

Money and Investment: What Does the Bible Say?

by Izak Parry

In our modern world, most things are largely centered around money, wealth, and financial success. Indeed, a stable cash flow is essential for any form of luxury lifestyle. However, we as God's people know that the world is falling apart around us, and the elevation of riches is a hefty contributor to this turmoil. On the other hand, we also know that God delights in the prosperity of His people (Psa. 35:27). He wants us to remain in good health and not be subject to poverty or deprivation—"that in all respects you may prosper and be in health, even as your soul is prospering" (III John 2).

Therefore, what exactly is the Bible perspective on financial gain, and on the means of growing one's earnings so as to develop a comfortable lifestyle? Are socialistic ideologies towards wealth supported by the Bible? Are riches the worthy result of hard work? This study presents an unbiased analysis on the Bible view of personal finances and investment. Obviously, you will wish to follow along with your Bible and prove all things for yourself!

Money, Matter, Mindset

There is a curious passage in Ecclesiastes 10: "A feast is made for laughter, and wine makes merry; but *money answers all things*" (verse 19). To God, money means nothing. It is below His standard to regard the value of material treasures. Nonetheless, God has a realistic view about money when it comes to His people. He knows that to us money is important because it is the means by which we live our physical lives. Remember, as David wrote, God "knows our frame; He remembers that we are dust" (Psa. 103:14). We have need of physical things, and we are able to obtain these things through money.

Hence, materially speaking, money indeed "answers all things." One source writes, "It is our time, our toil, our sweat, our food, our shelter, our clothing, our agent of exchange and bargaining. It is the material power that enables us to live, move, and do as we please in the world." This is probably the finest definition of money that conforms to the biblical perspective. Wealth is a *material power*—that is all—and therefore must be subject to all things spiritual. This material power should never supersede our spiritual principles. First and foremost we are to "set [our] affection on the things that are above, and not on the things that are on the earth" (Col. 3:2).

The problem with any form of money or riches is not the quantifiable material itself, but the mindset which comes with it. Wealth is not a negative circumstance; the attitude that it brings to someone's heart is negative. That is why there are a great number of scriptures in the Bible that express the possession of riches as the downfall of someone rather than their success.

We all know the age-old axiom "money can't buy happiness," which is in fact based on Scripture. King Solomon, one of the richest of all men in the Bible, wrote this: "He who loves silver shall not be satisfied with silver, and he who loves abundance shall not be satisfied with

gain” (Eccl. 5:10). Whether it be due to neglect of *true* and *meaningful* treasures, or due to social comparison, stress, or anxiety, financial wealth cannot independently generate enduring satisfaction and happiness. It may produce a short-term *illusion* of happiness, given the temporary pleasurable experiences and physical gain. However it cannot result in lasting contentment. In fact, ultimately nothing physical can.

“Lift up your eyes to the heavens, and look upon the earth beneath; for the heavens shall vanish away like smoke, and the earth shall become old like a garment; and its inhabitants shall die in the same way. But My salvation shall be forever, and My righteousness shall not be abolished” (Isa. 51:6). This is why we must prioritize our spiritual lives and our salvation, and not the temporary pleasures of material worth and power. Our purpose as human beings created in the image of God is not a physical purpose—it’s a spiritual purpose that is *eternal*. Nothing physical is eternal. One of the key facts of physics is that every material thing always leads to a state of greater decay and disorder over time, unless there is an input of constructive energy that comes from an intelligent source. This is a law of science that can be witnessed everywhere in the universe. But it is not the same in the spiritual realm.

Haggai 2:8 states that all the gold and all the silver belong to God. All wealth and all resources belong to God because He is the Creator of all things. God reminds us, “all the earth is Mine” (Ex. 19:5). Therefore, God can dispense any amount of the wealth of the Earth to whomever He chooses. Hence we read in I Timothy 6, “Charge those who are rich in this present age not to be high-minded, nor to put their hope in the uncertainty of riches, *but to put their hope in the living God, Who abundantly gives us all the things for our enjoyment*” (verse 17). God doesn’t necessarily provide us all with material affluence, but He abundantly gives even greater blessings—knowledge and wisdom, the spiritual gold and diamonds.

