

Wealth, A Biblical Perspective

The Teachings of Jesus

Can a Christian Have Wealth?

Ralph J. Doudera
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Dr. Peter Prosser, Regent University

"God's ownership of everything also changes the kind of question we ask in giving. Rather than "How much of my money should I give to God?" we learn to ask "How much of God's money should I keep for myself?"[\[1\]](#)

INTRODUCTION

One of the most controversial areas in the Christian community is the teaching on the subject of money. These teachings range from positions of asceticism (Christians must not have any) to prosperity preaching (God's children are all entitled to a Rolls Royce). Both positions can be supported by a superficial study of the scriptures, and the philosophy that agrees with one's own thinking can easily be utilized while leaving others to gather dust. It is the intent of this paper to evaluate all the major teachings of Jesus in the gospels regarding mammon (money and materialism) and classify them under four major topics:

1. God or mammon - choose one, only one
2. Deceitfulness of wealth
3. Judgment of those who hoard
4. Kingdom use of unrighteous mammon

This will be followed by some practical, transferable suggestions to implement the teachings of Jesus in our daily lives.

POINT 1: GOD OR MAMMON - CHOOSE ONE,

ONLY ONE

Central to the focus of Jesus' ministry was his consistent teaching on the kingdom of God. There were two major blemishes on the society of that time that were especially distressing to him due to the fact that they kept people from entering the kingdom of God. One was the result of religious factors centering on the scribes and Pharisees and their detail to the Law without concern for love and justice of their fellow man. Their focus was supposed to be the kingdom of God and it was the religious leaders' responsibility to introduce man to it. The other distressing feature influenced by the first was the drift of the common man toward materialism. He was too often serving mammon (money and materialism), imagining that he could give himself to covetousness and still honor God in passable fashion. Jesus warned much of the danger of losing one's soul in the vain attempt to gain the world.^[2] The Ten Commandments begin and end in a similar way - "You shall have no other gods before me" and "You shall not covet anything that belongs to your neighbor" (Exodus 20:3, 17).

When Jesus uses the term "mammon" to refer to wealth, he is giving it a personal and spiritual character. It is not just a neutral factor or a medium of exchange. When he declares, "You cannot serve God and mammon" (Matthew 6:24), he illustrates a rival god. Mammon can become an entity subject to our worship and can obtain power that seeks to dominate us. Behind money there can be a very real spiritual force that becomes energized as we turn our affections to it. Therefore, it is an entity capable of inspiring devotion.^[3] It has a seductive power always ready to pull us into its dominating influence, even shortly after we feel as though we have been delivered from it. Jesus saw very clearly how this mammon makes a bid for our hearts. There is no middle of the road position. Jesus said, "he will hate the one and love the other; or else he will hold to the one, and despise the other, you cannot serve God and mammon" (Luke 16:13). Jesus calls people to turn away from the mammon god in order to worship the one true God.

The rich young ruler asked Jesus how he could have eternal life and received the unexpected reply, "go, sell what you possess and give it to the poor, and you will have treasure in heaven; and come, follow me" (Matthew 19:21). The rich man went away sorrowful and unable to receive the kingdom of God. Jesus saw that although he kept some of the commandments, he still had a covetous heart, and as long as he was unwilling to give away all his wealth he was unable to enter the kingdom of God. It should be noted that the fact that he was wealthy was not the issue, but the fact that he placed his wealth before obedience to God.

Jesus' response to Zacchaeus was entirely different. Zacchaeus was a chief tax collector who overtaxed the poor. Collecting money was his very life. When he came face to face with Jesus he declared, "half of my goods I give to the poor; and if I defrauded anyone of anything, I restore it fourfold" (Luke 19:8). Although it implies he still retained some wealth Jesus' response is worth noting: "Today salvation has come to this house." (Luke 19:9).

