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Through the Needle's Eye

By David Servant

Chapter Nine

The Early Church Follows Jesus

Have I perhaps misinterpreted what Christ taught about money, possessions and stewardship? If I have, a study of what was taught and practiced by the apostles and early church would reveal my error. Did the apostles encourage their disciples to “believe God” for more material things so they could possess their “covenant rights” and enjoy life as “king’s kids”? Did the apostles live in luxury, as do so many modern “ministers,” touting their ministerial success by their wardrobes, new cars and jewelry? Were the early Christians unconcerned about the poor, stating that people’s poverty is always a result of their sinful choices or lack of faith? Were they focused primarily on their careers and accumulating more material wealth so as to guarantee comfortable retirements? I suspect you already know the obvious answers to those questions.

The apostles, of course, obeyed Jesus’ final commandment to “make disciples of all the nations...teaching them to observe all that [He] commanded [them]” (Matt. 28:19-20). They faithfully taught their disciples what He had taught them, including all He had commanded them regarding money, possessions and stewardship. Those disciples, being true believers in Christ, obeyed Christ’s commandments, relayed through the apostles. This will have to be admitted by anyone who is honest in reading the book of Acts and the New Testament epistles, because the evidence is overwhelming.

From the very beginning, the early Christians were *devoted* to the apostles’ teaching (they didn’t just *listen* to it). Thus they laid down their lives for one another, sold their possessions, and laid up treasures in heaven, just as Jesus had commanded. Read the earliest description of common Christian life:

And they were continually devoting themselves to the apostles’ teaching and to fellowship, to the breaking of bread and to prayer...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* (Acts 2:42-45, emphasis added).

Note that Luke, unlike many modern commentators, added no disparaging commentary to his report. We are told by some today that these early Christians were overly zealous, or were mistakenly treating capital as if it were income, thus insuring their own future poverty. Others claim, with no biblical support, that there were unusual circumstances that dictated unusual actions by the early Christians. For example, it is sometimes claimed that there were multitudes of Jewish pilgrims in

Jerusalem during the Passover who became Christians. Supposedly, they would have wanted to stay in Jerusalem to learn more about Christ, or would have found it impossible to return to their homes elsewhere, having become (to quote one theorist) “the victims of social and economic ostracism, ecclesiastical excommunication, and national disinheritance.”¹ Their business enterprises must in most cases have collapsed in ruins and family bonds been heart-breakingly severed.” Thus, the early Jerusalem church supposedly found itself with multitudes of unemployed, homeless persons from far-away places within its ranks.

This is, however, a matter of *great* speculation, and we must wonder why Scripture is silent about those multitudes of believing, unemployed, homeless Passover pilgrims who remained in Jerusalem after Christ’s crucifixion. I find no record of multitudes believing in Jesus from the time of His crucifixion until almost two months later on the day of Pentecost, when about three-thousand people repented at Peter’s preaching (see Acts 2:41). There is nothing said about any Pentecost pilgrims (much less Passover pilgrims) being unable to return to their homes in far-away places. What would have prevented them from doing so? How would they even have known the reaction of their families to their conversions had they not journeyed back home to tell them? (Incidentally, at this point in church history, it was said that the Christians enjoyed great favor with all the people; see Acts 2:47). Would not those newly-converted Pentecost pilgrims have had a strong desire to return home and tell their loved ones the good news about Jesus?²

All of this being so, why should we accept a theory for which there is no scriptural basis and that contradicts simple logic? Even if this particular theory is true, how is the early church’s supposed situation unique in Christian history, in light of the multitudes of very poor Christians living today in the developing world whom we can assist?

The truth is that the early Christians were simply obeying Jesus’ commands to sell their possessions, lay up treasure in heaven, and love each other as He loved them. They demonstrated a “faith working through love” (Gal. 5:6). Because “God’s love abided in them,” they were not “closing their hearts against brethren in need,” as the apostle John no doubt taught them (see 1 John 3:17). They were fulfilling Jesus’ prayer that they might be one (see John 17:20-23), caring for each other. The world knew they were Christ’s disciples by the love they had for one another (see John 13:35).

This was not a short-lived phenomenon in the early church. It continued to be a regular feature of New Testament life. For example, two chapters later, Luke tells us,

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 4:32-35).

I cannot help but wonder how many professing North American Christians, if they read in a newspaper the above description of a modern religious group, would immediately conclude that sect was a dangerous cult?

¹ Why are we more easily persuaded that someone knows what he is talking about if he uses impressive words? Rather, we should be suspicious that he is trying to replace with language what he lacks in logic and facts.

² I must add that the multitudes of Jews from foreign countries who gathered to witness the Pentecost miracle were not said to be *visiting* Jerusalem. Rather, it is twice stated that they *lived* in Jerusalem (see Acts 2:5, 14). If Luke meant that they permanently resided in Jerusalem, then they would not have become a burden to the church.

The unity of the early church included an economic unity, so that there was no needy person among them. The reason was because believers who owned land that they didn't need, or more than one house, sold it in order to supply the pressing, essential needs of other believers. This attitude of love and generosity was manifested not only among the wealthy of the church, but among all the members: "Not one of them claimed that anything belonging to him was his own; but all things were common property to them" (Acts 4:32). They were true believers and thus obedient followers of Christ, striving to keep His commandments and enter by the narrow gate (see Matt. 7:13-14). Keep in mind that none of them owned cars, electric appliances, lawn mowers, and so on. For the most part, they owned only what people in modern developing nations own.

Note also that the proceeds of what the early disciples sold was laid at the apostles' feet. Those giving knew that these men who unfailingly modeled Christian contentment, stewardship and generosity could be trusted to administer the distribution.