The passage “you shall assuredly know them by their fruits” (Matt. 7:20) does not always have to apply to physical or worldly success; it can dually refer to the words someone speaks—their knowledge and wisdom. If a false prophet declares a prophecy that does not come to pass, this is a case of “knowing them” by the fruits of their mouth. Jesus said, “For by your words you shall be justified, and by your words you shall be condemned” (Matt. 12:37).

In the book of Job, Elihu, a friend of Job, said, “Great [rich, successful] men are not always wise” (Job 32:9). Wealth is not wisdom; wisdom is wealth! “How much better it is to get wisdom than gold, and to choose understanding rather than silver!” (Prov. 16:16).

What Money Cannot Buy

Consider the following examples of what money cannot buy, given by Charles R. Swindoll in his book *Strengthening Your Grip: Essentials in an Aimless World* (1982):

- Money can buy medicine, but not health.
- Money can buy a house, but not a home.
- Money can buy companionship, but not friends.
- Money can buy entertainment, but not happiness.

- Money can buy food, but not an appetite.
- Money can buy a bed, but not sleep.
- Money can buy the good life, but not eternal life.

We can buy a great deal of things with money, but even ownership of all that we desire under the sun will never by itself be longstanding and meaningful in our minds. The merits of wealth alone, though will satisfy our physical senses for a time, will never lastingly satiate our *minds*. This applies to each and every person—but why? The profound reason is that every human being has a spiritual element to their mentality, called the “spirit of man” (which separates us from the animal kingdom), and God designed this to require *nonmaterial* stimulation (Job 32:8). This spirit of man is where knowledge of right and wrong is present. For example, if anyone commits an act which they feel is not moral (irrespective of denial), they will be troubled in their sleep (Isa. 57:20-21)—regardless of their financial status or mercenary gain. It is due to the spirit of man, known broadly as *conscience*. The spirit of man renders emotion, character, and attitude *independent* of material things including money. Therefore, riches do not satisfy this gap in the mind; morality and spirituality does.

The solution to the spiritual void surrounding wealth is to be continually mindful that all such material things are merely *subsidiaries* to spiritual values of life. To God’s called-out ones, such spiritual values consist of a superior discernment, which is that of the purpose of human life. This also means that we have a greater responsibility to discern correctly between our physical and spiritual principles. After all, as the apostle James summed up, “[I]f anyone knows to do good and does not do it, to him it is sin” (James 4:17). Priority is very important to God, as shown by the first and second commandments.

Jesus famously said, “For what shall it profit a man, if he shall gain the whole world and lose his life?” (Mark 8:36). This is our fundamental priority between physical and spiritual gain. God’s gift of eternal life to us is a far, far greater reward than any glamorous sports car, mansion, or whatever physical thing appeals to us most in this present world. The difference between the two, however, is one can be imminent and visible to us, and the other requires faith and cannot be seen. It is human nature, which we know is enmity with God, that makes the tangible things appeal to us most; on the other hand, it is the Holy Spirit that guides us to hope more for the intangible things. Paul wrote, “[W]e consider not the things that are seen, but the things that are not seen. For the things that are seen are temporary; but the things that are not seen are eternal” (II Cor. 4:18).

Money can certainly buy earthly treasure, but it cannot buy heavenly treasure. Indeed, Jesus said, “For where your treasure is, there will your heart be also” (Matt. 6:21).

Jesus’ View of Investing

Jesus spoke many parables that related to money. The most popular reference to investing in the Bible is Jesus’ parable of the talents. Let us turn to Matthew 25 to read the account. “For the kingdom of heaven is like a man leaving the country, who called his own servants and delivered

to them his property. Now to one he gave five talents, and to another two, and to another one; he gave to each one according to his own ability, and immediately left the country. Then the one who had received five talents went and traded with them, and made an additional five talents. In the same way also, the one who had received two talents also gained two others. But the one who had received the single talent went and dug in the earth, and hid his lord's money..." (Matt. 25:14-18).

We all know the rest of the story of the parable. Jesus proclaimed that the master praised his two servants who had invested their money and doubled its original value, while he was quick to admonish the servant who had hidden his money out of fear.