Richard Foster says:

"For Christ money is an idolatry we must be converted from in order to be converted to him. The rejection of the god mammon is a necessary precondition to becoming a disciple of Jesus. And in point of fact, money has many of the characteristics of deity. It gives us security, can induce guilt, gives us freedom, gives us power, and seems to be omnipresent. Most sinister of all, however, is its bid for omnipotence." [\[4\]](#)

Jesus' teaching on the gospels seems to indicate that to the extent that one gives up mammon, to that extent he inherits God's kingdom. He teaches that the kingdom of heaven is inherited by one who exchanges all his mammon for it. "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field" (Matthew 13:44). "Again the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it" (Matthew 13:45-46). Jesus suggests quite consistently that by giving away possessions to the poor we will be much better off. "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes and no moth destroys. For where your treasure is, there your heart will be also." A person's heart (the real spiritual man) determines whether or not he lives in the kingdom of heaven or not, for he resides wherever the affections of his heart are.

As in any kingdom, the king that is served determines the kingdom in which one resides. Money then, as well as now, was a consuming, all possessive problem that became a god, demanding all-inclusive allegiance. This is why Jesus' cleansing of the temple was so important. It was a deliberate act to symbolize that in the coming of the Messiah the religion of Israel was to be purged of its mammon worship. The religious leaders at the time were covetous money lovers, not spiritual leaders (Luke 16:14).

Mammon, as a master, results in possession and ultimately

slavery. God, as a master, brings fulfillment and freedom.

POINT 2: DECEITFULNESS OF WEALTH

The "lure" of wealth is just exactly that. A fish lure is something that looks like something a fish wants until he gets it in his mouth and finds out it isn't what he expected, but by then it is too late. In Matthew 13 Jesus uses the word deceitful to describe riches in the parable of the sower who sows the seed (the Word of God). Since mammon exercises its power in the realm of materialism or the realm under Satan's authority, it could be presented in a way which seems to be attractive, but is a lie, since Satan has no truth in him. Everyone thinks they want more money until they get it, and then it doesn't satisfy. Solomon, the richest man who ever lived, said, "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income" (Ecclesiastes 5:10). Not only does Jesus say that riches are deceitful, but he says that wealth causes a person to be unfruitful in the kingdom of heaven. "What was sown 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" (Matthew 13:22). This seems to suggest quite strongly that if a person has wealth, he will be drawn into its abuse. Better not to have any wealth. "Woe to you that are rich, for you have received your consolation" (Luke 6:24).

"This is not quite as simplistic as anti-Christians would have it: "God punishes people for being happy on earth" No, but the rich have no need for God's aid or consolation or love. The power of their money is enough help for them".[\[5\]](#)

Unfortunately for them, just the opposite is true.

After the rich young ruler deserted Jesus, he said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Matthew 19:23-4). This doesn't say it is impossible, but it seems to enhance a recurring theme that it is better to not have wealth. For a camel to get through a narrow passageway, its possessions must be dropped.

Jesus also advises not placing security in deceptive wealth but faith in his Father to provide for all needs. "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal" (Matthew 6:19). "If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not clothe you, o you of little faith" (Matthew 6:30)? When Jesus sent the twelve out to teach from the village he also instructed them to take no money (Mark 6:8). They were to look to God for security, not to

money.

One of the most revealing attributes of Jesus' teaching on money involves not so much what he taught, but how he supported what seems on the surface to be unjust use of mammon.

The first example involves Judas, the treasurer of the disciples. Judas was a thief and regularly stole from the money bag (John 12:6). Yet Jesus knew and continued to allow him to be the treasurer and take the funds. Could this be because Jesus looked to his Father for support and not to the bag? Could he be trying to show everyone that money itself has no value for those in obedience to the Father?

Another example is the brother who came to Jesus who was not given the inheritance he was legally entitled to and asked Jesus to be the judge. Jesus placed no value on the inequity of the situation, but only rebuked the man for his own greedy nature (Luke 12:14-15). He went after the important, not the obvious. This kind of response is not common among those in the Christian community who seek fairness from man's point of view but do not point out sin from God's perspective.

A third instance is the Lord allowing a lavish expenditure of perfume worth approximately a year's wages to be poured over his head while the disciples grumbled about the needs of the poor (Matthew 26:6-12). Jesus rebuked them. What we discover from the gospels is "the combination of a penetrating criticism of wealth with a carefree, almost lighthearted attitude toward possessions." [6] We are advised to "Give to everyone who begs from you; and of him who takes away your goods do not ask them again" (Luke 6:35). "If someone takes your outer cloak you are to surrender your coat as well" (Luke 6:29).

