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## THREE

### The Greedy “Christian”

Standing on your right is an elderly Korean woman, the wrinkles of many hard years etched across her face. To your left stands a short, young Russian man. His worn clothing and calloused hands make you suspect he was a farmer or factory worker.

Like everyone else in the sea of people around you, those two silently stare at the raised platform off in the distance. From your vantage, hundreds of yards away, it appears to be at least forty feet high. It shines with a brilliance unlike anything you’ve ever seen, as if it were made from gold, encased in one huge diamond. A solitary piece of furniture sits on the front of the platform, what is obviously a king’s throne. The hushed multitudes gaze with wonderment. Obviously something awesome is about to happen on the surreal stage.

Daring to pull your eyes away for just a moment, you survey the crowd around you. There are more people than you’ve ever seen, stretching for what must be miles in every direction. In fact, you realize that no ground is visible in any direction; even the horizon is made up of far-away people bordered by a golden sky that stretches like a dome above them.

Studying those nearby, you note that they are a kaleidoscope of every kind of people—white, red, brown and black. Some are wearing business suits; others various kinds of ethnic dress; a few others wear only loincloths. The only similarity they share is that all are silent, and all stand transfixed, staring at the shining stage and its golden throne.

## His Appearance

Suddenly, a sound breaks the silence. Coming from the platform is heard a deep, resonating chord, powerful and majestic, unlike anything you've ever heard. Its crescendo is like a mixture of a thousand symphonies coupled with the roar of Niagara.

A glistening rainbow arches over the stage, and then a Being appears, seated on the throne. His form is barely discernible, for His brilliance is like the sun. His presence is felt by all, and as they shield their eyes from His glory, one collective thought seizes their minds: *He is pure*—purer than the freshest spring water or crystal snowflakes. *He is Holy*. Nothing is hidden from His sight. Hearts race.

The brilliant Being lifts up His arms, hands clasped together, and then pulls them apart, sweeping His arms to each side. Instantly you feel an invisible power lifting you upward, until you find yourself floating, along with many others, above the heads of a few who remain in their places. Together, you are pulled by an irresistible force to the right, while you observe that the few below you are pulled to the left, and once the two groups are separated, the invisible force sets you down again on your feet. Neither the Korean woman nor Russian man are with you now.

The great Being speaks to the mass on His left. His voice is not audible, but deep within, you hear His unmistakable utterance. Obviously, from looking at the shock on the faces of those around you, everyone else is hearing the same words in his or her own language:

Depart from Me, accursed ones, into the eternal fire which has been prepared for the devil and his angels; for I was hungry, and you gave Me nothing to eat; I was thirsty, and you gave Me nothing to drink; I was a stranger, and you did not invite Me in; naked, and you did not clothe Me; sick, and in prison, and you did not visit Me (Matt. 25:41-43).

In unbelieving horror, the once-silent crowd collectively responds with a cacophony of questions: "Lord, when did we see You hungry, or thirsty, or a

stranger, or naked, or sick, or in prison, and did not take care of You?" (Matt. 25:44). "Surely You've never been in those conditions! You're the Lord! We see You now, shining like the sun; if we had seen You before, we would have known it! What in the world do You mean that we had seen You before, starving, thirsty, homeless, naked, sick or in prison?"

He answers: "Those who believed in Me on earth became one with Me. They became members of My body and I came to live in them. I placed My love in them. Thus it is obvious who truly believed in Me. Those who did, loved My brethren. Those who didn't love My brethren didn't believe in Me or love Me. And those who did love My brethren *demonstrated* their love. They cared about their brethren who were suffering, and they did what they could to relieve their pain, even if it cost them money or time. They denied themselves, truly following Me. They didn't do those kind deeds to earn salvation—they did it because they were transformed by My grace.

"I even warned you of this very judgment, and My warning is recorded in Matthew, chapter 25. You didn't heed My warning, and now it's too late. Truly I say to you, to the extent that you did not do it to one of the least of these My brethren, you did not do it to Me. Depart from Me into the everlasting fire."

### **The Condemnation**

His words are final. There is no sense arguing. It seems impossible, but you are condemned. As a new gravity begins to pull you downward, images race through your mind. Together, they constitute your former idea of what Christianity is all about:

Church services. Hundreds of them.

Church dinners.

Church picnics.

Church choir practices.

Church committee meetings.

Sermons and more sermons. *What did the pastor say about the judgment of Matthew 25?* Now you see him standing in the pulpit: "This judgment of the

sheep and goats is not a judgment that Christians will face, but is considered by many Bible scholars to be a final judgment of unbelievers.”

*How foolish! Why didn't we notice that there were believers at the Matthew 25 judgment scene? Why didn't we notice that the crowd at this judgment consisted of "all the nations"?*

Another scene flashes into your mind: Listening to a radio preacher in your car while driving to work: “This judgment of Matthew 25 is not one Christians need fear. Most likely, it is a judgment of various nations after the Tribulation Period. Those nations that extended kindness to the nation of Israel will be permitted to enter the Millennium. They are represented by the sheep. Those that were unkind to Israel during the Tribulation, the goats, will be sent to hell.”