Now look at verses 26-27: "His lord answered and said to him, 'You wicked and lazy servant! You knew that I reap where I did not sow, and gather what I did not scatter. Because you knew this, *you were duty-bound to take my talent to the money-exchangers, so that when I came, I could have received my own with interest.*'"

What does this mean? Of course, Jesus was not relating this parable in order to promote monetary investment and financial gain. We know that the primary meaning is spiritual. Jesus was likening Himself to the lord who had departed from the country in order "to receive a kingdom for himself" (Luke 19:12). During the time until Jesus' return, to those whom God calls out of the world He gifts various degrees of knowledge and understanding (i.e., one, two, or five talents)—"each one according to his own ability."

The people who invest or augment this knowledge that they receive, therefore accruing a rich understanding of the truth, God rewards abundantly. On the other hand, the ones who are too lazy, anxious, or commitment-lacking to do anything with the gift of God will lose what they had been granted initially, together with repercussions. "For to everyone who has, more shall be given, and he shall have abundance; on the other hand, as for the one who does not have, even that which he has shall be taken from him" (Matt. 25:29). If God chooses to call someone, that person is "*duty-bound*" to respond to their calling by taking the initial *spark* of knowledge and developing it into a *fire* of understanding through spiritual growth. Using Jesus' parable, God is not interested in the initial gift of one, two, or five talents; He is interested in the *interest gained* on the original talents.

Thus, Jesus is talking about the investment of *knowledge* rather than monetary-related investment. However, this parable does reveal Jesus' viewpoint that investing is *expected* and *normal*. One reason He gave parables is so that we could relate to the physical sense of the allegory, and hence more easily connect this to the spiritual implication. In the case of the parable of the talents, we could relate to the fact that it would be advantageous to invest the talents in order to increase their value, and hence we could more readily recognize why the same principle applies to knowledge.

With this in mind, it is evident that Jesus did *not* condemn the investment of finances, as such. Why? The purpose of Jesus' parable, as seen already, was to explain that when God gifts someone with His calling, He expects that person to augment or build upon that calling. The concept of the interest gained on the talents was used to depict increase in spiritual growth. If

Jesus had disapproved of financial investment, He would not have connected it to the positive growth of knowledge and the advancement of our spiritual calling. It is counterintuitive, and certainly not logical, to use something of a negative connotation to describe and illustrate a pleasant and constructive theme; clearly, the adverse comparison would devalue and negate the positive aspect. Hence, while the explicit purpose of this parable was not finance related, it does show us that Jesus viewed financial investment as normal and did not regard it negatively in the circumstance of the parable.

Vain Wealth and Gambling

In Proverbs 13:11, King Solomon presents a thought-provoking statement: “Wealth gotten by vanity shall be diminished, but he who gathers by labour shall increase.” Now what exactly is “wealth gotten by vanity,” or as other translations read, “dishonest money”? On the one hand, it is referring to wealth that is gained deceitfully, such as by fraud and trickery or by taking advantage of others. On the other hand, this Scripture is perhaps more aptly talking about wealth that is gotten quickly and that you don’t have to *work* for. Obvious examples are the lottery, gambling of all kinds, or simply any questionable schemes that involve receiving huge amounts of money without having to apply any work or effort.

What inevitably happens to money gained in these ways? Solomon wrote that it “shall be diminished,” or “shall dwindle away.” Using the lottery as an example, it is commonplace to hear of many who receive the “big prize” of millions eventually finding themselves worse off financially than before. Why? Having not physically *earned* the money over time, these people often have no experience with how to use, manage, and protect it. This combined with the fact that God’s hand is against any such money “gotten by vanity” means that the wealth often disappears as quickly as it arrived!

According to *Yahoo! Finance*, at least 70 percent of lottery winners end up broke and a third go on to declare bankruptcy. In one article, an example was given of Kentucky resident David Lee Edwards, who was “fortunate” enough to win a \$27m (£21m) share of a Powerball jackpot in 2002. Squandering every bit of it in under five years, Edwards ended up ruined by drugs and estranged from his wife, dying in 2013 at age 58, penniless, and alone. In a similar fashion, US native Jack Whittaker also managed to fritter away a whopping \$113m (£87.6m) in five years due to overspending and bad investments. Here in the UK, John McGuinness won £10m on the National Lottery in 1997, soon quitting his job. However, by 2009, Guinness “had barely enough cash left for groceries.” Similarly, Britain’s youngest EuroMillions winner, Jane Park, who won £1m at 17, said that her windfall ended up *ruining her life*—after she had splurged away everything.