Jesus commended the widow who put her last two pennies into the church treasury. It seems ironic that the church was supposed to be taking care of widows, not the other way around, but Jesus said that she had given more than anyone else (Luke 21:2-4).

Jesus Himself knew of the deceitfulness of wealth, and his obedience to the Father and knowledge of scripture kept him from falling when tempted by Satan in the wilderness. Satan offered him all the kingdoms of the world in a moment's time if he would worship him (Luke 4:5). The thought probably passed through his mind of what a good job he could do to help humanity if he owned the world.

Why then would anyone want to accumulate wealth if it chokes the fruit of his spiritual growth and causes him to fall into sin? The primary reason is lack of knowledge in what the scriptures teach about wealth and exposure to other Christians with

similar philosophies of subtle mammon worship.

POINT 3: JUDGMENT OF THOSE WHO HOARD

Jesus also teaches without reservation concerning the coming judgment of all those who hoard wealth for themselves. He tells a story about a rich landowner whose harvest yielded more than his storage barns could hold. He couldn't let his crops rot in the field or give them away, so he had to tear down the existing barns and build new, larger ones (Luke 12: 16). Then he could sit back and relax after everything was stored - "to eat, drink and be merry. But God said to him, you fool, tonight your soul will be required. And this hoard of yours, whose will it be then? So it is when a man stores up treasure for himself in place of making himself rich in the sight of God" (Luke 12:19-21). This affluent person's life was only material. He went from affluence to luxury. He did not stop to think that perhaps the reason God made him affluent was so he could pass something on to the less fortunate. "In that way, God can feed and clothe everyone. When the affluent fail to share, they thwart God's plan." [7] God called him a fool and will judge him on his actions. A businessman might call him prudent.

The parable of the talents (Matthew 25:14-30) is not concerned with the poor, but tells of the coming judgment of mankind. He uses a monetary symbol, not because he is teaching about money, but because people could easily understand the example due to all the mammon in the culture of that time. We know the parable is not actually talking about mammon because of his numerous other teachings concerning wealth exhorting those who have it to give it away. In the parable, the steward who returned only the coin he was entrusted with had the coin taken away and he was dismissed as steward. People will be judged not on how much they have, but on how well they have developed what gifts they have been given. We will be judged according to how we have used our affluence. If we misuse it by storing it up in bigger barns (bank accounts, material possessions), we will be judged harshly. If we use it well (sell what you have and give it to the poor), we will be invited into God's sight.

Another story Jesus told was about a rich man who dressed well and feasted every night (Luke 16:19-31). Outside his house a beggar named Lazarus lay in the road. He was diseased and crippled, and all he wanted was some of the crumbs from the rich man's feast. The two men died the same day and the rich man found himself tormented in hell. Lazarus was at peace in heaven. The rich man now begged for a drop of water from Lazarus, but there was a gulf separating heaven and hell, and the rich man must live in eternity in torment - irrevocable judgment based on his own actions on earth. Ellul states it this way:

"Now if the rich do not need God's love on earth, they will not find it in heaven either...on earth, when people offer themselves to money, there is always the possibility that they will change their course and open themselves to God. Nothing is yet final. But with death, the situation that people want becomes definitive. This is how it is a devouring fire: people stay eternally, with no possibility of change, with the comforter they have chosen. They are thus outside the kingdom of God".[\[8\]](#)

James later picks up the same theme, "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 rusted and their rust will be evidence against you and will eat your flesh like fire" (James 5: 1-3). Jesus says, "Whosoever shall fall on that stone shall be broken; but on whomsoever it shall fall, it will grind him to powder" (Luke 20: 18). Repent now and allow Jesus Christ to deliver us from our sin, or be judged by him later by his same word, but be unable to repent for eternity.

The problem of having wealth is that a Christian will be faced with many circumstances where his wealth can spread God's kingdom, avoid starvation, or heal disease. If he knowingly fails to use his wealth for this and keeps it for himself, he will eventually be judged for each occurrence. The man with wealth must continually make the decision to remain rich, turning away from the needy. However, the man without wealth, while he does not come under this dilemma, may be judged for spending unwisely.