Let us continue to explore what the remainder of the New Testament teaches regarding money, possessions and stewardship. This chapter, like the previous one, is so written so that it can be used as a reference to everything relevant to stewardship found in Acts and the epistles. You will need to have your Bible open so you can reference the relevant passages before reading my commentary.

Acts

2:38 When Peter called for repentance here and in 3:19, are we to think that the repentance of which he spoke was any different from the repentance of which John the Baptist and Jesus spoke? When John's convicted audience asked what they should do to demonstrate their repentance, practically every specific thing he told them to do involved money (see Luke 3:10-14). Are we to think that the repentance of which Peter had in mind was unrelated to the sins of greed and covetousness?

2:45-46 We shouldn't conclude that each Christian who owned only one house sold his home to give the proceeds to charity. Only those who owned houses sold their extra homes (see 4:34; see also Acts 2:46; 5:42; 12:12; 20:20; 21:8 for proof that Christians continued to own houses). A home provides the necessity of shelter, a place to share meals, have church gatherings and house strangers (see Matt. 25:43).

4:36-5:11 The sins of Ananias and Sapphira were lying and hypocrisy. They publicly claimed that they were giving all the proceeds from the sale of their property. It is likely, however, that some degree of greed was what motivated them to lie. If they had kept back a portion of the proceeds for themselves in order to meet some personal pressing need, why would they have lied about the selling price? They would simply have told the apostles that they were giving only a portion of the selling price, as they themselves were suffering need just as were the beneficiaries of their kindness. Wanting, however, to appear that they were just as generous as all the other Christians, they conspired to cover their selfishness. Their hypocrisy cost them their lives, and God's judgment upon them had its intended effect: "Great fear came upon the whole church, and upon all who heard of these things" (Acts 5:11). They received a new revelation regarding God's holiness. You have "heard these things" as well. Has "great fear" come upon you? If not, why not?

How are we to interpret Peter's questions to Ananias regarding his land and the proceeds of its sale, "'While it remained unsold, did it not remain your own? And after it was sold, was it not under your control?'" (Acts 5:4)? Does this prove, as some say, that Ananias had no obligation as a follower of Christ to sell his land, and once sold, had no obligation to give any of the proceeds away?

In light of Christ's commandments regarding self-denial, loving fellow believers, selling possessions and laying up treasures in heaven rather than on earth, it seems unlikely that Peter was telling Ananias that he could do whatever he wanted with his land or the money gained from its sale, regardless of Christ's commandments. Perhaps Peter simply pointing out that Ananias was responsible for his actions. It was Ananias' land and the proceeds of its sale were completely under his control, thus he stood condemned, and had no legitimate excuse for his actions. Or perhaps Peter was exposing Ananias' deception, namely in how the value of his land changed between the time he owned it, sold it, and brought the proceeds to the apostles. Or perhaps he was pointing out Ananias' contradiction in his selling his land *supposedly* in obedience to God but then attempting to deceive the entire church regarding his generosity. Since he had supposedly decided to sell it out of conviction to obey Christ's commandments (as were all the rest who sold their land), he was also just as obligated not to lie to the Holy Spirit and the entire church regarding the price of the land.

Even if none of those interpretations of Peter's words to Ananias are correct, does any other interpretation annul everything that Christ taught regarding stewardship? Are we to believe that Peter was attempting to convey to the church, "None of you has any obligation to sell land that you don't really need, even though Christ commanded us not to lay up earthly treasures"?

6:1-6 From the beginning, the church was involved in meeting the pressing needs of the poor, in this case, feeding impoverished widows. Although the apostles knew they had a higher calling, they did not neglect to see that the daily serving of food was properly administrated.

8:3 Paul ravaged the church by "entering house after house." Again we see that those Christians who owned one house didn't sell their houses to give the proceeds to charity. They needed places to live. We also note that the early Christians didn't live together in a commune. The "salt of the earth" was sprinkled throughout society for maximum seasoning. (For other references to houses owned by Christians, see Acts 2:46; 5:42; 12:12; 20:20; 21:8).

8:9-24 We are tempted to think that Peter overreacted to Simon's request to purchase the authority to impart the Holy Spirit. Peter sternly rebuked him, warning Simon that he was in danger of perishing with his silver, and creating doubts in his mind that the Lord would forgive him. Did Peter really believe what he said to Simon? Apparently, yes.

9:36-39 Tabitha was an exemplary disciple, "abounding in deeds of kindness and charity, which she continually did" (Acts 10:36). She was no "Sunday Christian," and her faith in Jesus was expressed by her practical deeds of love, which required not an occasional, but a regular expenditure of her time and money. One facet of her ministry was the making of clothing for poor widows. Jesus eventually said to her, "I was...naked, and you clothed Me" (Matt. 25:35-36).

10:1-4 Luke specifically sites Cornelius' continual prayers and his generous giving to the poor as the evidence that he was devout and feared God. The angel who appeared to him declared that God had taken note of both. How is it that Cornelius, as a Gentile without the indwelling Holy Spirit, was more devout than many professing Christians, who pray only on Sundays and give nothing to the poor?

11:27-30 Note that it was not just a few of the disciples who contributed to the relief of the brethren living in Judea, but all of the disciples who had means to help. Every

believer in Antioch gave in proportion to his resources. Keep in mind that the early church did not subscribe to the modern theory that one can be a believer in Christ without being a disciple of Christ. In fact, it was in Antioch where “the disciples were first called Christians” (Acts 11:26). Thus, when Luke tells us that every disciple made a contribution according to his means, he was not referring to a special group of very committed believers, distinct from the “regular” Christians. He was referring to all the Christians. Because the Christians in Antioch were true believers in Jesus, they loved other believers and demonstrated their love. Jesus would one day say to them, “I was hungry, and you gave Me something to eat” (Matt. 25:35).