Therefore, as seen, countless people go from “rags to riches” and proceed to lose even the rags they initially had, in addition to *owing* riches! The above are only a few examples. Many such “lucky” winners end up either in debt or in prison. Why do their massive gains not bring lasting benefits? It all comes down to Proverbs 13:11: “Wealth obtained by vanity shall dwindle away, but he who gathers by labour shall increase.” In contrast to the get-rich-quick schemes that

our world seems to love, and that our sinful human nature lusts for, God reveals that the most rewarding and enduring way of procuring a luxurious lifestyle is to literally gather it “by hand.” This suggests manual labour, but is metaphorical in the sense that it really means any sort of *diligent* work which is upright by nature. The fruits of this hard work provide earnings that are stable and longstanding.

But Is Investing Gambling?

As we saw in the section previous to last, Jesus did not specifically condemn investing. But how is it considered in the context of Proverbs 13:11—“wealth gotten by vanity”? Is, as some people think, investing purely glorified gambling? Both involve certain degrees of risk, but understanding their differences is key.

The definition of an investment is the act of committing capital to an asset like a stock, with the expectation of generating long-term growth and profit. It involves careful research of assets that exhibit strong growth potential and financial stability, and focuses on building wealth over a lengthy period, years or even decades. Probably the most common example of investing is purchasing shares in a reputable and well-established company that has a record of consistent growth and profitability. Due to the fact that the investor has the ability to manage and make decisions, the risk level is moderate if not relatively low. For instance, they can diversify their portfolio in order to spread risk.

In contrast, the act of gambling involves wagering money or valuables on an uncertain outcome, which statistically is likely to be negative, primarily driven by chance. It is based on random luck with no strategic analysis and little to no research involved. The focus is on the excitement of the bet and the prospect of winning, irrespective of the underlying odds. It does not entail time-rewarding compound growth but an immediate win or lose outcome. The risk is extremely high, with the likelihoods typically stacked against the participant and in favor of the gaming establishment. The gambler cannot individually manage the process to reduce the risk, and diversification will only lead to greater stakes and consequences.

Thus there are many key differences between investing and gambling. Perhaps the most significant distinction from gambling is that when you invest in something, whether it be stocks, bonds, commodities, real estate, mutual funds, or any other of the various options, in simple terms it is essentially a *purchase* or an *exchange*—i.e., you have paid for, and now own, a portion of whatever you have bought into. Of course, the value of the portion that you own can fluctuate in value, but it is still yours. In fact, many standard product purchases such as cars are essentially investments because most things either appreciate or depreciate in value, some more dramatically than others. However, when you gamble, you only continue to lose money until you make a win, which statistically is improbable. An article by *Investopedia* summed it up in this manner: “A gambler owns nothing, while an investor owns a share of the underlying company.”

So then, is income gained from investments considered as “wealth gotten by vanity”? My understanding of the Bible view is that the answer to this is *absolutely not*. As discussed earlier, wealth that is acquired “by vanity” refers to wealth either gained deceitfully or through instant

means—i.e., without having to apply any work or effort. As we have already seen, this can include money obtained through gambling and other short-term, get-rich-quick tactics. However, responsible investing is very different, as we have seen, because it is not a short-term, easy-come scheme to rapidly acquire riches. It is an honest, time-rewarding process, usually only profitable in the long-term, that requires a certain level of market knowledge, research, and analysis in order to be lucrative.

Investing sensibly results not only in beneficial returns for us, but also enables smaller businesses that rely on investments to succeed and grow. Therefore, if performed wisely it is a mutually constructive and reciprocal process which the Bible nowhere discourages. “Investing is actually commended if done wisely,” one article by *The Gospel Coalition* reads. “It’s about putting money into real businesses that employ people and deliver products or services to customers. Hopefully, the companies we invest in do well and provide a return commensurate with our investment.”

