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RELATIONSHIP BETWEEN MATERIAL RICHES AND TRUE RICHES

We have seen that a person who is rich and doing well in the world may in reality be poor because he is not rich towards God, and thus, not rich in the eyes of God and from the perspective of eternity. This truth comes through clearly in the parable of the rich fool and the parable of the rich man and Lazarus.

One who is poor and not doing well from the world's perspective may be truly rich and faring well. The perfect example of this is the Lord Jesus. Other examples are Lazarus in the parable, and the poor widow who contributed two small copper coins.

In this message, I want to concentrate on the relationship between material riches and true riches, spiritual health and eternal well-being. We will be revisiting some Bible passages we have covered in the earlier messages.

When we consider issues such as growth in moral and spiritual stature, spiritual health and eternal well-being, we tend to think only of areas like prayer, reading of the Scriptures, fellowship with God and fellowship among the brethren. We may not think of the area of material riches. In this message we shall see that this area has a significant relationship with spiritual growth and our eternal well-being.

The Lord's teaching on true discipleship and material wealth

The Lord Jesus often taught on the relationship between true discipleship and material wealth, and the attitude one should have towards material wealth. This is because our attitude and approach towards material wealth have a bearing on our relationship with God, our spiritual health and eternal well-being.

This comes through clearly in the parable of the rich man and Lazarus. The lifestyle of the rich man reflected his attitudes, which affected how God looked at him, and it had implications for his eternal well-being. Likewise, in the parable of the rich fool, the rich man was not rich towards God because of his poor attitude in the area of material wealth, and God pronounced him a fool.

Let us consider further the teaching of the Lord Jesus on this issue in the parable of the shrewd manager.

Luke 16:8-13

8 "And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.

9 "And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.

10 "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

11 "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?

12 "And if you have not been faithful in the use of that which is another's, who will give you that which is your own?

13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth."

The master praised the unrighteous manager because he had acted shrewdly. Commenting on this parable, the Lord Jesus said: "For the sons of this age are more shrewd in relation to their own kind than the sons of light". A key issue the Lord Jesus wants to communicate in this parable is the shrewdness of the people of the world compared to the foolishness of believers.

The Lord Jesus continues: "And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings" (v. 9). The Lord Jesus is teaching us the attitude we should have towards material things: to use material wealth wisely, in a way that contributes to our eternal well-being. Many believers are not wise in the way they use material wealth. They live in a manner inconsistent with their being God's children.

Stewardship of material wealth and eternal well-being

There is a close relationship between the way we manage our material wealth and our eternal well-being.

The Lord Jesus says in verse 10: "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much". He made this statement immediately after commenting on how we ought to make use of material wealth. This tells us that how we make use of material wealth reveals the quality of our faithfulness to God.

We may think that we are faithful in areas such as prayer, reading of the Scriptures, fellowship with the brethren, attending church meetings and so on. But are we also faithful in the wise use of material wealth? If we are not, it could be an indication that something is not right within us. We may not be as faithful as we think we are.

The Lord Jesus asks in verse 11: "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?" The Lord is comparing between our stewardship of material wealth and true wealth which pertains to the kingdom of God and which will abide. Our attitude and response towards material wealth reveal the true quality of our lives and affect the way the Lord views us. It can also affect the freedom God has to use our lives now and what He will entrust to us in eternity.

Material wealth can be useful and well-utilised, but it must not become our master and have a hold on us. The Lord Jesus makes this clear in verse 13: "No servant can serve two masters ... You cannot serve God and wealth". If we let material wealth become our master, it will impair our relationship with God and our service for Him.

Let us look at Matthew 6:19-24, which reinforces this point.

Storing up treasures in heaven

Matthew 6:19-24

19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;

21 for where your treasure is, there your heart will be also.

22 "The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light.

23 "But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!

24 "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 wealth.

In verses 19 and 20, the Lord Jesus contrasts storing up treasures on earth with storing up treasures in heaven. If we concentrate on storing up for ourselves material treasures on earth, we will not fare well in storing up spiritual treasures in heaven.

The Lord Jesus continues in verse 21: "For where your treasure is, there your heart will be also". It is clear that the Lord Jesus is concerned about our heart. Our heart will concentrate on where our treasure is, and that will have a bearing on our eternal well-being, and the outcome of our lives for eternity.

In verses 22 and 23, the Lord Jesus refers to the lamp of the body. Here, He is talking about spiritual insight and perception. He says: "The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!"