12:12 Here is another example of a believer who didn’t sell her home to give away the proceeds. She put it to good use for God’s kingdom as a gathering place for the church to pray. It was also probably used for regular church gatherings as well.

17:30 Paul, like Peter, Jesus, and John the Baptist, preached the necessity of repentance for salvation (see also 20:21). Paul also believed that repentance involved much more than just a change of mind about who Jesus is. He later testified that he “kept declaring both to those of Damascus first, and also at Jerusalem and then throughout all the region of Judea, and even to the Gentiles, that they should repent and turn to God, *performing deeds appropriate to repentance*” (Acts 26:20, emphasis added). Would such appropriate deeds include anything to do with what one did with his money? Paul clearly believed that one had to repent of greed and covetousness to be saved, as he wrote to the Corinthians that covetous people would be excluded from God’s kingdom, just as would be idolaters, homosexuals, drunkards, and thieves (see also Eph. 5:3-6).

19:18-19 Some treasures should not be sold and the proceeds given to the poor. Don’t sell your music and movie collection if the contents might cause others to stumble. Dispose of them.

20:33-35 Speaking to the spiritual leaders of Ephesus, Paul reminded them of the example he had set before them, an example worthy of their imitation. He had shown that his motives were pure. He did not desire to possess what belonged to others. Rather, he desired to give to others what belonged to him, proven by the fact that his own labor helped provide for the needs of his traveling band. The Ephesian elders should likewise live to serve rather than to be served, remembering what Christ said, recorded only here in Scripture: “It is more blessed to give than to receive” (Acts 20:35).

24:17 Even as Paul journeyed to Jerusalem, knowing that “bonds and afflictions” (Acts 20:23) awaited him there, he remembered the poor, bringing alms with him.

24:26 Felix, a lover of money, hoped for a bribe from Paul in exchange for his release. This does not prove that Paul was wealthy, as some want us to believe, especially in the light of so many other scriptures that indicate otherwise (see, for example, 1 Cor. 4:11). Felix must have noted that Paul had many friends and supporters who ministered to him (see 24:23). This was a prisoner whose loyal friends would surely pool their money in order to gain his release.

28:30 Just because Paul lived in his own rented quarters in Rome does not prove he was wealthy, as some would like us to think. Because someone has the ability to rent a house, does that make him rich? Paul was obviously assisted by the brethren in Rome, to whom he had previously written a letter which revealed that he knew quite a few of

them even before he arrived (see Rom. 16:1-15). This scripture simply reveals that God supplied Paul's needs.

Romans

1:28-32 Paul listed the sin of greed, along with many other sins, as plain evidence that God has given people over to depraved minds because they did not see fit to acknowledge Him any longer. Clearly, Paul did not believe that greedy people are saved people.

12:13 Here Paul lists "contributing to the needs of the saints" and "practicing hospitality" as being an expected practice of all Christians. He must have known what Jesus said in Matthew 25:31-46.

12:19-21 Not only are we not to take revenge upon our enemies, but as followers of Christ, we are to do good to them, loving them as ourselves, which includes meeting their pressing, essential needs. Yet professing Christians today ignore the essential needs of their own spiritual family around the world!

15:25-32 The early Christians did not excuse themselves from helping fellow believers who lived far away from them, as do so many modern professing Christians. The saints in Macedonia and Achaia entrusted Paul with an offering for the poor believers in Jerusalem, a thousand-miles away.

So much of benevolence money that American churches distribute helps local people who are wealthy by the world's standards, and who are facing financial difficulties only because they are unwilling to lower their standard of living. In some cases, it is because they will not forsake their sins. As a pastor in past years, I've often been tempted to ask those who request benevolence help, "Has it gotten so bad yet that you've had to cancel your cable-TV subscription, quit smoking, drive a used car and no longer have pets?"

1 Corinthians

4:8 If Paul's words here are proof that the Corinthians had "applied God's prosperity principles and reaped an abundant financial harvest" (as some think), we would have to wonder why he didn't apply those supposed principles and deliver himself from his own present poverty. Just three verses later he wrote, "To this present hour we are both hungry and thirsty, and are poorly clothed, and are roughly treated, and are homeless" (1 Cor. 4:11). So what did Paul mean in this verse?

Clearly, pride had crept in among the Corinthian believers. Having received an abundance of God's gracious gifts (see 1:7), they boasted about them, revealing their arrogance. They regarded themselves as "superior" (4:7). By their own estimation they were like kings who were "already filled," as well as "rich...prudent...strong...[and] distinguished" (4:8-10). All of this revealed their pride.

Paul, however, did not consider them to be "superior" (4:7), and he reminded them that they didn't have any reason to boast, because their blessings were "received," not earned (see 4:6-7). Neither did he consider them to be kings, although it would be great if they were, he mused, so that in light of his current situation he could reign with them (see 4:8-13)!

Clearly, Paul's purpose in this portion of his letter was to admonish the Corinthian Christians to repent of their arrogance and imitate him (see 4:16).

5:9-13 Paul could not have made it more clear that covetous people, just like idolaters, swindlers, drunkards, revilers, and those who are immoral, are not true Christians

regardless of their professing to be. They are only “so-called” (5:11) Christians. Such hypocrites should be excommunicated from the church, and true Christians should not associate with them.

The question is, *How can we know if a person is covetous or not?* If covetousness is only an attitude of the heart, as so many think, then there would be no way of identifying those who are guilty of this sin and thus worthy of excommunication. Paul, however, obviously believed that covetousness was manifested by a person’s actions, and that it could be identified just as could drunkenness, idolatry and immorality. Keep in mind that the word translated *covetous* here is translated elsewhere as *greedy*. A person can be identified as greedy or covetous by his actions. What actions characterize greedy and covetous people?