Some might say that there is a blurred line between investing and gambling, and perhaps this can be true in situations where responsible investing is adulterated. The following are considerations that differentiate mindful investing from impulsive gambling: 1) Investing for excitement. If someone invests because they are caught up in the “idea,” enjoy the emotional highs and lows, and feel a sense of power and satisfaction from it, they are likely investing in a gambling style; 2) Social proofing reasons. If social pressure induces someone to invest so as to not feel left out or in order to gain respect and esteem, and they oblige themselves to engage in financial transactions without a solid investment understanding, they are participating in a gamble rather than an investment; 3) Investing to win. Someone with a must-win attitude will often not recognize a losing market, and will hold losing positions so as not to admit they lost. This inability to accept losses inhibits methodical decision making and means the person is effectively gambling.

I am certainly no financial advisor, and have limited experience in financial matters, but it is widely recognized that low-cost, passively managed, Exchange-Traded Funds (ETFs) or Exchange-Traded Commodities (ETCs) are positive investment ideas in terms of liquidity, diversification, and cost efficiency. Personally, I invested in a Physical Gold ETC with the view that gold would exponentially increase in value as the US dollar and GBP both continue to weaken, and as more geopolitical conflicts occur across the world. Though I am not hugely familiar with market conditions, knowledge of the events foreshadowed in the Bible affords a big advantage when it comes to understanding forthcoming outcomes—such as a surge in gold and silver prices as the world proceeds towards World War III.

I do not believe that God disfavors our investments, provided that we honor Him in all that they yield, and do not “serve” them in place of serving Him. Jesus said in Matthew 6, “No one is able to serve two masters; for either he will hate the one and love the other, or he will hold to the one and despise the other. *You cannot serve God and mammon* [riches]” (verse 24). It is always important to keep in mind that “mammon” or physical wealth is merely a material power, and we must never hold it in such high esteem that we begin to *serve* it.

The Wrong Mindset

As touched on earlier, there is a certain mindset that develops within someone when they gain great wealth. This is the mindset that the Bible discusses frequently, such as in Matthew 19 where Jesus makes the infamous statement, “[I]t is easier for a camel to pass through the eye of a needle than for a rich man to enter into the kingdom of God” (verse 24). David also wrote, “Better is the little that the righteous man has than the riches of many wicked” (Psa. 37:16). This is not due to the riches themselves but due to the wicked *mindset* that arises along with an increase in wealth.

What is this mindset? We find a description of it in the book of Revelation. “For you say, ‘I am rich, and have become wealthy, and *have need of nothing*’; and you do not understand that you are wretched, and miserable, and poor, and blind, and naked” (Rev. 3:17). Vast wealth draws people away from God because with it develops a mentality of self-importance, egotism, pride, vanity, and absolute self-sufficiency instead of reliance on God. Of course God wants us to be prosperous (Psa. 35:27), but He also wants us to put our hope and trust in Him rather than in material power (I Tim. 6:17). We read in Proverbs 11:28, “He who *trusts in his riches shall fall*, but the righteous shall blossom like a branch.” The righteous are those who trust in God.

Material wealth comes and goes. God’s love and provision always remains, provided we are faithful to Him, obedient to Him and place our trust in Him. God is the great “I AM,” the Hebrew for which means ultimate *self-existence* and *self-sufficiency*. No other being is able to be wholly self-sufficient and self-reliant as God is. We are all dependent on God’s mercy and abundance, and this is the root of the snare that the rich and wealthy find themselves in. They become too self-important to accept this fact. They develop a mindset of extreme vanity—a mindset of wickedness. This is why it is easier for a camel to pass through the eye of a needle than for a rich man to enter the Kingdom of God. God is looking for those with a humble and contrite spirit (Isa. 57:15), but the rich struggle with humility and self-effacement.

But how do we avoid fostering such a mindset? Should we actively stay poor in order to remain humble? Of course not. There are actions we can take to maintain a righteous mindset regardless of our financial positions. Above all, we need to stay close to God, prioritize Him and His Word and exalt our spiritual lives. We must remain steadfast with prayers in order to retain a continual relationship with our Creator, and must not cease to regularly study His Word so that we can grow in grace, knowledge, and understanding of His marvelous plan for us. It is so important to upkeep our calling regardless of our status, for such knowledge is something that cannot be bought with money, and cannot be replaced with jewels. The apostle Peter was appalled at such a thought, saying to Simon the Sorcerer, “May your money be destroyed with you because you thought that the gift of God might be purchased with money” (Acts 8:20).

