

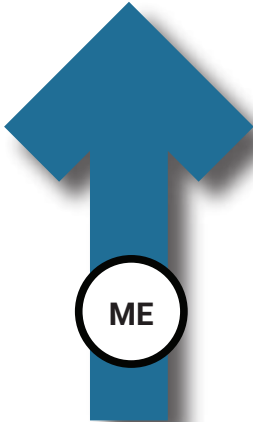
DANGERS OF WEALTH

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 don't *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.

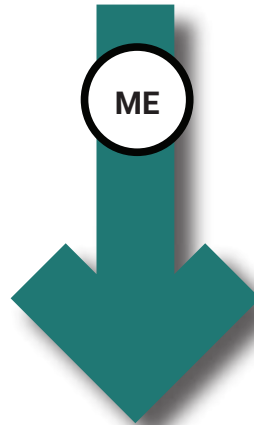
Most of us spend more time conducting upward comparisons. Because of this, nearly all of us view our finances through a distorted lens, as depicted in the graphic on the next page. The left-hand side of the graphic illustrates how we feel about our finances when we compare ourselves to those who are richer. The right-hand side of the graphic portrays how we view our finances when we compare ourselves to those who are poorer. In almost all cases we *think* we are less well off than we *actually are*.²

**COMPARE WITH
RICHER THAN ME**



**I FEEL
POORER**

**I FEEL
RICHER**



**COMPARE WITH
POORER THAN ME**

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 that might be nearer to your doorstep than you think.

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 invite 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). Any time 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 truly productive for God's kingdom. The apostle Paul expresses it this way in Galatians 2:20.

“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” (NIV).

In one of the more startling New Testament passages, the Lord actually declares Himself to be *opposed* to those who are proud. Opposed! By God Himself? I can't 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). Proverbs 16:5 adds, *“The Lord detests **all** the proud*

of heart” (NIV, emphasis added). 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, rendering us spiritually ineffective. No wonder our loving heavenly Father warns us so strongly against this attitude!

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Pride is spiritual cancer: it eats up the very possibility of love, or contentment, or even common sense.” – C.S. Lewis

We tend to trust in wealth.

Let’s face it, it is ever-so-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 with our eyes, rather than in the invisible living God.

- *“Instruct those who are rich in this present world not . . . 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.” Those aren’t very good odds, are they? We cling tightly to the Lord when we are totally dependent on Him to provide for our needs. Once we have resources and become more self-sufficient, however, 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. While 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.

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's 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 fortified tower; the righteous run to it and are safe. The wealth of the rich is their fortified city; they imagine it a wall too high to scale*" (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.²

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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.” – Richard Foster