Certainly, one who “has the world’s goods, and beholds his brother in need and closes his heart against him” (1 John 3:17) reveals his greed by his actions. John declared that God’s love does not dwell in such a person. Certainly, he does not love his brother as Christ commanded, nor does he possess the mark of the true disciple of Christ (see John 13:34-25). Did not the actions of the “goats” of which Jesus spoke in Matthew 25, who ignored the pressing, essential needs of His brethren, reveal their selfish, greedy hearts?

In the early church, those who had the resources, but who did not relieve the sufferings of impoverished brethren, were marked as covetous or greedy, and deserving of excommunication. They were obviously not true believers, showing no love for the brethren. If such discipline were practiced in the modern church, it would significantly thin the ranks.

6:9-11 Repeating the message of 5:9-13, Paul emphatically states that no unrighteous person shall inherit the kingdom of God. Clearly, Paul was speaking of those who lacked *practical* righteousness, not imputed, legal righteousness, because he immediately listed certain examples of unrighteous people, including the covetous. They, just like fornicators, idolaters, adulterers, effeminate, homosexuals, thieves, drunkards, revilers and swindlers, will not enter heaven.

Some have theorized that Paul’s phrase, “inherit the kingdom of God,” is not a reference to entering heaven, but to experiencing God’s best on the earth (or something similar). Supposedly then, some people who don’t inherit God’s kingdom on *earth* will inherit God’s kingdom in *heaven*.

This theory is easily disproved, however, by considering Paul’s use of the same phrase later in the same epistle. In 15:50, Paul writes, “Now I say this, brethren, that flesh and blood cannot *inherit the kingdom of God*; nor does the perishable inherit the imperishable” (emphasis added). Paul is clearly speaking of entering heaven in the future, as he goes on to reveal how true believers will receive new, glorified bodies “at the last trumpet” (see 15:51-53).

Paul probably borrowed the expression, *inherit the kingdom*, from Jesus, who used it in reference to entering heaven. He told of the future judgment of the sheep and goats, when He will say to those who loved His brethren, “*Inherit the kingdom* prepared for you from the foundation of the world” (Matt. 25:34, emphasis added).

9:7-14 The overriding message of these verses is summed up in verse 14: “So also the Lord directed those who proclaim the gospel to get their living from the gospel.” True ministers of the true gospel should be supported financially by those who have received the good news through them. Those who claim to believe the gospel but have no interest in supporting those who brought them the gospel or those who are spreading the gospel are fooling themselves. They don’t really believe the gospel.

Although Paul had the divine right to make his living from the Corinthians’ support while he preached the gospel to them, he waived his right so that he would “cause no

hindrance to the gospel" (9:12). That is, because he received no money from the Corinthian Christians, no one could rightfully accuse him of preaching just for personal financial gain, using that judgment as an excuse to dismiss his message. Paul did, however, receive money from Christians in other cities while he was in Corinth according to his own testimony (see 2 Cor. 11:7-9).

Every minister should have the same concern as Paul, lest the gospel be hindered by his financial dealings. He should live humbly enough so that no one can justifiably accuse him of being a minister for the sake of gaining money. Even if he is well paid, he should live humbly and use the excess to be a blessing.

10:6-8 These verses are a further warning against greed, idolatry and sexual immorality, the practice of which Paul had previously declared will exclude one from inheriting God's kingdom (see 1 Cor. 6:9-10).

Paul's admonition against "craving evil things" is probably a reference to the story found in the eleventh chapter of the book of Numbers, when the Israelites, not satisfied with the manna God provided each day, wept for meat. Angered by their complaining, God promised to send meat the next day that would last for a month, "until it comes out of your nostrils and becomes loathsome to you; because you have rejected the Lord" (Num. 11:20). The next day, God sent quail that fell in piles all around the Israelites' camp about three feet deep, so that the Israelites spent the next two days gathering them. Scripture tells us that the person who gathered the least gathered 110 bushels of quail (see Num. 11:32). We then read, "While the meat was still between their teeth, before it was chewed, the anger of the Lord was kindled against the people, and the Lord struck the people with a very severe plague. So the name of that place was called Kibroth-hattaavah [meaning, 'the graves of greediness'], because there they buried the people who had been greedy" (Num. 11:33-34).

God killed people who were greedy, and their greed only related to food. Paul wrote, "These things happened as examples for us" (10:6).

13:3 Here we learn that it is possible to give all one's possessions to feed the poor but not have love. Such a person must be motivated by some form of selfishness, perhaps to receive the praises of people. Thus we see the importance of checking our motives when we assist those with pressing needs. Giving in secret is a good way to avoid selfish giving.

16:1-4 Paul instructed each of the Christians of Galatia and Corinth to "put aside and save, as he may prosper" on behalf of a collection for the poor believers in Jerusalem. This indicates that he was not writing to wealthy people who could liquidate some of their assets in order to give, but to those who lived week by week from their earnings. Their "prospering" consisted of what they earned above what they needed each week when the collection was made. To "prosper" in this context certainly didn't mean that one had an abundance of wealth, but simply that one had more than he needed, thus enabling him to share with others.

I mention this because a favorite proof text for some prosperity preachers is 3 John 2. There the apostle John wrote to Gaius, "I pray that in all respects you may prosper and be in good health, just as your soul prospers" (emphasis added). John was not praying that Gaius would become fabulously wealthy so that he could disobey Jesus and lay up earthly treasures for himself. Rather, he was praying that God would bless Gaius with more than he needed so that he could continue to experience the joy of giving and laying up heavenly treasures. What a blessing it is to have more than you need in order to be an agent of God's blessing. As Jesus said, "It is more blessed to give than to receive" (Acts 20:35).