Secondly, we need to uphold generosity towards our fellow man. If we plan on working hard to become successful and prosperous, we must always remain openhanded—never stringent and grudging. As we saw a few pages back, God has ownership of all wealth and all resources because He is the Creator of all things, and therefore He can dispense any amount to whomever He chooses. If He blesses us with abundance and material comfort, He certainly does not want us

to be miserly and closefisted with our fellow man! “The soul who gives generously shall be made prosperous, and he who waters shall also be watered himself” (Prov. 11:25).

We have talked about the mindset of vanity of those who become rich, but there is also a second joint mindset of *greed*. Though it seems counterintuitive, the more wealthy someone becomes, the more dissatisfied they are with what they have, and the more they seek further wealth. There is a quote by novelist Paulo Coelho which reads, “People are never satisfied. If they have a little, they want more. If they have a lot, they want still more. Once they have more, they wish they could be happy with little, but are incapable of making the slightest effort in that direction.” God knew this tendency of human beings, and He provided a solution for it. This solution was: *tithing*.

Honoring God in Tithes

“You shall truly tithe all the increase of your seed that the field brings forth year by year” (Deut. 14:22). What are the reasons behind tithing, or committing ten percent of your earnings to God? Why did God institute it as a law? Is it because *God* is greedy? As Paul would say, “May it never be!” In the Old Testament, God established the sacred (first) tithe for the Levites and the priests for their service to the Temple and the congregation. It can actually be traced back to Abraham, who gave “tithes of all” to Melchizedek, the priest of the Most High God (Gen. 14:18-20). We continue to give this tithe under the high priesthood of Melchizedek in the New Testament (Heb. 7). The tithe is consecrated to God for the furtherance of the gospel through the work of the ministry.

At the same time, God also intended another purpose when He instituted the statute of tithing—a purpose that is related to the mindset of the individual. Tithing prevents greed and insatiability. One pastor said that “giving the first tenth of all God has given to you is the on ramp to the highway called generosity.” By willingly assigning a small portion of our earnings back to God (who gave us everything in the first place), not only does this help to involve God in our lives, but it also cultivates generosity and sidesteps greed. When we tithe, we are no longer enslaved to the attitude of “getting all we can.” It is the path to ridding self-centeredness and ensuring that we do not focus on accruing everything for ourselves. Greed is an insatiable desire for more. It is about grasping, craving, acquiring, and hoarding. Tithing is about giving, tendering, blessing, and handing.

Tithing is also recognizing that everything we own, work for, and subsist by belongs to God—and that we want to give something back. It shows that we are endeavoring to develop the mind of Christ—which was centered on giving and generosity to others—and that we are following Christ’s example, as we are instructed to do (I Cor. 11:1). When we obey God’s Word about tithing, we are actively involving God in our lives.

God’s Blessing

Giving in the form of tithes does not only enhance our personal attitudes, but also brings forth abundant blessings in our lives. Somebody once said, “Living on 90 percent with God involved

will go much further than living on 100 percent without God involved.” How true this is. In Malachi 3:10, God makes a similar statement: “ ‘Bring all the tithes into the treasure house, so that there may be food in My house [today this also has a spiritual application—that is, spiritual food for those whom God calls]. And prove Me now with this,’ says the LORD of hosts, ‘to see if I will not surely open the windows of heaven for you, and *pour out a blessing for you, until there is not enough room to receive it.*’ ”

This is how wonderful and generous God is! Not only does He establish a law that is inherently for our *own good* (enriching our attitude), but He also rewards us abundantly with other blessings for obeying that law! Our Creator is so gracious and merciful, and so quick to bless us plentifully, yet so many people refuse to view Him as anything other than a harsh and cruel tyrant. In fact, there was somebody who commented shockingly that the God of the Bible is more evil than Hitler. Another person once told me that they would rather worship Satan than God because Satan is less oppressive! The world is bound in chains by Satan the devil, yet they revere him above God—while God has a plan of eternal salvation for all of humanity. If that does not exhibit plainly where the world is at, I don’t know what will.

People are very quick to admit that the world is upside down, but no one sees the cause. Why? For starters we know that Satan has deceived the whole world (Rev. 12:9). Secondly, everybody loves to focus on the *effect* rather than the *cause*. After all, it is far easier to observe the effect than to work out what caused it. Countless people can witness the dead body of somebody who has been murdered, but it takes one clever detective to figure out the murderer.