As your descent accelerates, more images enter your mind, things that consumed *all* your time, energy and money on the earth, so that you had *no* time, energy or money to assist suffering Christians. Now you see all those things in a brand new light:

Watching TV and paying the cable bills.

Hobbies.

Taking care of pets.

Vacations.

Christmas time. Loads of new toys.

Sports.

Church services.

New electronic gadgets.

Eating out.

Buying the latest fashions.

Surfing the internet.

Seconds later, you stand before the gates of hell. One final thought springs into your spinning mind before the horror of your eternal nightmare overtakes every cell of your brain: *Didn't the money that I gave to the church count for something?* Your conscience, now free from being suppressed by all the former lies, speaks clearly: *The church you attended gave no money to help destitute and suffering believers. The small amount of money that you gave to your church helped pay for the mortgage, so you could have a building in which to enjoy church services. Your money also helped pay*

*the utility bills, so you could be warm in winter and cool in summer during your church services. Your money also helped pay for the Sunday School curriculum so your children could have fun classes. Your money also helped pay for the pastor's and staff salaries, whose time was spent completely on activities related to keeping the congregation happy. Your money thus benefited you, and it was not given out of love for God, but love for yourself. And, in fact, you gave less than your fair share compared to other church members, effectively sponging off them. Additionally, what little you did give required no sacrifice on your part. Demonic laughter echoes from the smoke-filled canyons beyond Hell's gates.*

In the past year, how many hungry Christians have you fed? How many thirsty believers have you supplied with drinking water? How many homeless children of God have you provided with shelter? How many naked Christians have you furnished with clothing? How many sick or imprisoned followers of Christ have you visited? *If you were to die at this moment and stand in the judgment Jesus described in Matthew 25, would you be among the sheep or goats?* These can be sobering questions for those whose lives more closely resemble that of the goats.

### **The Truth about the Sheep and Goats Judgment**

Are Jesus' words of warning in Matthew 25:31-46 applicable to us? Or did He describe a judgment from which Christians are exempt?

We can begin to answer that question by noting that there will indeed be saved individuals, Christian believers, who are a part of that future judgment. No one can intelligently dispute that the sheep, those on Jesus' right, are not saved people and Christian believers. They "inherit the kingdom prepared for [them] from the foundation of the world" (Matt. 25:34). They are called "the righteous" who receive "eternal life" (Matt. 25:46).

The theory that the separation of the sheep and goats is not a separation of individuals, but of nations, based on how they treat Israel during the Tribulation, is also exposed as being absurd by considering these same facts. Moreover, are we to believe that after two chapters of warnings from Jesus' lips that address the responsibility of individuals, His words now suddenly apply only to geo-

political nations? And is He warning us in order that we will make sure we're living in one of the "sheep" countries if we're alive on the earth during the Tribulation? And are we to believe that the country we're living in, regardless of our personal actions or opinions about Israel during the Tribulation, is what determines if we will receive eternal life or eternal damnation?

Also against this idea of geo-political nations being separated rather than individuals is the fact that the word *nations* (25:32) is not a reference to geo-political nations of the world, of which there are presently about two hundred. The Greek word, *ethne*, refers to ethnic groups, distinct from each other by such things as their language, culture, geographical location and such, and of which there are at least ten thousand in the world today. Jesus said that "*all* the nations will be gathered before Him" (Matt. 25:32, emphasis added), indicating that there is no ethnic group that will not be found at this judgment. Are we to think that He is going to separate ethnic groups from each other, into sheep and goat categories, based on how they treated Israel during the Tribulation? Will He take all the Koreans from among the scores of nations in which they reside, and allow them entrance into the Millennium if, for instance, the majority of them were kind toward Israel during the Tribulation? The theory becomes more absurd the more it is considered.

### **A Second Poor Theory**

Is it possible that the believers mentioned in the Matthew 25 judgment are a special group of Christians, such as those who will be saved during the Tribulation? Perhaps, but such an idea is not even intimated by Jesus. Are you willing to rest your eternal salvation on something Jesus didn't say?

Even if we suppose that only a certain group of tribulational Christians will be part of the Matthew 25 judgment, is there any good reason to believe that they will be judged by a different or higher criteria than all others who will ultimately "inherit the kingdom prepared for [them] from the foundation of the world" (Matt. 25:34)? No, there isn't, especially when so many other scriptures convey the same concept in other words. For example, in John's first epistle we find an echo of Matthew 25:31-46:

We know that we have passed out of death into life, because we love the brethren. He who does not love abides in death....We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren. But whoever has the world's goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth. We shall know by this that we are of the truth, and shall assure our heart before Him (1 John 3:14, 16-19).

John couldn't have made it clearer that true Christians, those who have passed from being spiritually dead to being spiritually alive, naturally love their fellow Christians. And the love of which John writes is not a mere sentimental feeling, but a true love expressed by action, specifically in providing essential material needs. John wrote that when we express our love for the brethren in such ways, it assures us that we are "of the truth" (1 John 3:19). If we have the means to help a fellow believer whom we know is facing critical, essential needs, but don't help him, God's love does not abide in us, and we will have no assurance that we have passed from death to life.