Clarity of spiritual insight is very important. It is relevant for every aspect of our lives. Here, the Lord Jesus is emphasising the significance of having clear spiritual insight in relation to treasures on earth and treasures in heaven. He wants us to know the importance of seeing clearly the issues concerning our attitude towards material wealth and its implications on our treasures in heaven. He states categorically that no one can serve two masters. We certainly cannot serve both God and material wealth.

Material wealth in itself does not have enduring value in God's kingdom. However, our approach and attitude towards it reveal the quality of our spirit of discipleship and the meaning of our profession of faith in God, our submission to God, and the reality of our love and concern for others. We may say we love the Lord, we love our neighbours, and that we have an eternal perspective to life. But if we also love material wealth, it calls into question the meaning and reality of our profession, our values and the condition of our heart.

Material wealth has a significant bearing on our walk with God and our eternal well-being. If our approach towards material wealth is healthy, it will reinforce the positive qualities within us and help us develop them further. But if our approach is self-centred, it will harm our development and lead to degeneration of our lives.

So let us realise that if we are unhealthy in this area of material wealth, it may indicate that the professions of our lips are just that. There may not be the reality in our hearts. We may think we really love the Lord with all our hearts, but it may just be feelings.

It is important for each one of us to prayerfully reflect over our attitude towards money and material possessions. What sort of attitude do we have and what does it reveal about the quality of our discipleship?

What does the Lord Jesus require of us?

Let us now consider an important issue raised by our Lord concerning material wealth. It is not easy to immediately understand its meaning, and it is even more difficult to live it out.

Luke 18:18–22

18 A ruler questioned Him, saying, "Good Teacher, what shall I do to inherit eternal life?"

19 And Jesus said to him, "Why do you call Me good? No one is good except God alone.

20 "You know the commandments, 'Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.'"

21 And he said, "All these things I have kept from my youth."

22 When Jesus heard this, He said to him, "One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me."

In this account, a rich ruler asked the Lord Jesus what he should do to inherit eternal life. The Lord told him to sell all that he possessed and distribute it to the poor. When he heard the Lord's reply, he became very sad, for he was extremely rich (v. 23). A passage in Mark 10:22, likely to be referring to the same incident, states it this way: "But at these words he was saddened, and he went away grieving, for he was one who owned much property".

Here was an extremely rich man. But he was not truly rich, for he had no treasure in heaven. He wanted to have eternal life, but he was unwilling to do as the Lord had instructed. He went away, sad and grieved. It is sad that riches so gripped this man that he was hindered from becoming truly rich.

Why did the Lord Jesus lay down this condition – that he had to sell all he possessed and distribute it to the poor – before he could have treasure in heaven, and then to follow Him?

Sell all we possess and distribute to the poor?

Does the Lord require this of us all? Do we have to sell all we possess and distribute it to the poor before we can be His disciples, before we can enter the kingdom of God?

If this is so, how can we reconcile it with His instruction to "make friends for yourselves by means of the wealth of unrighteousness"? This is in the parable of the shrewd manager (Luke 16:9). It would be difficult to reconcile this understanding with the Lord's teaching on the importance of our being good stewards of material riches.

The Lord Jesus did not require Zaccheus to give away all his possessions.

Luke 19:8-9

8 Zaccheus stopped and said to the Lord, "Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much."

9 And Jesus said to him, "Today salvation has come to this house, because he, too, is a son of Abraham."

The Lord Jesus said that Zaccheus had experienced salvation after Zaccheus announced that he would give half his possessions to the poor. Note that there was no requirement that he should give all.

It is likely that the Lord Jesus instructed the rich ruler to sell all that he had and give the money to the poor because the Lord knew he had a problem in this area. The Lord does not require this of all His followers.

Does it then mean that Luke 18:22 is not relevant to us? No, it is still relevant to us. It is important as a general principle not to quickly dismiss instructions of the Lord that make or appear to make a demand upon us.

Spirit of true discipleship

The reply of the Lord Jesus to the rich man underscores a very important principle which is clearly applicable to all believers. This principle is reflected in another verse in the teaching of the Lord Jesus.

Luke 14:33

“So then, none of you can be My disciple who does not give up all his own possessions.

Let us look at the context of this verse.

Luke 14:25-32

25 Now large crowds were going along with Him; and He turned and said to them,

26 “If anyone comes to Me, and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple.

27 “Whoever does not carry his own cross and come after Me cannot be My disciple.

28 “For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?

29 “Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him,

30 saying, ‘This man began to build and was not able to finish.’

31 “Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand men to encounter the one coming against him with twenty thousand?

32 “Or else, while the other is still far away, he sends a delegation and asks for terms of peace.

The Lord Jesus is talking about the cost of discipleship. He says in verse 33: “So then, none of you can be My disciple who does not give up all his own possessions”. It is reasonably clear that this verse applies to all who want to be His disciples.

