive lifestyle, is increasing our available time, energy, and resources for that which is eternally important.”**

— Brandon Sieben, business executive

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Christmas season several years ago, my wife asked me to purchase a gift that I considered extravagant. However, I promised to seek the Lord’s direction. As we prayed, He made it clear that we should purchase the item, which we have thoroughly enjoyed and appreciated. *“For everything created by God is good, and nothing is to be rejected if it is received with gratitude”* (1 Timothy 4:4). Study the last part of 1 Timothy 6:17, *“God, who richly supplies us with all things to enjoy.”*

We aren’t to feel guilty when the Lord gives us the freedom to buy something. Remember, the Lord has entrusted you with assets. You’re responsible for managing this wealth in a way that pleases Him. The Lord has given you freedom to spend but not license to spend carelessly.

When you consider a purchase, ask yourself why you want it. Is it a healthy pleasure, or are you just trying to impress others? How will it help you reach your life goals? Seek the Lord for His direction.

## Influence of Comparison

Jonathan and Vivian thoroughly enjoyed spending July and August in the North Carolina mountains to get relief from hot Florida summers. They had inherited their modest mountain home from Vivian’s parents – a home full with memories of her family vacationing there. As they started their car to visit some old college friends they hadn’t seen in years, they talked about God’s goodness in providing this second home. They were grateful. They were content.

Thirty minutes later, they pulled into the driveway of their friends. Jonathan’s curiosity about how his MBA classmate had fared was answered immediately. The lawn was manicured. The house and the furnishings were stunning. The view from the mountain top was magnificent.

The drive home felt depressing. Gone was the gratitude they had experienced just a few hours before. They had become discontent.

What happened? How can our hearts transition so quickly from gratitude to discontentment? The answer – in a word – is *comparison*. Comparison typically changes the focus from enjoying what we have to obsessing over what we lack.

Comparison is a thief because it steals gratitude and contentment from us.<sup>4</sup> Comparison is a killer because it can destroy a heart that is thankful to God for his provision and replace it with a heart that covets and becomes idolatrous.

*“But immorality or any impurity or greed must not even be named among you, as is proper among saints . . . this you know with certainty, that no immoral or impure person or covetous man, **who is an idolater**, has an inheritance in the kingdom of Christ and God.”* (Ephesians 5:3, 5, emphasis added)

## Influence of Advertising

Romans 12:2 begins with this command, *“Do not be conformed to this world.”* The Amplified version reads this way: *“Do not be conformed to this world – this age, fashioned after and adapted to its external, superficial customs”* (Romans 12:2).

We live in one of the most affluent cultures the world has ever known. Day in and day out, night in and night out, we are bombarded with manipulative, highly-effective advertising. The purpose of advertising is to motivate us to spend money. Ads usually stress the importance of image rather than function. For example, automobile ads rarely focus on a car as reliable transportation that is economical to operate. Instead, they project an image of status or sex appeal. Reflect on the claims of TV commercials.

No matter what the product – clothing, deodorants, credit cards, cars, beverages, you name it – the underlying message insists that the “fulfilling, beautiful, wrinkle-free life” can be ours if we are willing to buy it.

We would be less than honest to deny the influence of this media onslaught on our attitudes and our lives. None of us is immune to the lure of this message. From time to time we all get hooked on something we think we must buy – a new car, another home, faster airplane, more art – you name it. Once hooked, it is very easy to rationalize a purchase of anything. When facing a major decision, seek the Lord’s guidance and the counsel of godly people who will help you ask the hard questions.

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**“People buy things they do not need to impress people they do not even like.”**

— Author George Fooshee

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## Why do the wicked prosper?

This is a disturbing question God's people have asked for centuries and can contribute to our discontentment. The prophet Jeremiah inquired of the Lord: *"You are always righteous, O Lord, when I bring a case before you. Yet I would speak with you about your justice: Why does the way of the wicked prosper?"* (Jeremiah 12:1, NIV).

The author of Psalm 73 also asked why the wicked prospered, and frankly admitted being envious of them. Then the Lord revealed the wicked person's end – sudden eternal punishment.

*"Surely God is good to . . . those who are pure in heart. But as for me, my feet had almost slipped . . . for I envied the arrogant when I saw the prosperity of the wicked. . . . When I tried to understand all this, it was oppressive to me till I entered the sanctuary of God; then I understood their final destiny. Surely you place them on slippery ground; you cast them down to ruin. How suddenly are they destroyed, completely swept away by terrors!"* (Psalm 73:1-19, NIV).

The Bible tells us that although some of the wicked will certainly prosper, we are not to envy them, because their life on earth is short. *"Do not fret because of evil men or be envious of those who do wrong; for like the grass they will soon wither, like green plants they will soon die away"* (Psalm 37:1-2, NIV).

## Consider living more simply.

Many wealthy live busy, over-committed lives, making choices that only multiply their busyness. Possessions require time, attention, and money to maintain. Certain possessions and investments can demand so much that they distract us from our relationship with the Lord and our family. An admirer asked the owner of a large dairy farm how many cattle he owned. The farmer shook his head and responded, "I don't own them, they own me. I'm up at 4:30 every morning because they demand to be milked." What was true of the dairyman is often true of us.

Study this verse: *"In the presence of the Lord is fullness of joy"* (Psalm 16:11). Do you want to live in fullness of joy? Then nurture your fellowship with Christ. Enjoy His companionship. Make decisions that will facilitate rather than distract from entering His presence. The less complicated our lives become, the better we are able to invest ourselves in nurturing our relationship with the Lord and building His kingdom. *"Make it your ambition to lead a quiet life and attend to your own business"* (1 Thessalonians 4:11).

Review your assets and business interests. Make a list of your commitments that require time. Carefully evaluate them. How can you restructure them so that they will require less time? How can you simplify?

It's also important to consider *all* the impacts a decision can have on you and your family. Consider the large weekend get away that caught the eye of George and Janet Connor. Even though it was several hours from their home, the Connors went ahead with the purchase. "After all," they reasoned, "we have five young children who will enjoy it. And we can let pastors and missionaries use it as a retreat when we're not there." After purchasing the home they felt compelled to use it most weekends because of their significant investment in the property. The family attended church less frequently, and they lost contact with many of their close friends. Their lifestyle became more leisure oriented and they eventually lost the desire to be involved in the things of God. Later they discovered that when their children became teenagers, the children preferred to be involved with their own friends at home rather than with the family. And few pastors ever used the home. Please think through major decisions that might add complexity to your life.

## Develop a Wartime Mentality

Imagine for a moment that you're a British civilian during World War II. Western Europe has fallen to the Nazis and on July 10, 1940, the Battle of Britain begins. German airplanes and bombs continue to hammer London, and all England is focused on one thing: winning the war.

Everyone sacrifices. People plant victory gardens and drive at the "victory-speed" of 35 miles an hour. Materials needed for the war are carefully rationed. Everyone commits their time and resources to this one cause.

As author John Piper observed: "[A wartime mind-set] tells me that there is a war going on in the world between Christ and Satan, truth and falsehood, belief and unbelief. It tells me there are soldiers and weapons to be funded.



Citizens take shelter during the bombing of London

It tells me that the stakes of this conflict are higher than any other war in history. They are eternal and infinite: heaven or hell, eternal joy or eternal torment.

“I need to hear this message again and again, because I drift into a peacetime mind-set. Before you know it, I am using my money just the way those who don’t know Christ do. I begin to forget about the war. I don’t think much about people perishing.”

He is right! It is easy to be blinded in our consumer culture to the reality of the unseen spiritual war. Of course, even in war, rest and leisure are proper and needed. Hobbies, sports, and vacations are all appropriate and should be enjoyed to the full. But we need to establish our lifestyle and our spending in light of eternity

So, here’s a question to pray about before answering. Has it really dawned on you that – right now – you are in the most important war in all of history? People around the world have been swept up into this battle with eternal destinies at stake. Do your lifestyle and the investment of your energy and resources reflect that reality? To what extent are you focused on helping men and women know and grow in Jesus Christ?

## LET’S GET PRACTICAL! Legacy of Lifestyle

### Determining Your Lifestyle

The Lord has entrusted you with resources to accomplish His purposes. Part of this purpose is to fund your lifestyle.

The most important thing to remember when considering your lifestyle is that God is the owner of all you have. He has placed you as steward of these assets. Your lifestyle should be determined not so much by what you can afford but by a conviction that God is pleased with it.

It is also crucial for you (and your spouse if you are married) to think carefully through these issues, because many adopt a costly standard of living without evaluating the impact it has on their time and their ability to fund the work of God.

- 1. Describe the lifestyle you (and your spouse if you are married) sense the Lord wants for you in these areas.**





## RECOMMENDED RESOURCES

### Overcoming Pride

*Humility* by Andrew Murray. Published by Bethany House Publishers. This book is a must-read classic for those who are serious about growing deeper in their relationship with Christ.

### Lifestyle

*God and Money: How We Discovered True Riches at Harvard Business School* by John Cortines and Gregory Baumer. Published by Rose Publishing. An outstanding and motivating book written by two Harvard Business School graduates. It wonderfully addresses issues such as lifestyle and spending limits.

*Freedom of Simplicity* by Richard Foster. Published by HarperCollins. A book that explores the benefits of simplifying life in order to grow close to Christ and accomplish that which is truly important.

### Contentment

*Satisfied: Discovering Contentment in a World of Consumption* by Jeff Manion. Published by Zondervan Publishers. A winsome but powerful book that will help you identify how our culture is robbing us of the gratitude and contentment the Lord intends for us to enjoy.

## NOTES

<sup>1</sup> John Cortines and Gregory Baumer, *God and Money: How We Discovered True Riches at Harvard Business School*

<sup>2</sup> Jerry Bridges, *Trusting God*, page 217

<sup>3</sup> John Cortines and Gregory Baumer, *God and Money: How We Discovered True Riches at Harvard Business School*

<sup>4</sup> Jeff Manion, *Satisfied: Discovering Contentment in a World of Consumption*