### **James and John the Baptist Agree**

Another echo of Matthew 25:31-46 is found in James' epistle. He also equated love of the brethren, expressed through providing pressing material needs, as a sign of authentic faith and salvation:

What use is it, my brethren, if a man says he has faith, but he has no works? Can that faith save him? If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and be filled," and yet you do not give them what is necessary for their body, what use is that? Even so faith, if it has no works, is dead, being by itself (Jas. 2:14-17).

According to James, faith void of works cannot save us. And specifically what kind of works did he then mention to illustrate his point? The works of providing food and clothing for poor brethren.

Yet another echo of Matthew 25:31-46 is heard in the preaching of John the Baptist. No one can intelligently argue that John was not preaching a message of repentance that led to forgiveness of sins, referred to by Luke as being “the gospel” (see Luke 3:3, 18). John warned his audiences that unless they repented and brought forth fruit, hell was their destiny (see Matt. 3:7-12; Luke 3:7-17). Thus, John’s message should certainly be considered one about salvation.

When questioned by the convicted multitudes on what they should specifically do to demonstrate their repentance, John responded, “Let the man who has two tunics share with him who has none; and let him who has food do likewise” (Luke 3:11). John was obviously calling people to repent of their selfishness, selfishness manifested by their ignoring the desperate needs of their naked, starving neighbors. If they had responded by saying, “We have faith in the Messiah whom you say is coming soon, but we will *not* have compassion on the poor among us,” do you suppose that John would have assured them of their salvation?

### **Jesus’ Consistent Message**

Additional echoes of Matthew 25:31-46 are found in Jesus’ other teachings. The rich young ruler (whose story is found in three of the four Gospels) came to Jesus seeking eternal life (see Matt. 19:16). Jesus told him to keep the commandments and listed six in particular, which the rich young ruler subsequently claimed to have kept from his youth. Jesus then told 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” (Luke 18:22). And this, the rich young man would not do.

Was Jesus actually telling him that in order to get into heaven, he had to sell his possessions and give the money to the poor? As difficult as it is for many to admit it, the answer is *yes*. Jesus’ very next words, as the rich man sadly walked away, were, “How hard it is for those who are wealthy to *enter the kingdom of*

*God!* For 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*" (Luke 18:24-25, emphasis added). Jesus was talking about getting into heaven (see also Matt. 19:23).

Obviously Jesus' words have application, not just to one rich man who lived 2,000 years ago, but to any and all wealthy people who want eternal life but who refuse to repent of greed and selfishness as it relates to the poor. Jesus said, "How hard it is *for those who are wealthy* to enter the kingdom of God!" (Luke 18:24). It wouldn't be "hard" for them if they weren't required to give up any of their possessions. But because they refuse to love their neighbor as themselves by sharing their material wealth, thus refusing to repent and submit to God, they can't be saved. Is this not a very loud echo of Matthew 25:31-46? The rich young ruler will be among the goats.

It should be noted that Jesus certainly does not want anyone to believe that he can earn eternal life by giving away all his material wealth. Eternal life is received by believing in, and thus following Jesus. That was what the rich young ruler lacked. His wealth is what stood in the way of his following Jesus. His money was his master, as was evidenced by his actions, and so Jesus could not be his master. As Jesus said, "No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon" (Matt. 6:24).

### **More Echoes**

What is the obvious message of Jesus' story of the rich man and Lazarus? A wealthy, uncompassionate man who ignores the pathetic plight of an impoverished man at his doorstep, dies and goes to hell (see Luke 16:19-31). Another goat.

How about Jesus' parable of the rich man found in Luke 12:16-21? Jesus prefaced it with the solemn warning, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions" (Luke 12:15). Then He told the parable:

The land of a certain rich man was very productive. And he began reasoning to himself, saying, "What shall I do, since I have no place to store my crops?" And he said, "This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" But God said to him, "You fool! This very night your soul is required of you; and now who will own what you have prepared?" So is the man who lays up treasure for himself, and is not rich toward God.

Although Jesus didn't say the man went to hell, it doesn't seem reasonable to conclude that this selfish rich man went to heaven. God called him a *fool*, because at his death, he was materially rich but spiritually poor. Jesus wasn't condemning the man's prosperity; in fact, God was at least partially responsible for the man's prosperity—He sent favorable weather that resulted in a bumper crop. Jesus was, however, condemning what the man *did* with his prosperity. Instead of considering what God would have him do with his abundance, he only thought of himself, retired early, and planned to live the rest of his life in ease. The very night he made his selfish decision, he died. Will he be a sheep or goat at the Matthew 25 judgment?

Jesus pronounced that salvation had come to Zaccheus' house after Zaccheus declared he would give half his possessions to the poor and pay back those he had defrauded fourfold (see Luke 19:8-9). How would Jesus have responded if Zaccheus had said, "Lord, I accept You as my Lord and Savior, but I will continue to defraud people and ignore the plight of the poor"?

Jesus, of course, lived what He preached. Perfectly obedient to the Law, He must have given to the poor all His life. Scripture informs us that He gave to the poor during His ministry (see John 12:6; 13:29). When Christ comes to live within a believer, is He the same Christ who gives to the poor? Of course He is. Jesus Himself said, "Truly, truly, I say to you, he who believes in Me, the works that I do shall he do also" (John 14:12).