The true *cause* of the state of the world is that humans have increasingly excluded God from their lives and from their decisions, thinking that they can be self-reliant without any involvement from their Creator. A classic example of such an attempt at self-sufficiency is the measures taken to mitigate “climate change.” The Bible tells us that God controls the weather (Psa. 148:7-8); therefore, why are we so self-possessed that we think we could ever change what He ordains? This is the ethos that is causing all the chaos that we see around us, and it all stems from Adam and Eve’s decision under Satan’s influence that we can judge what is good and what is evil for ourselves rather than heeding what God says. The ultimate effect of this is *destruction*.

Meanwhile, in such a corrupt and unfair world, God offers bountiful blessings to those who love Him, obey Him, and remain faithful to His Word (Deut. 28:1-13). Therefore, by tithing, we make ourselves not fully self-reliant but reliant on God’s promise of abundance. King Solomon wrote, “Honor the LORD with your substance and with the firstfruits of all your increase; and your barns shall be filled with plenty, and your presses shall burst with new wine” (Prov. 3:9-10).

Put Your Hope in God

We as human beings do not have the ability to know all that is ordained by God to occur in the future. So why would we put our hope in ourselves? It is foolish to put hope in anyone or anything other than God!

Does a professional hiker not check the weather forecast prior to their trip? Of course, and in doing so they are putting their trust and “hope” in the meteorologists—not themselves, because they are presumably not experts in forecasting the weather. In the same way, when it comes to our personal lives, why would we put our trust and hope in anything other than the all-knowing, omnipotent Creator, the ultimate Expert, who has complete knowledge and the highest wisdom concerning everything past, present, and future? We should not rely on our own judgement just as we would not rely on ourselves to calculate the weather in advance!

When it comes to money and material wealth, we must never hold these in such high esteem that we begin to put our faith and hope in them. Money will not always be there, but God will. The Bible says, “*Riches do not profit in the day of wrath, but righteousness delivers from death*” (Prov. 11:4).

The Bible also tells us that riches will not remain for long. “Do not weary yourself to be rich; cease from your own wisdom. When your eyes look upon it, it is gone! *For surely riches make wings for themselves, and they fly into heaven like an eagle*” (Prov. 23:4-5). If you put your hope in riches, they will only fly away! Ezekiel warns us of a time when people will throw money away in the streets. “They shall throw their silver in the streets, and their gold shall be an unclean thing. Their silver and their gold shall not be able to deliver them in the day of the wrath of the LORD. They shall not satisfy their souls, neither fill their bowels; because their iniquity has become a stumbling block for them” (Ezek. 7:19). The prophet Zephaniah also foretold of this time (Zeph. 1:18).

It is no wonder that Job admonished of the calamitous results of putting one’s hope in material riches: “If I have made gold my hope, or have called fine gold my confidence; if I rejoiced because my wealth was great, and because my hand had gotten much.... [Then] this would also be an iniquity for the judges to punish; for I would have lied to God who is above” (Job 31:24-25, 28).

Fellow brethren, let us by all means strive to be successful in all things, and to lead a prosperous lifestyle so that we can set an example to the world of the fruits of living God’s way. But let us never put our hope in riches, for, as Solomon said, they fly away. Rather, let us always put out hope, trust, and conviction in our marvelous Creator, who richly provides us with all things for our enjoyment (I Tim. 6:17), and whose love for us graciously abounds! (Psa. 86:15).

Stewards on the Earth

Perhaps the most important thing that a wealthy person should always remember is this: *God owns it all*. Job 41:11 says, “All that is in the heavens is Mine.” If you have a high income, this may enable you to live luxuriously; however, to God it means nothing because He knows that He really owns everything. We are merely “leasing” such worldly commodities for the period of time that we are fleshly human beings on the Earth.

The apostle Paul wrote, “For we brought nothing into the world, and it is evident that neither do we have the power to carry anything out of the world. But having food and clothing, we should be satisfied with these, for those who desire to become rich fall into temptation and a

snare, and many foolish and hurtful lusts, which cause men to sink into destruction and perdition. For the love of money is a root of all evils; by which some, while striving after riches, were seduced from the faith, and have impaled themselves with many sorrows” (I Tim. 6:7-10). The mindset of constantly focusing our minds on money can *seduce us from the faith*. Money can be an idol, and many people come to worship it above God. Yet God owns all of the wealth in the world!