Note that this was an offering for poor Christians, a common practice in the early church (see Acts 11:27-30; 24:17; Rom. 15:25-28; 1 Cor. 16:1-4; 2 Cor. 8-9), a true expression of Christian love.

2 Corinthians

6:10 Here Paul describes himself and his associates as being “poor” and “having nothing,” hardly the picture of material wealth. Yet, although he was poor, Paul had the satisfaction of “making many rich.” He obviously did not mean that he made other people materially rich, but spiritually and eternally rich, a much more significant wealth. If Paul had somehow been able to make others materially rich, we would have to wonder why he didn’t make himself materially rich as well, if by no other means, at least by the offerings he received from all the people he made materially rich.

Just two chapters later in this epistle, Paul used a similar expression that is often used as a proof text for modern prosperity preachers. In 8:9 we read, “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.”

Some prosperity preachers claim that it is material poverty and material wealth that Paul had in mind throughout this entire verse. That is, Jesus was *materially* rich in heaven, but He became *materially* poor in His incarnation, living with little all His earthly life. The result of His material poverty is that we can supposedly become materially rich. Bigger houses, more expensive clothing, and exotic vacations are now ours to be claimed by faith because Jesus became poor that we might become rich.

It is certainly true that Paul was speaking of material wealth when he wrote that Jesus was rich but became poor. We could think of Jesus as being very wealthy in heaven, walking on streets of gold, but becoming very poor by comparison during His incarnation.

There is certainly good reason to doubt, however, that earthly, material wealth was the benefit Paul had in mind when he wrote of our becoming rich because of Christ’s poverty. Such an interpretation stands in contradiction to its immediate biblical context (not to mention the entire context of the New Testament). Paul was writing to the Corinthians in chapters 8 and 9 to admonish them to participate in an offering for poor Christians. If Jesus became poor so that Christians might become materially rich on earth, why were there any poor Christians who needed an offering? Let them claim their gospel right as “king’s kids”! And why did Paul describe himself as being poor in 6:10? Why didn’t he also claim his rightful, earthly, material wealth that Jesus made possible?

Also keep in mind that just because Paul was writing about material wealth or poverty in one part of a sentence, that doesn’t prove that he was talking about material wealth in another part of the same sentence. For example, Jesus Himself said to the poor believers in Smyrna, “I know your tribulation and your *poverty* (but you are *rich*)” (Rev. 2:9, emphasis added). Who would debate that Jesus was saying that the Christians in Smyrna were material poor and also materially rich? No, Jesus was saying that they were materially poor but spiritually rich, and He said it all in one sentence.

When Paul wrote that Jesus became poor that we, through His poverty, might become rich, his meaning was similar to what he wrote just 33 verses earlier, when he said that he himself was poor, yet made others rich. Jesus, because of His incarnation and death on the cross (during which He lost even His clothing, the ultimate poverty), has provided spiritual and eternal riches for us beyond our dreams. So too, Paul, impoverished as he was at times, through His ministry was able to make many people spiritually wealthy through the gospel.

8:1—9:15 (I have fully commented on 8:9 in the previous comments regarding 6:10.) These two chapters beautifully reveal a full and balanced picture of Christian stewardship. An honest reading here exposes many modern myths.

The occasion was the receiving of an offering by Paul from the churches on behalf of poor believers. He began by informing the Corinthians of what had recently happened among the churches of Macedonia. Even though they were suffering “an ordeal of affliction” as well as “deep poverty” (8:2), they had given liberally. In fact, by God’s grace, and without being pressured, they had given even “beyond their ability” (8:3), to the degree of “begging...with much entreaty for the favor of participation in the support of the saints” (8:4). The Macedonian Christians were the ultimate cheerful givers, and Paul expected that the Corinthian Christians would follow their example.

Paul stressed that one’s giving is limited by his resources (see 8:12) but that one’s responsibility is also determined by his resources (see 8:13), twice using a word that is almost anathema in capitalistic vocabulary, the word *equality* (see 8:13-15). If one Christian has abundance, he should use it to supply another Christian’s need (see 8:14). And if that formerly-poor Christian prospers while the formerly-prosperous one becomes needy, their roles should then be reversed (see 8:14). It amounts to nothing more than “loving our neighbors as ourselves” and “doing unto others as we would have them do unto us” (see Mark 12:31; Luke 6:31). This is perhaps the most foundational principle of Christian stewardship, yet one that professing Christians in wealthy countries have ignored. God loves all His children equally; thus, those with more should share with those who have less, and it’s just that simple.

Paul also understood the need for accountability in the administration of such benevolence projects, and he was careful to insure that the offering he received would be used for the purpose for which it was collected. A number of men who had proven their trustworthiness would be involved in the project (see 8:16-23). Financial accountability is of utmost importance in corporate offerings to the poor, otherwise people are given an excuse to cling to their treasures, claiming that their potential gifts might be mishandled.

The Corinthians had previously promised a “bountiful gift” (9:5), which would of course be made possible only by bountiful giving. Thus Paul cautioned against covetousness (or better translated greed)³ that might affect the Corinthian’s giving (see 9:5). Here again, we clearly see that covetousness/greed is not just an attitude; it is an attitude revealed by actions. If the Corinthians yielded to greed, they would give less. Their selfish *attitude* would affect their *actions*.

Paul continued with a warning to those who might yield to greed and a promise to those who would be generous: “Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully” (9:6).