The Lord wants us to give up all our own possessions and follow Him. The spirit of true discipleship involves giving up everything in order to follow the Lord. These words of the Lord Jesus can help us understand the meaning of what He told the rich ruler in Luke 18:22: "Sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me".

What does the Lord require of us when He says His disciples must give up all their own possessions?

Giving up all our own possessions

We have seen that the Lord Jesus did not require Zaccheus to sell or give away all his possessions and that He had also taught the importance of good stewardship of what we have.

There are two key aspects to the Lord's requirement: "to give up" and "all our own possessions".

The original text translated "give up" has the sense of saying "goodbye". It means we no longer regard any of the possessions as our own. We have said "goodbye" to them. We have given them all up.

"Give up all your own possessions" would then mean we do not regard anything we have as our own, to do as we please. Although the possessions belong to us legally, they are all consecrated to the Lord for Him to use as He pleases. We are merely His stewards. We are to manage, use and channel them to the degree we understand the Lord desires, in whatever form He sees fit. This is a reasonable and meaningful way to appreciate these words of the Lord Jesus and is consistent with the teaching of the Scriptures on this subject.

This principle is very important. We may be familiar with the concept of stewardship, but it is very important that we identify with the spirit of what the Lord Jesus is seeking to communicate here.

Many Christians freely say, "I do not regard these things as my own; they are consecrated to the Lord; I am only God's steward." But there is often little reality of the spirit and posture intended by the Lord when He tells us to give up all our own possessions.

It is not easy to have the kind of spirit and attitude towards material riches that the Lord Jesus speaks of and some of us have more difficulty in this area.

Part of the wider issue of consecration and true discipleship

This kind of attitude and spirit required by the Lord Jesus that we are talking about is part of the wider issue of consecration and true discipleship. In the preceding verses,

He also says: "If anyone comes to Me, and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple" and "Whoever does not carry his own cross and come after Me cannot be My disciple" (Luke 14:26-27).

The Lord Jesus makes it clear that if we want to be His disciples, we have to consecrate our lives to Him and submit to Him in every aspect of our lives. He must become primary in our lives. Our whole approach to life must change drastically. Our earthly relationships must take on a different light. Our love for our parents, spouse and children would have to seem like hate when compared to the love we should have for the Lord.

When we think about "self-life", we often think of expressions that are obviously negative or repulsive, but it can include areas which are not obviously unacceptable, such as our concerns for others and our desire to serve God.

Self-life basically proceeds from the self. The starting point of such an approach is our seeking to do things according to our own wisdom and thinking, and in our own strength.

The starting point, however, ought to be our relationship with God and our commitment to do all things in fellowship with Him. Our whole approach to life must not be based on our own thinking and effort. How we view our lives, and our desire to grow, our attitude towards others and our love for them, must all be premised upon how God wants us to approach and work at these areas.

As in every other area of life, our approach to material wealth must not be according to our own thinking, inclinations or desires. We cannot regard material wealth as our possession, to use or dispose off as we see fit. It must be given up, consecrated to the Lord, to be used in wise stewardship.

If we say we are submitted to the Lord and yet we are not truly obedient to Him in the area of material wealth, then there is a deficiency in our submission to the lordship of Christ. If we have the spirit of true discipleship, we would be prepared to literally give up all and follow the Lord when He requires it of us.

Let us look at Matthew 4:18-22.

Matthew 4:18-22

18 Now as Jesus was walking by the Sea of Galilee, He saw two brothers, Simon who was called Peter, and Andrew his brother, casting a net into the sea; for they were fishermen.

19 And He said to them, "Follow Me, and I will make you fishers of men."

20 Immediately they left their nets and followed Him.

21 Going on from there He saw two other brothers, James the son of Zebedee, and John his brother, in the boat with Zebedee their father, mending their nets; and He called them.

22 Immediately they left the boat and their father, and followed Him.

When the Lord called Peter, Andrew, James and John to follow Him, they immediately left all and followed Him. Peter and Andrew left their boats and nets, which were their means of livelihood, and in the case of James and John, they left their father as well. They manifested the spirit of true discipleship in their response to the Lord's call.

If we enter into the reality of true consecration of every aspect of our lives, we will have true freedom in the area of material wealth and in every other area.

What I am highlighting is the kind of spirit that the Lord requires of us. He may require us to literally leave everything to follow Him or He may not. But He would require all His disciples to have the *spirit* of giving up all their own possessions in order to follow Him.