### **The First Christians Care for the Poor**

Matthew 25:31-46 echoes through the book of Acts, where we discover that taking care of the poor was a regular feature of New Testament life. Apparently those first believers took seriously Jesus' command to His followers, "Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys" (Luke 12:33):

And all those who had believed were together, and had all things in common; and they began selling their property and possessions, and were sharing them with all, as anyone might have need. And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own; but all things were common property to them....and abundant grace was upon them all. For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales, and lay them at the apostles' feet; and they would be distributed to each, as any had need (Acts 2:44-45; 4:32-35).

Notice Luke's mentioning in the above passages that God's grace was behind all the sharing in the first church. The same grace that forgave those early Christians also transformed them.

Scripture is clear that the early church fed and provided for the pressing needs of poor widows (see Acts 6:1; 1 Tim. 5:3-10). Was it because they were trying to earn their salvation? No, it was because they had repented of greed and had been regenerated by the Holy Spirit.

Paul, the greatest apostle to have ever lived, entrusted by God to take the gospel to the Gentiles, human author of a large majority of New Testament epistles, considered ministering to the material needs of the poor an essential part of his ministry. Among the churches he founded, Paul raised large sums of money for poor Christians (see Acts 11:27-30; 24:17; Rom. 15:25-28; 1 Cor. 16:1-4; 2 Cor. 8-9; Gal. 2:10). At least seventeen years after his conversion, Paul journeyed to Jerusalem to submit the gospel he'd received to the scrutiny of

Peter, James and John. None of them could find anything wrong with the message he'd been preaching, and as Paul recounted the occasion in his Galatian letter, he remembered, "They only asked us to remember the poor—the very thing I also was eager to do" (Gal. 2:10). In the minds of Peter, James, John and Paul, showing compassion to the poor was second only to the proclamation of the gospel.

### **Paul's Teaching Against Greed**

Paul also warned against greed using the strongest terms. He equated it to idolatry (see Eph. 5:3-5 and Col. 3:5), and emphatically declared that greedy people would not enter God's kingdom:

But do not let immorality or any impurity or greed even be named among you, as is proper among saints....For this you know with certainty, that no immoral or impure person or *covetous* [greedy]<sup>1</sup> man, who is an idolater, has an inheritance in the kingdom of Christ and God. Let no one deceive you with empty words, for because of these things the wrath of God comes upon the sons of disobedience (Eph. 5:3, 5-6, emphasis added; see also 1 Cor. 5:11; 6:9-11).

What is greed? It is a selfish desire for possessions and wealth. It is possible to have an unselfish desire for material wealth when one's ultimate motive is to share what one acquires. In fact, one can't materially bless others unless he is first blessed himself. However, when a person lives to acquire and accumulate material possessions for personal pleasure—when that pursuit becomes his highest priority—he is guilty of greed.

### **The Selfish Acquiring of Money**

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<sup>1</sup> The word *covetous* here is the same Greek word translated *greed* just two verses before.

Greed is an attitude of the heart, but one that cannot remain hidden. It always manifests itself by what people do to acquire money and material things and by what they do with their money and material things once they are acquired. Let's first consider the acquiring side of greed. When the acquiring of material things is one's chief aim in life, rich or poor, that person is sinning. Jesus warned even poor believers against this sin, people who were tempted to worry about basic necessities:

No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And which of you by being anxious can add a single cubit to his life's span? And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? Do not be anxious then, saying, "What shall we eat?" or "What shall we drink?" or "With what shall we clothe ourselves?" For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness; and all these things shall be added to you (Matt. 6:24-33).

Notice that Jesus began this portion of His Sermon on the Mount by warning about the impossibility of serving God and money. He equated greed with making money our god, that is, allowing money to direct our lives rather than God. Jesus warned His audience against making the pursuit of even basic necessities their consuming desire. *How much truer are His words when applied to*

*the pursuit of non-essential material things?* The primary pursuit of Christ's true followers should be "His kingdom and His righteousness" (Matt. 6:33). Of course, Christians can and must have other pursuits. Jesus didn't say, "seek only," but "seek first."

Hard work in itself is not an outward manifestation of greed, but it can be. When a person works long hours in order to attain a certain standard of living, and his devotion to Christ is negatively affected, he has made money his god. The ancient proverb admonishes those who fall into this category: "Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens" (Prov. 23:4-5).

Making money dishonestly or unethically is always wrong and is another manifestation of greed. The Word of God states, "He who increases his wealth by interest and usury, gathers it for him who is gracious to the poor" (Prov. 28:8).<sup>2</sup>

Scripture commends the one who increases his wealth by honest means and who gives away a portion of his earnings (see Prov. 13:11; 22:9). Likewise, Scripture condemns slothfulness and laziness for several reasons, one being that the person who has no earnings subsequently has nothing to share with those who are needy (see Eph. 4:28). When the goal of making money is to have money to share, making money is virtuous.