Paul was not revealing “divine secrets for abundant prosperity,” encouraging his readers to “sow a big financial seed and reap abundant riches” so that they could then own many possessions and enjoy a lavish lifestyle, as some prosperity preachers might want us to believe. If he was, then he was promoting the very thing he was warning against in 9:5, that is, greed. If people give just so they can grow rich and have many possessions, that is nothing more than giving from a motive of selfishness. Giving to get is hypocritical—it is selfishness under the guise of love.

Thus, the reason one should want to “sow bountifully” and thus “reap bountifully” is so one can “sow even more bountifully,” blessing more people. This truth Paul plainly repeats three times in the next few verses:

And God is able to make all grace abound to you, that always having all sufficiency in everything, you *may have an abundance for every good deed*; as it is

³ The word translated *covetousness* here is translated *greed* in Luke 12:15; Rom. 1:29; Eph. 5:3; Col. 3:5; 1 Thes. 2:5; and 2 Pet. 2:3, 14.

written, "He scattered abroad, he gave to the poor, His righteousness abides forever." Now He who supplies seed to the sower and bread for food, *will supply and multiply your seed for sowing* and increase the harvest of your righteousness; you will be enriched in everything *for all liberality*, which through us is producing thanksgiving to God (9:8-11; emphasis added).

Once a sower reaps, he then must decide what to do with his harvest. If he still has more than he needs, and there are still others with pressing needs, then there is no doubt what he should do. His former self-denial certainly wouldn't give him the right to be greedy now. The whole reason to reap is not so one may lay up earthly treasures in disobedience to Christ, but so that one may sow some more.

What constitutes sowing that is "sparing" or "bountiful"? That, of course, is different for each person. The widow who put her two copper coins into the treasury gave more than all the rich people who put in large gifts, according to Jesus (see Mark 12:41-44). She "sowed bountifully" while they "sowed sparingly," even though their gifts were much larger. What impresses God is self-denial. Bountiful and sparing sowing are determined by what one keeps.

Another reason the Corinthians should give liberally was because it was an opportunity for them to show their faith by their works. Their giving was an indication of their "obedience to [their] confession of the gospel of Christ" (9:13). Those who believe the gospel of Christ act like it, obeying Christ and loving the brethren.

Finally, Paul also instructed each of the Corinthians to "do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver" (9:7). This verse has often been ripped from its context and twisted to relieve the consciences of selfish people. They are told, "God wants only what you can give cheerfully, so let that be your gauge. Only give what you can give without grudging." Consequently, greedy people give little or nothing, demonstrating no self-denial or love, and think God approves, since He doesn't want what they can't give cheerfully.

Paul, however, was not trying to make greedy people think that God is comfortable with their greed, as the context so clearly reveals (see 9:5). He was trying to help each person consider what is in his heart. If one is giving under compulsion or grudgingly, he is not giving because he loves needy brethren. By the same token, the reason God "loves a cheerful giver" is because a cheerful giver is motivated by love for God and neighbor. He finds joy in sacrificing on behalf of those with pressing needs because he loves them. The one who gives grudgingly or under compulsion, however, reveals a greedy heart, and thus gives hypocritically, because he is doing what his heart would prefer not to do. Thus, it would be better for him not to give at all, but let him not think that God approves of him in either case. God wants him to repent of his selfishness, be transformed by His grace, and become a cheerful giver who denies himself with joy. God, and only God, can turn greedy people into cheerful givers. They then become imitators of Him, who gave sacrificially from a heart of grace and love (see 9:15).

10:14-16 Paul expressed his hope to preach the gospel in the future, with the help of the Corinthian Christians, beyond the regions of Corinth. This is a perfect example of church/missionary partnership, working together to fulfill the Great Commission.

11:7-9 While Paul was preaching the gospel in Corinth, he received no money from them, as we previously learned reading 1 Cor. 8:6-15. This fact was apparently used against him by certain false apostles (see 11:1-4, 12-15, 20-33) to somehow undermine the legitimacy of his ministry (see also 12:11-18).

11:27 Reluctantly boasting of his devotion to Christ in order to authenticate his apostleship and win back the Corinthians' full affections, Paul mentioned some of the

hardships he had endured. They included temporary hunger and thirst as well as exposure to the elements, all for the sake of the gospel. If Paul were alive today, he would be disdained in many “Christian” circles as lacking faith for prosperity.

12:11-18 Again, the issue of Paul’s not receiving money from the Corinthians surfaced. From his repeated defense, it once more seems that this fact was somehow being used against him by certain false apostles. We don’t know the particulars, however.

Paul promised that on his next visit he would again not be a burden to the Corinthian believers (see 12:14). The reason, he said, is because he wasn’t seeking to gain their money, but was seeking them (see 12:14). He also added, “Children are not responsible to save up for their parents, but parents for their children” (12:14).

This principle and practice is certainly endorsed by Paul through his using it to explain and justify his own actions. Thus, Christian parents may rest assured that they have a legitimate reason to save some money on their children’s behalf if possible, to help them get a start in life. This can be considered part of parents’ God-given responsibility to provide for their own children. On the other hand, parents sometimes foster their children’s irresponsibility by providing too much for them. A balance is needed.

Galatians

2:10 Considering the context of the first two chapters of Galatians (Paul’s defense of his gospel of grace), this verse almost seems out of place. It is not, however, because Peter, James, John and Paul all believed that ministering to the poor was an essential part of what it meant to follow Christ.

3:10-14 These verses are often used as proof texts for prosperity preachers. Before we consider their reasoning, however, let us not forget everything we’ve learned from pertinent New Testament passages already, as well as what we just read in Galatians 2:10 about the importance of ministering to the poor. Also, let us keep in mind that the same man who wrote these verses also wrote that no greedy / covetous person will inherit the kingdom of God (see Eph. 5:3-6).

According to what is written in the Mosaic Law, anyone who didn’t keep the entire Law was “under a curse” (3:10). Paul directly quoted the last verse in Deuteronomy 27 to prove this fact (see 3:10).

In the very next verses in Deuteronomy, in fact in all of chapter 28, Moses told the Israelites the specific blessings that would be enjoyed by those who kept the Law (see Deut. 28:1-14), as well as the specific curses that would be suffered by lawbreakers (see Deut. 28:15-68). The specific curses certainly included material poverty (see Deut. 28:17-18, 29-31, 33, 38-40, 42-44, 47-48, 51-63), as well as sickness, disease, war, famine, and deportation to a foreign land.

Paul wrote, “Christ redeemed us from the curse of the Law, having become a curse for us” (Gal. 3:13). Prosperity preachers argue that, since we’ve been redeemed from the Law’s curse, we’ve been redeemed from the curse of poverty that is part of the Law’s curse.

I have no objection to such teaching, as long as we are talking about being redeemed from what the *Bible* refers to as poverty as opposed to what North Americans refer to as poverty. If we will do that, then Jesus taught the very same thing, promising His followers that God will supply the needs of His children, supplying their food and covering (see Matt. 6:25-34). Let us not overlook, however, the fact that Jesus only promised to supply the needs of those who sought first His kingdom, which certainly includes obeying everything He commanded regarding stewardship. Thus, those who

attempt to claim God's promise to supply their needs while neglecting what He said about stewardship are fooling themselves.

Now back to our text. If Paul was saying that we are redeemed from the curses promised to law-breakers in Deuteronomy 28, then we must first ask if we are suffering those curses. Specifically, are any of us suffering the kind of poverty described in Deuteronomy 28:17-18, 29-31, 33, 38-40, 42-44, 47-48, 51-63? Very few, if any of us, are suffering anything close to what is described there. Most people in North America, even those who are unsaved, would identify more with the blessings of prosperity described in Deuteronomy 28:4-5, 8, 11-13. Why then do we imagine that we need to claim our redemption from the Law's curse of poverty if we aren't experiencing that curse, but are already enjoying the blessings?

Prosperity preachers sometimes attempt to show a correlation between the Israelites when they were delivered from Egypt and New Testament Christians, pointing out how God prospered the Israelites by their plundering of the Egyptians. Thus, we too, should supposedly expect abundant wealth now that we've been delivered from the kingdom of darkness.

Are we, however, really economically comparable to slaves prior to our salvation? North American Christians, already extremely wealthy by the world's standards, are more comparable to the Egyptians, who became rich at the expense of the slavery of others. We, above all people on earth, should be content as well as generous, holding so much of the world's wealth in our hands. For us to "believe God" for more wealth so we can live in greater self-indulgence must be reprehensible in God's eyes.

Prosperity preachers also want to convince us that "the blessing of Abraham," of which Paul wrote in 3:14, is another promise that God will make us rich. Because God made Abraham rich, if we receive "the blessing of Abraham" that is promised to the Gentiles, we will also become rich. *Abraham's Blessings are Mine* is a favorite song and sermon topic.

I must wonder, however, why these preachers don't claim that they will live in a tent, like Abraham did all of his life (see Gen. 12:8; 13:3, 18; 18:1-2, 6, 9-10). Or why they don't claim that they will have a child in their old age, also like Abraham, since Abraham's blessings are theirs!

In reality, the "blessing of Abraham" of which Paul wrote, is a reference to God's promise to Abraham that in his seed "all the nations of the earth [would] be blessed" (Gen. 22:18), as the context reveals (see 3:8-9, 16). That singular seed, as Paul explained in 3:16, is Christ, and everyone who is in Him is truly blessed in many ways. Thus, in 3:14, Paul was only describing how Christ, who became the curse that redeemed us from the Law's curse, fulfilled God's promise to Abraham that all the nations would be blessed in his seed.

Two things I have often observed about those who follow the teaching of the prosperity preachers.

One is that they usually aren't very prosperous at all, but maintain some appearance of prosperity through borrowing money. Yet, not having to borrow is one of the facets of the prosperity that God promised Israel (see Deut. 28:12). The primary reason such people borrow is because of their lack of contentment with what they possess, and because of the desire to appear prosperous, which is nothing more than pride. I found that when I became content with what God gave me, I was soon out of debt, and I was enabled to give more. If I own an eight-year-old car debt-free worth \$3,000, and someone else drives a one-year-old car worth \$20,000 on which they owe \$23,000, who is more prosperous?

Second, a small percentage of the disciples of prosperity preachers are indeed wealthy by American standards, and they live luxuriously. This is often because greedy people are attracted to teaching that they think will help them become even wealthier. These people will agree to tithe (which requires little if any self-denial on their part), but

they can only be motivated to do so by the promise of a big return on their giving. Every financial achievement they consider a direct blessing from God (in spite of the fact that nonbelievers receive the same “blessings” when they put forth the same effort), which in turn seals their deception to a greater degree. These kinds of people are in for a rude awakening when they stand before Christ’s judgment seat.

The primary people who really get rich as a result of modern prosperity preaching are the prosperity preachers themselves, who are always encouraging people to sow financial seeds into their ministries, promising them riches in return.

5:14 God clearly stated the standard by which we are to love our neighbors: as ourselves. Some have twisted this commandment, teaching that it is, first of all, a commandment to love ourselves, because we must first love ourselves if we are to love our neighbor as ourselves. Therefore, we must work on loving ourselves more. This interpretation effectively nullifies the very purpose for the commandment.

Paul once said that husbands should “love their own wives as their own bodies” (Eph. 5:28). He certainly wasn’t trying to convince husbands to work on first loving their own bodies so that they could then really love their wives. Rather, he was stating what is obvious, that all husbands naturally love their own bodies, which is why they take care of them. Likewise, they should love their wives just as they naturally love their own bodies. This becomes obvious in the very next verse, where Paul says, “For no one ever hated his own flesh, but nourishes and cherishes it” (Eph. 5:29).

So, too, God knows that people naturally love themselves. Self-interest is endemic. All people are very much wrapped up in their own comfort, fulfillment, happiness and so on. No one needs to work on loving himself more, regardless of what today’s pop psychologists want us to believe. The whole problem with the world is that people *only* love themselves, and they don’t love their neighbors. This is called sin.

Thus, God commands us to love others as we love ourselves, being interested in their fulfillment and happiness as we naturally are in our own. If we love our neighbor as ourselves, will that affect what we do with our money and possessions?

5:22-23 If one is manifesting the fruit of the Spirit, particularly love, kindness, goodness and self-control, will it have any affect on what he does with his money and possessions?

6:2 The phrase, *the law of Christ*, is found only twice in the New Testament, here and in 1 Corinthians 9:21. In both cases, it is clear that the law of Christ is something that Christians are supposed to obey. It seems reasonable to conclude that the law of Christ consists of everything Jesus commanded, just as the Law of Moses consists of everything Moses commanded. Jesus told His apostles to make disciples, teaching them to obey everything He had commanded them (see Matt. 28:19-20).

The Law of Moses can be summarized by the commandment to love one’s neighbor as one’s self, or to treat others as you want to be treated (see Matt. 7:12; Rom. 13:10; Gal. 5:14). Perhaps the law of Christ can also be summarized by His commandment to love each other as He has loved us (see John 13:34). Those who bear the burdens of fellow believers are certainly fulfilling this law, imitating Christ’s love for all of us.

Since His love for His own is the standard by which we are to love each other, may I point out that there is no evidence that Jesus enjoyed a higher standard of living than His apostles. He shared with them what was His, and their needs were met from a common treasury (see John 12:6; 13:29). He loved them as Himself, of course, perfectly obedient to the second greatest commandment. If we obey the law of Christ, will we not share our material substance with our impoverished brothers and sisters in Christ, bearing their financial burdens?

6:6-10 What did Paul mean when he wrote, “For the one who sows to his own flesh shall from the flesh reap corruption, but the one who sows to the Spirit shall from the Spirit reap eternal life”? (6:8). What is the “seed” that we sow into these soils of flesh and Spirit? What is the “corruption” that is reaped from sowing to the flesh? And how is it that “eternal life” is reaped by sowing to the Spirit?

These questions can be answered by considering the immediate context. Paul wrote in the previous chapter of the battle between the flesh and Spirit that every Christian faces: “But I say, walk by the Spirit, and you will not carry out the desire of the flesh. For the flesh sets its desire against the Spirit, and the Spirit against the flesh; for these are in opposition to one another, so that you may not do the things that you please” (Gal. 5:16-17).

Paul continued by describing the “deeds of the flesh,” which included “immorality...idolatry...strife...drunkenness” and so on, warning that “those who practice such things shall not inherit the kingdom of God” (Gal. 5:21). Obviously, if Christians face a battle between the flesh and Spirit, then it is possible for them to yield to the flesh, practicing the very sins against which Paul warned. The result could ultimately be that they would not inherit the kingdom of God. That is precisely why Paul was warning the Galatian Christians (see Gal. 5:21).

Of course, those who believe, contrary to Scripture,⁴ that a truly saved person could never forfeit his salvation have difficulty accepting this interpretation. And since they can’t argue against the fact that all Christians face the battle of the Spirit and flesh, nor can they debate that those who practice the deeds of the flesh will not inherit God’s kingdom, they are left to redefine what it means to inherit God’s kingdom. They usually claim that it doesn’t mean that one won’t get into heaven, but that one will forfeit inheriting all of God’s blessings on the earth.

I have, however, already proved that the phrase, “inherit the kingdom of God,” as Paul uses it, is clearly a reference to entering into heaven. In 1 Corinthians 15:50, Paul wrote, “Flesh and blood cannot *inherit the kingdom of God*; nor does the perishable inherit the imperishable” (emphasis added). Paul then continued by revealing how God will change our bodies from being mortal to immortal when we inherit the kingdom of God.⁵ Obviously, he was referring to the future time when we enter heaven.

All this being so, it is quite possible for authentic Christians to forfeit their salvation by returning to the practice of sin.⁶ That is what is meant by the phrase, “sowing to the flesh.” Those who practice the deeds of the flesh reap the harvest of “corruption,” or as the NIV translates it, “destruction.” Note that in the passage under consideration, Paul contrasts the reaping of corruption/destruction with the reaping of eternal life, leading us to believe that corruption/destruction is a reference to eternal death and damnation.

On the other hand, “sowing to the Spirit” is a reference to following and being obedient to the indwelling Holy Spirit. One who does so will be characterized by the “fruit of the Spirit,” which Paul listed in 5:22: “love, joy, peace, patience, kindness, goodness, faithfulness, gentleness [and] self-control.”

This interpretation of what it means to “sow to the Spirit” is buttressed by the two verses that follow the verse containing the phrase. Paul wrote, “And let us not lose heart in doing good, for in due time we shall reap if we do not grow weary. So then, while we

⁴ See, for example, Matt. 18:21-35; 24:4-5, 11-13, 23-26, 42-51; 25:1-30; Luke 8:11-15; 11:24-28; 12:42-46; John 6:66-71; 8:31-32, 51; 15:1-6; