Christians Ethics

Poverty and Wealth

INTRODUCTION AND REVIEW

Welcome back to week three of our class on Christian ethics. This morning we’re going to talk about wealth and poverty. There is a national conversation about these issues right now on account of the economic downturn, the upcoming presidential election, and the Occupy Wall Street movement. I know these issues touch all of you as well. Jesus said that the poor would always be with us. Well, so will issues of wealth and poverty.

How should we think about wealth and poverty in society? How should we use our own money? What are our obligations to those who have less than us? How can we participate in the broader economy without compromising our values? These are pressing questions.

But before we go on, let’s quickly review our definition of Christian ethics. Who would like to take a crack at it? Or at least offer part of it?

“Christian ethics is the rational process of making real-life decisions that agree with both God’s character and purposes for creation as revealed through his Word.”

So essentially we are taking God’s truth from his Word and applying it using our reason to real life circumstances with all of their messiness and complexity.

Now, this is a challenging subject to teach on for three reasons. First, the Bible says so much about money. It’s tough to know where to begin. Even if we were just to confine ourselves to Jesus’ teaching on money, we wouldn’t have time. Second, the Bible often uses categories like poor and rich differently than we do. “Poor” can mean materially poor or spiritually broken and humble. If we’re not careful, we’ll confuse categories and misunderstand what God is saying. Third, this can be a personal and uncomfortable issue for people. We’re not just talking in abstract terms about money. We’re talking about how you should act with what you have and what you will have in the future. That’s personal.
So those are three reasons it’s difficult to talk about money, wealth, and poverty. But those are also three reasons we need to talk about it. It’s a big deal, it’s confusing sometimes, and it touches all of us. So let’s look at what the Bible has to say about wealth and poverty.

As in the first couple of weeks, I want to lay out a series of biblical principles and then talk through some case studies.

POVERTY AND WEALTH IN THE BIBLE

1. Money is a heart issue.

The first principle we want to realize is that money is connected to the heart. If you take econ or accounting classes, you’ll learn a lot about money. But this is the most important thing to realize: our attitude to money reveals our heart. Turn with me to Matthew 6. Would someone read Matthew 6:19-21 aloud?

Matthew 6:19-21 19 ¶ "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

What does Jesus mean by “treasure”? Describe that treasure. It seems there are two kinds of treasure. The first is money and possessions. It is temporary and unstable. The second kind of treasure is the reward we receive for seeking to please him. That cannot be taken away from us. We have to start here because we need to realize that all of us face a choice. We’re going to spend our lives seeking after treasure. We have to decide which kind of treasure we’ll seek. Notice, the choice is not between material wealth and poverty. That is sort of beside the point. The choice has to do with what we love. Would someone read 1 Timothy 6:9-10?

1 Timothy 6:9-10 9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of
evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

**What is it that causes some to wander away from the faith?** Notice it is those who “desire” to be rich. It’s the “love of money” and the “craving” which leads to evil and even apostasy. Our desires can get the best of us and destroy us. Money isn’t the issue. It’s our hearts.

I think it is helpful to see what this right choice looks like in action. Turn to Mark 12.

**Would someone read Mark 12:41-44 aloud?**

**Mark 12:41-44**  
¶ And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums.  
42 And a poor widow came and put in two small copper coins, which make a penny.  
43 And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box.  
44 For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

**What is it that Jesus commends in the widow’s offering?** It wasn’t the offering at all. That was essentially worthless. It was the widow’s faith and love. She trusted God and wanted to give to him. **Do you think it’s possible for a rich person to have that same faith?** Yes, but as we’ll see it’s more difficult.

2. **Wealth is a gift from God.**

Let’s look at a second principle. Wealth is a gift from God. Now, I am not saying that wealth is always a sign that someone is approved of by God. It doesn’t work that way. But God pronounced the material world he had made “good.” That still stands and wealth is a gift from God. Sometimes it is a sign of God’s favor. Let’s look at two examples. **Can I get two readers?**

**Genesis 26:12-14** And Isaac sowed in that land and reaped in the same year a hundredfold. The LORD blessed him,  
13 and the man became rich, and gained more and more until he became very wealthy.  
14 He had
possessions of flocks and herds and many servants, so that the Philistines envied him.

2 Chronicles 1:11-12  

11 God answered Solomon, "Because this was in your heart, and you have not asked possessions, wealth, honor, or the life of those who hate you, and have not even asked long life, but have asked wisdom and knowledge for yourself that you may govern my people over whom I have made you king, 12 wisdom and knowledge are granted to you. I will also give you riches, possessions, and honor, such as none of the kings had who were before you, and none after you shall have the like."

Just two of many examples of men who God blessed materially. **Why do we need to remember this point?** We’re going to talk about the temptation that can come with wealth, but we need to remember that wealthy people are not necessarily wicked. Nor for that matter are they necessarily righteous. Possessions are a gift, but they are not an infallible sign of God’s favor. But we need to resist the temptation to engage in class warfare and demonize the rich.

3. **Wealth brings dangers.**

This is really one of the main themes of the Bible on wealth. You would think we wouldn’t need biblical teaching on this since we have so many real life examples, but we do.

Luke 18:24-27  

24 Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! 25 For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." 26 Those who heard it said, "Then who can be saved?" 27 But he said, "What is impossible with men is possible with God."

**Why is it so hard for a rich man to enter kingdom?** Jesus has just encountered the rich young ruler. You’ll remember that he didn’t follow Jesus because he didn’t want to leave his possessions. The good gifts of God can become a snare and we can learn to love them more than God.
Turn with me to James 5. I want to look at a particularly terrifying example of what can happen if people are given over to their pursuit of wealth.

**James 5:1-5** Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

James describes a group of wealthy people howling in hell. They pursued money all their lives to the point that they couldn’t feel compassion for their fellow man. They fattened their hearts until they couldn’t even feel. Now, there is nothing particularly virtuous about poverty, but the poor don’t have this precise temptation. They might love money as much as a rich person, but they’ll face less temptation.

**What are some ways that wealth is tempting for people like you, people in your circumstances?** Facebook friends ...

4. **Wealth brings opportunities.**

For the Christian in particular, wealth brings great opportunities. The truth is that money is pretty useful. You can do a lot of things with it. All Christians have an obligation to use their money in a way that honors God—think back to the widow giving her last bit of money—but I think this is doubly truth for people with means. **Would someone read 1 Timothy 6:17-19?**

**1 Timothy 6:17-19** ¶ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus
storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

**Summarize the attitude toward wealth here.** Paul himself benefited from the generosity of wealthy people. Christians with means have an obligation and a privilege to use their money for good.

I think some of you should aspire to be rich. Not out of love of money, but out of love for your neighbor. You should try to accumulate wealth in order to be a blessing to others. You’ll have to watch your hearts as you do it. You’ll probably need some good accountability for how you use your money. But it can be a blessing.

5. **We have different obligations to different people.**

We have a particular obligation to provide for the physical needs of our own families and of fellow Christians. We can say it more simply—we have obligations to our biological and spiritual families which we don’t have to mankind generally.

I need two readers.

**1 Timothy 5:8** ⁸ But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

**1 John 3:17** ¹⁷ But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?

It’s striking that virtually every time the New Testament talks about what we would call mercy ministries, it’s talking about ministries within the church. Widows are cared for in the church. But we do have an obligation to the needy more generally.

**Proverbs 14:21** ²¹ Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor.

**Proverbs 14:31** ³¹ Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him.
So if my daughter comes up to me and tells me she’s hungry, it’s up to me to feed her. If a member of this church comes up to me and tells me he can’t afford to buy food, it’s my responsibility—together with the rest of the church body—to make sure he has what he needs. If a stranger comes up to me, I don’t have the same degree of obligation. **How do we decide when to give and when not to give?**

6. **Our material standing in this life isn’t the main thing.**

   
   20¶ And he lifted up his eyes on his disciples, and said:  
   "Blessed are you who are poor, for yours is the kingdom of God.  
   21 "Blessed are you who are hungry now, for you shall be satisfied. "Blessed are you who weep now, for you shall laugh.  
   22 ¶ "Blessed are you when people hate you and when they exclude you and revile you and spurn your name as evil, on account of the Son of Man!  
   23 Rejoice in that day, and leap for joy, for behold, your reward is great in heaven; for so their fathers did to the prophets.  
   24 ¶ "But woe to you who are rich, for you have received your consolation.  
   25 ¶ "Woe to you who are full now, for you shall be hungry. "Woe to you who laugh now, for you shall mourn and weep.

Now this is a really interesting passage. The parallel account of the Sermon on the Mount in Matthew says, “Blessed are the poor in Spirit.” God delights in the humble and blesses them. Here, it seems he is addressing his disciples specifically. **Summarize his message.**  **Why is this message important for us to know?**

**CASE STUDIES**

I think one of the most valuable ways to think through these issues is with some case studies.

- **Case Study #1:** Outside your building a homeless man sits and begs every day. Mostly you’ve tried to ignore him, but it’s getting harder. Then one day you’re reading in your Bible and you come across Jesus’ words in the
Sermon on the Mount: “Give to the one who begs from you, and do not refuse the one who would borrow from you” (Matthew 5:42). Ahhh. You feel like maybe you should give him some money. Complicating matters, you’re pretty sure you’ve seen this guy intoxicated or high before. What do you do?

- **Case Study #2**: You own a small business that has a few employees. You hire a man from your church and quickly realize he is a terrible employee. He rarely does any work and he treats customers poorly. You probably think you need to fire the person, but he has a wife and three kids who are dependent on him. They haven’t done anything wrong. What do you do?

- **Case Study #3**: You are fortunate to get a job that pays decently. You give ten percent of your income to your church and make an occasional small gift to help other ministries. Your boss calls you in to your office and says that he is giving you a promotion with a substantial raise. You are telling your discipler about this and he asks, “So what are you going to do with all the extra money?” How are you going to think through that question?

- **Case Study #4**: You’re a member of a church located in an inner city neighborhood marked by poverty. Some members of your church stand up in a member’s meeting and propose the church invest substantially in mercy ministries. Their plan would require significant shift of financial and human resources away from other ministries. The pastor doesn’t know what to say, you foolishly make eye contact, so he calls on you and asks what you think. What do you say?