The opposite of this judgment is also spoken of in the gospels. It is the reward in heaven for giving.[\[9\]](#) "Give and it will be given to you; good measure pressed down, shaken together, running over, will be put into your lap. For the measure you give will be the measure you get back" (Luke 6: 38). "Every dollar that we spend on ourselves here on this earth perishes as we spend it. However, every dollar that we give to God while we are on this earth is deposited to our accounts in the Bank of Heaven -accounts which can be used while we are on this earth and accounts which also will be available to all Christians for eternity."[\[10\]](#) Scripture indicates that our reward may be monetary or may be in heaven, but we will receive a reward. The principles of the kingdom show example after example of producing rewards, or bearing fruit both now and later. "But he shall receive a hundredfold now in this time, houses, and brothers and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life" (Mark 10: 30). Jesus was explaining that the hundredfold return is available only to those who have "left everything" to follow him. Only if Jesus Christ is put first can this provision be made. Those who think they can give money and gain a hundredfold return only for the sake of selfish investment return may be

disappointed.

We should also exercise caution in giving to others in that if we give to an unworthy cause, or to an irresponsible person who then abuses the gift, they will be judged and we can also be indirectly responsible. This is where prayer and guidance of the Holy Spirit is absolutely essential.

POINT 4: KINGDOM USE OF UNRIGHTEOUS

MAMMON^[11]

In Luke 16, Jesus tells a parable quite different from all others mentioned in the gospels. A wealthy man discovers that his business manager has been mishandling his funds and promptly fires him. But before his termination becomes final, the steward devises a plan to insure his future. He contacts his employer's creditors and writes off 20 to 50 percent of their debts. These people will now be indebted to him so that when he is out of a job they will be obligated to help him later. Even though dishonest, when the master found out what the business manager had done, he was so impressed with the man's cleverness that he commended him.

Jesus is not teaching dishonesty here but is illustrating an important spiritual truth. He highlights his shrewdness in using economic resources for non-economic goals - using money to make friends for a later time.

Jesus' next comments say, "The sons of this world are wiser in their own generation than the sons of light" (Luke 16:8). Then he says, "And I tell you, make friends for yourselves by means of unrighteous mammon, so that when it fails they may receive you into eternal habitations" (Luke 16:9). Jesus is telling us to use money in such a way that when it fails -and it will fail - we have prepared for our future.

Two things are indicated in Jesus' words: first, that mammon is unrighteous, and second, that we are to use it to make friends. It is obvious that we cannot take it with us, so we can only use it while we are here on earth before we die (being discharged from our job as stated in the parable).

When Jesus spoke of "unrighteous mammon" he was underscoring the inherent fallenness of money. Unrighteousness is a necessary attribute of mammon. It is issued and enforced under the authority of a man made government. By putting the descriptive adjective "unrighteous" on mammon, Jesus forbids us from ever taking a naive view of wealth. Money is poison and its power is virtually unlimited. Money can buy people or eliminate people. It can buy prestige, honor or allegiance. It can get things done and can get children

of the world to work on behalf of advancing the kingdom of God.

By making friends by means of "unrighteous mammon" we are to take it - evil as it is - and use it for God's purposes. We must not be overcome by its evil bias, but rather than reject it we should conquer it and use it for non-economic purposes, namely advancing the kingdom of God.

This is also the "greater use" that Jesus refers to in Matthew 6. He warns against building treasures on earth because they are insecure and corrupt. Rather, we are to lay up for ourselves "treasures in heaven" (Matthew 6:19). This does two things - it provides a reward of eternal nature and it also draws our affections into the kingdom of God: "Where your treasure is there will your heart be also" (Matthew 6:20-21).

It seems that this is the only justification for being a wealthy Christian. Those who are called to this ministry had better be obedient to God's calling in this area since it is a dangerous place to be. It is like being behind enemy lines during a war.

"This path is fraught with great frustrations and temptations, and those who walk it have to face perplexing decisions and tragic moral choices that most people will never have to consider. In many ways our life will be immensely more complex, though it does not need to be complicated. We will need the prayer and support of the people of God who must stand by us, counsel us, guide us. We will be living close to hell for the sake of heaven."[\[12\]](#)

PRACTICAL APPLICATION

What should we invest in when building treasures in heaven? People will certainly be there, so money invested in people may be one of the best possible investments - particularly people who are there as a result, directly or indirectly, of our giving. How can our giving be used to fulfill its highest and most effective use for the kingdom of God? Consider the rate of return on each invested dollar just as you would for any secular investment. Will one dollar invested in the church building program yield as high a return as gospel brochures to China where every piece of paper imported is studied by several people? Meaningful kingdom opportunities may also include contributing to famine relief, or helping a needy neighbor, bible student, or evangelist.

The Christian is given the high calling of using mammon without serving it. "We are using mammon when we allow God to determine our economic decisions. We are serving mammon when we allow mammon to determine our economic

decisions."[\[13\]](#)

Whether we have the money or not should not influence any of our decisions. We should not feel free to spend money any way we choose just because we have some. We need to recognize whose it is and then decide who we will serve - God or mammon.

What additional steps then should Christians take to understand and act on these issues? Understanding of the scriptures is essential. By searching the scriptures and evaluating them continually, we receive insight and wisdom. We must learn what aspects of mammon affect us - fear, security, greed, or pride, as well as our relationship to the sociological issues such as what our responsibility is toward Third World poverty.[\[14\]](#)

As these areas become formulated, we must consciously manage the funds entrusted to us by budgeting, eliminating frivolous purchases, investing until instructed to give, and estate planning. Proper estate planning may be a grossly overlooked method of providing treasures in heaven and may save heirs from falling into temptation.

As the hoarding workaholic begins to understand these scriptures his life takes on new perspective. He realizes that he is now working overtime for someone else and his life may become more balanced.

In order to be effective in our struggle with the negative bias of mammon, we must be part of a larger, overall group to be held accountable. This could be as few as one other mature Christian or a larger group in which one could share issues in complete confidence. This group could review business and spiritual goals as well as giving goals. This should involve prayer for each other not only for a vision, but to protect against greed and freedom from money's power.

The most important of all is to begin to give money away. Keep in mind that it should not be done openly for the wrong reasons, but in secret. "Be careful not to give gifts to the poor and needy before men, to be seen by them. If you do, you will have no reward from your Father in heaven" (Matthew 6:1). As we begin to give, we begin to see the bondages of money broken. The power that energizes the negative force of money cannot exist with the unnatural act of giving - it makes money lose all its value and therefore the power that goes with it. This is the reason why no matter how little we have, we are instructed to give. There is no single right answer for the person who wants to know "how much" or "to whom." The body of Christ is perfectly formed in such a way that all have a different function. We must be obedient to the instruction God gives each of us under the direction of the Holy Spirit. Only then will we find fulfillment and contentment in the kingdom of

heaven.

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[1]Richard J. Foster, Money, Sex and Power (San Francisco, California: Harper & Row, 1985), p. 42.

[2]Wycliffe Bible Encyclopedia Vol. 1 (Chicago, Illinois: Moody

Press, 1975), p. 916.

[3] Foster, Money, Sex and Power, p. 26.

[4] Ibid., p. 28.

[5] Jacques Ellul, Money and Power (Downers Grove, Illinois: Inter-Varsity Press, 1984), p. 141.

[6] Richard J. Foster, Freedom of Simplicity (San Francisco, California: Harper & Row, 1981), p. 43.

[7] James Breig, Wave Goodbye to the Joneses, The Christian Use of Wealth (Chicago, Illinois: Fides/Claretian, 1981), p. 38.

[8] Ellul, Money and Power, p. 141.

[9] Harold Hill, The Money Book for Kings Kids (Old Tappan, N.J.: Power Books, Fleming H. Revell Co., 1984), p. 195.

[10] Jack Hartman, Trust God With Your Finances (Manchester, N.H.: Lamplight Publications, 1983), p. 138.

[11] Foster, Money, Sex and Power, p. 51-4.

[12] Foster, Freedom of Simplicity, p. 129.

[13] Foster, Money, Sex and Power, p. 56.

[14] Ibid., p. 58.