### **The Selfish Use of Money**

Now let's consider how greed is manifested once money has been acquired. In this regard, greed is the selfish *use* of money. What is it that could make it

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<sup>2</sup> It seems reasonable to think that the kind of interest earnings condemned here are those that were forbidden under the Law: charging interest to impoverished fellow Israelites who were forced to borrow money just to survive. See Ex. 22:25-27; Deut. 23:19-20. Thus, lending money at interest as venture capital, or profiting from dividends and capital gains through ethical investment is not wrong. God promised to bless Israel so much that they would be able to lend to many nations if they obeyed Him (see Deut. 15:6), so obviously God is not opposed to all lending. *Usury*, also condemned, is the practice of charging extremely high interest rates from people who have no alternative but to borrow, thus selfishly taking advantage of them.

morally wrong to spend all the money that you've legitimately earned on yourself? Does it have something to do with the fact that others, including many of God's own children, who work just as hard if not harder (or who are unable to work), struggle just to survive, lacking basic necessities such as sufficient food? Is it morally right that one person lives in luxury while others fall asleep hungry each night through no fault of their own?

There are, of course, a myriad of excuses for doing nothing to assist desperately poor believers and non-believers, but well-fed Christians will find no solace from the Bible. Although no one can rightfully set up arbitrary rules concerning how much should be given and how much should be kept, the consensus of Scripture is clear: Christians who are able to give to the poor are expected by God to give, especially to impoverished fellow believers (see Gal. 6:10). Professing Christians who demonstrate no such concern are very likely counterfeit Christians, and this obviously includes many among modern Christendom who have bought into the modern lie of a customized Christianity of selfish convenience.

According to a Gallup pole, only 25% of evangelical Christians tithe. Forty percent claim that God is the most important thing in their lives, yet those who make between \$50-75,000 per year give an average of 1.5 percent of their incomes to charity, including religious charity. Meanwhile, they spend an average of 12% of their incomes on leisure pursuits.<sup>3</sup>

Greed is not only expressed by what we do with our money, but also by what we do with our time. If all our time is spent on selfish pursuits or pleasures, we are being greedy. The time God has given to us on this earth is a sacred trust. We should spend as much of our time as we can in serving. All of us, not just pastors, can obey Jesus' command to visit fellow believers who are sick or imprisoned.

### **Greed's Justifications**

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<sup>3</sup> These statistics are cited by Charles Colson and Ellen Santilli Vaughn on page 31 of their book, *The Body*, Word Publishing, 1992.

Like every sin, greed has its excuses. One is that because we pay taxes, a portion of which is used to help impoverished people, we are relieved of any individual responsibility to help them.

I suppose it is good that our government feels some responsibility to help the poor. However, much of what the government gives to the poor is actually in opposition to God's will. According to God's Word, poor people who are able to work but who refuse to do so should not be supported: "If anyone will not work, neither let him eat" (2 Thes. 3:10). Moreover, poor people who are poor because of their practice of sin should first demonstrate some repentance before they are assisted. Governments should not offer monetary incentives to encourage people's laziness, irresponsibility or immoral behavior. Unlike the government, our giving should be done intelligently, with the ultimate purpose of furthering God's kingdom. When we help the unsaved poor, we should also share the gospel with them. This, the government does not do.

Additionally, our government does very little if anything to help impoverished Christians in other countries, and we have a responsibility to our world-wide family, not just those within the geographical boundaries of our own nation.

### **How Poor Are We?**

Another excuse for our greed is that so many of us think we're poor ourselves; thus we think we're not expected to help the poor. But just how poor are we? 1.3 billion people in the world live on an income of less than a dollar per day. Another 2 billion live on less than two dollars a day. (I've just described more than half of the world's population.)

According to United Nations statistics, 1.45 billion people still have no access to health services; 1.33 billion do not have access to safe water; 2.25 billion do not have access to sanitation. Since you began reading this chapter, over five hundred children have died from hunger or preventable diseases. Five hundred mothers are weeping right now over a child they've lost in the past 25 minutes

due to malnutrition or a preventable disease. If we remain indifferent, how are we any different than the rich man who ignored Lazarus?

In his book, *Rich Christians in an Age of Hunger*, Ron Sider quotes economist Robert Heilbroner, who “itemized the ‘luxuries we would have to abandon if we were to adopt the lifestyle of our 1.3 billion neighbors who live in desperate poverty’”:

We begin by invading the house of our imaginary American family to strip it of its furniture. Everything goes: beds, chairs, tables, television set, lamps. We will leave the family with a few old blankets, a kitchen table, a wooden chair. Along with the bureaus go the clothes. Each member of the family may keep in his “wardrobe” his oldest suit or dress, a shirt or blouse. We will permit a pair of shoes for the head of the family, but none for the wife or children.

We move to the kitchen. The appliances have already been taken out, so we turn to the cupboards....The box of matches may stay, a small bag of flour, some sugar, and salt. A few moldy potatoes, already in the garbage can, must be hastily rescued, for they will provide much of tonight’s meal. We will leave a handful of onions, and a dish of dried beans. All the rest we take away: the meat, the fresh vegetables, the canned goods, the crackers, the candy.

Now we have stripped the house: the bathroom has been dismantled, the running water shut off, the electric wires taken out. Next we take away the house. The family can move to the tool shed....

Communications must go next. No more newspapers, magazines, books—not that they are missed, since we must take away our family’s literacy as well. Instead, in our shantytown we will allow one radio....