Cleric and theologian John Wesley once said, “When the Possessor of heaven and earth brought you into being, and placed you in this world, he placed you here not as a proprietor, but a steward” (“The Use of Money,” in *Sermons on Several Occasions*; New York: G. Lane and C. B. Tippet, 1845).

Commenting on the quote above, Chuck Swindoll writes the following in his article “God Owns It All”: “Stewardship is managing God’s treasures in God’s way, for God’s purposes, and always for God’s glory. We begin life with our hands wide open and nothing in them. As we mature, by the grace of God, He allows certain things to be placed into our possession, none of them under our ownership. Remember, He owns everything in heaven and earth. It’s all His.

“So, in pleasing Him, we live our lives with open hands. We accept what He entrusts to us only as stewards, never as owners. We dare not think of gripping the things He entrusts to us. We hold everything loosely. We simply maintain the treasures He entrusts to us, investing them wisely but never forgetting that anytime He wants to remove those things from us, it is His sovereign right. That time may be in the middle of our lives when we feel the most prosperous. It may be early in our lives when we think we have earned the right to make a lot and to spend a lot. It may be later in life when the nest egg is broken and we have little to look forward to except an empty nest.

“We’re back to where we started: God owns it all. You will never be in financial trouble if you remember these four words. They will revolutionize your thinking on finances. I wish ‘God owns it all’ could appear on every checkbook, every pocketbook, every income tax return, every stock transaction, every credit card, every home mortgage, every car title, every real estate contract, and every business deal. I wish all the stuff in our homes—including our houses—were stamped with that reminder in bold letters” (“God Owns It All,” in *Insight For Living*; Nov. 2010).

Each of us are God’s stewards on the Earth, looking after His possessions just as in the parable of the talents the servants were charged to manage their master’s possessions. We are told in Genesis 2 that God placed Adam in the garden of Eden to *dress it and keep it*—in other words, to be a *steward* overseeing the garden. God has granted us His wonderful creation to enjoy and take pleasure in, but none of it belongs to us. Therefore, let us never maintain a materialistic, grasping, covetous, or possessive attitude—but one centered on generosity and humility in all that we gain. Everything granted to us in this world is a blessing from God. He blesses those who work hard to earn a just income, and who always place Him and His Word before all else.

Righteous Attitude

God does not condemn the wealth of individuals in His Church, provided the individual continually upholds loyalty and obedience to Him and His Word. God greatly delights in our prosperity, but for our benefit He sets out active principles of a righteous mindset so that we do not become entrapped in the snare that so many of the rich and wealthy of the world have become entrapped in. These active principles include: 1) Honoring God in all that we earn (Prov. 3:9); 2) Setting our affections on “the things that are above” before anything else (Col. 3:2); and 3) Remaining generous, kind, and unselfish towards our fellow man (II Cor. 9:6-7).

Paul wrote to the Corinthians, “But this I say; the one who sows sparingly shall also reap sparingly; and the one who sows bountifully shall also reap bountifully. Each one as he purposes in his heart, so let him give, but not grudgingly or by compulsion; for God loves a cheerful giver. For God is able to make all grace abound toward you so that in every way you may always have sufficiency in all things, and may abound unto every good work.... So that you may in every way be enriched unto all bountifulness...” (II Cor. 9:6).

This attitude is what God wants you to have. If you sow bountifully you shall also reap bountifully. God will bless those with this mindset. So above all, brethren, let us remain loyal and obedient to God; let us remember that we are completely reliant on Him—not on ourselves; let us give to others as God gives to us; let us not elevate riches above our spiritual principles and actions. We’ll close the study with this conclusive passage in Hebrews 13: “Do not allow the love of money to influence your behavior, but be satisfied with what you have; for He has said, ‘In no way will I ever leave you; no—I will never forsake you in any way’ ” (Heb. 13:5).

Unless otherwise noted, all biblical passages used in this paper are from *The Holy Bible In Its Original Order—A Faithful Version With Commentary*; italics added for emphasis.