The Lord Jesus highlighted and spoke much about the issue of material wealth because it is an issue that confronts all believers and there are many pitfalls. Believers can easily be ensnared, distracted and hindered in their walk with God because of the failure to "give up all our own possessions". But to have a wholesome appreciation of the Lord's teaching on this subject, we would need to consider also the positive dimension.

Wise use of material riches has a positive dimension

Luke 16:9

"And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.

The Lord Jesus says we are to make friends for ourselves by means of the wealth of unrighteousness, so that "when it fails, they will receive you into the eternal dwellings". What I understand the Lord is saying here is that although material wealth is "unrighteous wealth", how we use it has eternal significance. If we use it wisely, in a positive way, then there will be the positive meaning and significance in the eternal realm. In eternity, when our earthly material wealth would have perished, the eternal value that resulted from its wise use will remain. How we use material wealth on earth will have a bearing on how we will be regarded in God's kingdom in eternity.

If we maintain the spirit of true discipleship in the way we exercise stewardship of "unrighteous wealth", it can contribute to the development of our character and the nurturing of the qualities of our inner man. We learn to refrain from self-indulgence and be concerned for the needs of others and the Lord's work. We learn and grow in

the process. At the same time, the needs of others are met and there is contribution to the advancement of God's kingdom.

We know that in many parts of the world there is still a significant need for the Scriptures, for good Christian literature, and for the support of faithful Christian workers. There is also the need for equipment in advancing the Lord's work. Material wealth when properly used can contribute to the advancement of God's kingdom. It can therefore have a positive dimension.

Every believer can contribute significantly in giving

Do not think that just because we are not well-off materially, this area has little or no relevance to us. If we think in this way, we may then miss out on the joy and blessedness of giving.

Remember the poor widow who contributed the two small copper coins. It is very likely she was the poorest among all those who were giving. But she did not neglect her part. And the Lord Jesus tells us that she contributed more than all the rest. What she contributed was more significant to God than the contributions of all the others.

The significance of our contribution is not measured by how much we give, but by the meaning within our hearts and whether we are acting in wise stewardship according to God's guidance.

Each one of us must prayerfully consider how we can be good stewards of all that the Lord has entrusted to our care – that which is within our control and influence.

Let us not compare with one another, and let us not just leave it to others to give to God's work. I want to stress this important truth: each one of us can contribute significantly in giving. None of us should neglect this area. Each one of us can and should experience the joy and blessedness of giving.

In Acts 20:35, Paul, quoting the Lord Jesus, said: "It is more blessed to give than to receive". If we give with the right attitude, we enter into the joy and blessedness of giving. Let us be good stewards and give generously and wisely so that we can be a blessing to others and be blessed ourselves.

Whether we have much or little materially is not the critical issue. What is critical is the quality of the spirit of discipleship in us. If we have little, is it because we have squandered away what the Lord has entrusted to us? If we have much, is it because we are accumulating and hoarding for ourselves?

At the heart of the issue is the wise management and use of material riches for the advancement of God's kingdom. This is part of a wholesome approach to life.

Concluding remarks

Let us realise that our attitude and approach towards material wealth and possessions bear a relationship with true riches, spiritual health and eternal well-being. This is an area that the Lord Jesus addresses often, and He links it directly to the issue of true discipleship and the implications for our eternal state.

We need to prayerfully ask the Lord to help us understand what He requires of us. What does He mean when He asks His disciples to give up all their own possessions and follow Him? What is the spirit He wants us to have? How can this become a reality in our hearts?

Let us ask the Lord to search our hearts and help us evaluate accurately our whole approach, attitude and practice in relation to material wealth.

Do we truly regard nothing as our own to do as we please, and everything as consecrated to the Lord to be used as He pleases? Are we truly His stewards? Or are these merely familiar phrases we pay lip service to, with little reality in practical outworking?

Let us ask the Lord to help us recognise our state with regard to this area and take corrective measures where necessary. Good stewardship of material wealth can have significant implications for our relationship with God and for His work.

Questions for reflection and discussion

1. What bearing does our attitude towards material riches have on our being truly rich, our relationship with God, our spiritual health and our eternal well-being?
2. In Luke 18:22, the Lord Jesus instructed the rich ruler to sell all he possessed and distribute it to the poor. Does the Lord require this of all His disciples?

What does the Lord mean when He teaches in Luke 14:33 that "none of you can be My disciple who does not give up all his own possessions"? What does He require of us and how is this instruction part of the wider issue of consecration and true discipleship?

3. In the context of telling the parable of the shrewd manager, the Lord Jesus said: "And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings" (Luke 16:9). What do you understand by this statement? How does it speak to us about the positive dimension in the wise use of material wealth?

4. Is significant contribution in giving feasible only for the wealthy or also for every believer? Explain.

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