Now government services must go. No more postman, no more firemen. There is a school, but it is three miles away and consists of two classrooms....There are, of course, no hospitals or doctors nearby. The nearest clinic is ten miles away and is tended by a midwife. It can be reached by bicycle, provided that the family has a bicycle, which is unlikely....

Finally, money. We will allow our family a cash hoard of \$5.00. This will prevent our breadwinner from experiencing the tragedy of an Iranian peasant who went blind because he could not raise the \$3.94, which he mistakenly thought he needed to receive admission to a hospital where he could have been cured.<sup>4</sup>

### **What Can't We Afford?**

Our excuse that we cannot afford to help our desperately poor brothers and sisters in Christ is exposed as blatant hypocrisy by what we *can* afford: monthly cable TV, cellular phones, magazine subscriptions, pet food, expensive entertainment, hobbies and vacations, new cars, dining out, the latest fashions in clothing, cigarettes, junk food, the newest electronic gadgets, as well as hoards of senseless Christmas and birthday gifts for our children. Take a look around your home or apartment and note all that you possess that *no one* possessed a century ago. People survived for thousands of years without any of these "necessities," and most of the world continues to live without them. Yet the income of many professing Christians is consumed by the acquiring of these things. All the while, the one we call our Lord cries out, "Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also" (Matt. 6:19-21).

Not only must we have what the neighbors have, we must have what they have *now*, so we purchase these depreciating items by borrowing money, resulting in a good portion of our income going toward the paying of interest. In many cases, more than one-fourth of people's income is spent on interest, and often only because of their desire for instant selfish gratification. Will God accept their excuse that they couldn't afford to do anything to relieve the sufferings of His impoverished children?

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<sup>4</sup> Ron Sider, *Rich Christians in an Age of Hunger* (Dallas: Word, 1997), pp.1-2

I'm certainly not advocating that one must live in squalor to be a Christian, or that it is a sin for Christians to own modern conveniences. But Scripture teaches that God wants us to share a portion of our income with the poor. God blesses us, at least in part, to enable us to be a blessing to others.

"But what good would the little I could give do in light of the world's needs?" some offer as an excuse. The translation of this excuse is, "I can't do everything, so I'll do nothing." The truth is that you can give a little and dramatically improve one person's life. By giving two dollars a day, you could double the income of one person among the 3.3 billion who live on less than two dollars a day.

"Didn't Jesus say that the world would always have poor people?" some say. "Then why should we work to eliminate what Jesus said would always exist?" Yes, Jesus did say, "For the poor you always have with you," but He went on to say, "and whenever you wish, you can do them good" (Mark 14:7). We will always have opportunity to demonstrate God's love for the poor, and Jesus obviously assumed that we would, at least occasionally, wish to do them good.

Some think that our responsibility is only to assist poor *Christians*, thus we can maintain a clear conscience as we ignore the plight of poor pagans. Although Scripture emphasizes our responsibility towards fellow believers, it certainly doesn't limit us to caring only for those within our spiritual family. For example, Proverbs 25:21 states, "If your enemy is hungry, give him food to eat; and if he is thirsty, give him water to drink."

There are a myriad of other excuses that cardboard Christians use to justify their selfishness, but none of them nullifies the clear commands of Christ and the Scriptures.

### **What Must We Do?**

The only proper response to any of Christ's commands against which we are transgressing is to repent. Where do you start? Begin by doing a spiritual inventory. If you've lived a lifestyle characterized by greed, you aren't truly born again yet. Repent of all known sins in your life and call on the Lord in faith to be

your Savior and absolute Lord and Master. Turn over everything to Him and submit yourself as His slave.

Next, take a financial inventory. Do you have an income? Then you should be giving away a portion of it. The most basic standard under the Law of Moses was to tithe, which means to give a tenth of your income, and tithing is a good starting place for every Christian who has an income. If you decide to give your entire tithe to your church, make sure your church regularly and significantly gives help to the poor. Otherwise, I wouldn't give my church a full ten percent. (Personally, neither would I attend a church that wasn't regularly giving to the poor.)

You can't afford to give a tenth of your income? Then something has to change. You must either increase your income or decrease your expenses. Usually the most feasible of those two options is to decrease expenses. Sure it will require self-denial. But that is what following Christ is all about (see Matt. 16:24).

How can you reduce your expenses? Make a list of everything on which you spent money last month. Then start scratching off that list the most non-essential expenses until those scratched-off expenses equal ten percent of your income. Until your income increases, spend no money on what has been scratched off your list. Now you can tithe.

### **Eliminating Debt**

If you are like most Americans, you already have considerable personal debt. Now as a true follower of Christ, you should desire to get out of debt so you'll have more money to give away. Begin by eliminating high-interest debt such as credit card debt. There are four ways you can get money to pay off your debt: (1) increase your income, (2) sell non-essential items you own, (3) pull out your expense list once more and continue scratching off the most non-essential expenses, eliminating them from your budget, and (4) lower certain expenses by economizing. For example, you can turn your thermostat even lower than usual in the winter months, add more covers to your bed, and save on heating bills. If

people took all four of these options seriously, they could soon eliminate their credit card debt.

If you can't control credit card spending (and if you have credit card debt, that's a good indication that you can't), then cut up your credit cards. (This is called *plastic surgery*.)

Next, work to eliminate all debt on depreciating items. You can do that by using the income you used to pay off high-interest debt. Once you've paid off what you owe on depreciating items, save and invest the income you formerly used for payments, and from then on purchase all depreciating items with cash. In other words, if you can't pay for something with cash, don't buy it. And don't buy what you don't need.

Using the same means, work to eliminate all debt on appreciating items.

Finally, chart your financial course for the remaining years of your life. Consistently smart, unselfish choices can result in enabling you to be a big blessing to the poor. There are scores of ways that most of us could live more simply, enabling us to give away more money. For example, the person who buys used cars all his life, paying cash, as opposed to purchasing new cars with credit, is enabled to give away tens or even hundreds of thousands of dollars during his life, depending on the age of the cars he buys and how long he keeps them. We can make decisions regarding housing, clothing, transportation, hobbies, pets, gifts, vacations, destructive habits, food and entertainment that can enable us to save and give away thousands of dollars.

### **A Word to the Wealthy**

What if you are a wealthy person even by American standards, and you have excess money saved or invested, should you give it all away? *Yes*. However, sometimes the shared earnings from invested capital can be a bigger blessing than giving away the capital. For example, if you have \$100,000 invested that is earning a 10% return, you could give away \$10,000 every year for the rest of your life. This is a good reason for any Christian to consider investing a portion of his

excess money once he is out of debt.<sup>5</sup> Of course, as a follower of Christ, you should not invest in anything that would be displeasing to God.

Every follower of Christ, especially those who are wealthy, should realize that God is the source of his wealth (see Deut. 8:18). Thus the blesser has the absolute right to direct what the blessee does with the blessing. True disciples of Christ have turned over all their material possessions to Christ's lordship. Jesus said, "So therefore, no one of you can be My disciple who does not give up all his own possessions" (Luke 14:33). Every financial decision is a spiritual decision for those who have truly submitted themselves to Jesus.

Those who are blessed abundantly should be very generous. To Timothy Paul wrote,

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, *so that they may take hold of that which is life indeed* (1 Tim. 6:17-19, emphasis added).

Clearly, Paul believed that wealthy people could only hope to "take hold of that which is life indeed" (eternal life) if they "rich in good works" and "generous and ready to share." Greedy people go to hell.

How much of *your* income should *you* give away? As much as you possibly can. I guarantee that in heaven, you will not regret any sacrifice you made on the earth.

The more you deny yourself, the more you are like Christ. Keep in mind that the amount of money given away is not nearly as significant as the amount of sacrifice expressed in the giving. We read in Mark's Gospel:

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<sup>5</sup> On the other hand, giving \$100,000 immediately to the proper missions organizations could have a greater impact in building God's kingdom than giving \$10,000 each year for the rest of your life. If giving \$100,000 now results in one thousand people being saved, what those one thousand people give toward the gospel, and what their converts give to the gospel, could have a multiplied effect that would far exceed what your annual gift of \$10,000 would accomplish.

And [Jesus] sat down opposite the treasury, and began observing how the multitude were putting money into the treasury; and many rich people were putting in large sums. And a poor widow came and put in two small copper coins, which amount to a cent. And calling His disciples to Him, He said to them, "Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on" (Mark 12:41-44).

### **Channels of Blessing**

How can you get money into the hands of the desperately poor of this world? There are many worthy ministries that serve the poor, but do your homework, specifically investigating the salaries of those who lead them. Some ministry heads are making hundreds of thousands of dollars each year while they solicit your gifts for the poor (see [CharityNavigator.org](http://CharityNavigator.org) for help).

Two branches of the ministry that I oversee, *I Was Hungry* ([IWasHungry.org](http://IWasHungry.org)) and *Orphan's Tear* ([OrphansTear.org](http://OrphansTear.org)), exist to meet the pressing needs of very poor believers in developing nations. 100% of your contributions are sent to the beneficiaries of your kindness.

God promises to reward those who help the poor as well as discipline those who ignore them:

He who shuts his ear to the cry of the poor will also cry himself and not be answered....He who gives to the poor will never want, but he who shuts his eyes will have many curses (Prov. 21:13; 28:27).

### **A True Story**

In conclusion, I want to share with you a touching interview of a poor Christian man named Pablito, who lived with his family on the edge of a large public dump in Manila, Philippines. This interview was originally published in

*Christian Aid's* quarterly magazine, *Christian Mission*,<sup>6</sup> along with the following editor's note:

In 1985 the Association of Philippine Churches (APC) sent a young missionary couple, Nemuel and Ruth Palma, to the poorest of the poor, Manila's dump dwellers. Here hundreds of families live in rows of hovels stacked up like matchboxes, with dirty plastic sheets or pieces of flattened tin cans for roofs, and sackcloth and cardboard milkboxes for walls. An average family of seven lives in a structure no better than a pig sty, and no bigger than a full-sized bed!

The terrible stench, the utter filthiness, the continual burning of garbage, the presence of dens of thieves and hoodlums, prompted one APC worker to describe it as "man's version of hell, where the worms do not die, and the fire is everlasting." It is a place where rats outnumber children by the thousands, and flies outnumber the rats by the millions.

### **The Interview of Pablito**

*Q. When did you come to know the Lord Jesus?*

A. I received the Lord as my Savior through the witness of an APC worker five years ago. But my faith has been greatly strengthened through the testimony of my three little children.

At the time when I came to Christ, I was a street vendor selling smuggled cigarettes. I immediately realized that this was not consistent with my Christian faith, so I stopped peddling cigarettes and started selling local newspapers and magazines on the sidewalks.

But though I was selling a lot and making more profit, I did not stay long in this business either because I found out that they contained dirty pictures and pornographic stories.

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<sup>6</sup> *Christian Mission*, May/June 1987, pp. 8-9. Reprinted by permission of Christian Aid.

*Q. How did you become a garbage scavenger?*

A. I really wanted to live the life of a true Christian. So I built a small wooden pushcart and went around Manila's public markets scavenging the garbage dumps for food leftovers, used bottles and tin cans which I sell for recycling.

Compared to cigarette and newspaper vending, it is very hard and dirty work. I am always tired after a day's work and I smell terrible. But I feel clean inside, and that is what is important to myself and my family. We want to have clean hearts and minds before the Lord.

*Q. How was your life affected when your children received Christ?*

A. My family and I have a small home at the south corner of the dump. It is only a shanty built with things I found in the dump, but it is a home full of joy because we all love the Lord. We have family devotions every evening. Our daughters are always singing songs they have learned at Bible classes. How I love to hear them sing! They are the sunshine of my life.

My daughters' enthusiasm for attending church and Sunday school, and praying, has greatly affected my wife and me. In the Palma's classes they are taught about hygiene, so my daughters want to wear clean clothes all the time.

They also urge my wife and me to wear clean clothes when we are not scavenging. As a result, our family seems to stand out here in the neighborhood. Our neighbors tease me when I wear my Sunday best by calling me "Mr. Lawyer." I just smile at this, because I know deep inside they, too, want to be clean—both inside and out.

*Q. How do you grow in the Lord?*

A. Our three little girls attend the feeding and educational program conducted by Nemuel and Ruth Palma. My wife and I attend the weekly Bible study for parents held by the Palmas at the dump.

I feel grateful to the Lord for making our lives happy despite our poverty. So much so that I find myself sharing this joy with my fellow scavengers. I

hold a Bible study for my neighbors, and have started another Bible study for 12 people living on the west side of the dump.

But we need more Bibles here. Bibles are one thing that we can't get from the garbage because they are never thrown away. But they are expensive. (Note: Bibles in the Philippine language cost about \$4.00 each.)

*Q. How do you make ends meet with scavenging as your means of livelihood?*

A. Scavenging does not earn much. One earns 20 to 30 pesos (around \$1.50) per day. But the Lord has provided for us very well from the garbage dump. See this pair of pants I'm wearing? They look good, don't they? I got them from the dump.

Some months ago I found out that I needed reading glasses. I prayed to the Lord, and a few days later I found these! (Pablito points to a pair of glasses he is wearing, attached to his ears by a piece of string). I found them in a pile of freshly dumped garbage. And they were the exact power of lens for my eyes!

Almost everything we have and use, from my belt to my wife's hair curlers and our little daughters' shoes and toys, we found at the dump. God knows our small needs, so whatever we need is provided by Him just a stone's throw away from us.

*Q. What other important changes have happened in your life?*

A. With Jesus in our hearts, Rosita and I have learned to accept the hardships of life with a smile. We stopped using foul language, and I learned to love my neighbors and to forgive quickly.

Do you know why I do not have a pair of shoes? Yesterday was Sunday, and I planned to be in church early for prayer. I put my best clothes on and my only pair of shoes, which I had found at the dump. I wanted to really look nice for the Lord because it was only two days after my forty-eighth birthday. So I convinced myself to spend five pesos to have my shoes shined by a bootblack. The bootblack took my shoes off to shine them, and I stood nearby.

Then I noticed a small flower stand just across the street, and I thought of buying the Lord a bunch of yellow flowers. I hurriedly crossed the street and bought them, but when I returned to the bootblack's stand, he had run away with my shoes!

I almost wanted to cry! I was not surprised that I didn't get angry, though I admit I was a bit self-conscious when I walked back home in my Sunday best, barefoot, with a bouquet of yellow flowers clutched in my hand. What a time my neighbors had in teasing me! And I was late for the morning service.

But when I prayed in church that day I knew that one day I will find a new pair of shoes, and unlike the old pair, they will be a perfect match.



Several months after the above interview, a correspondent from *Christian Aid* visited Pablito and found that he was no longer scavenging for a living. Rather, he was drawing water in four-gallon plastic cans from a private faucet a kilometer away, and selling the water to fellow dump-dwellers for six cents a can. He was paying the owner of the faucet about one cent per can, and was thus able to earn \$1.50 on a good day. However, Pablito worked only in the mornings on four of his six weekly workdays in order to conduct Bible studies for his fellow dump-dwellers in the afternoons and evenings. Pablito admitted to the correspondent that he often gave half of his earnings to "the poor."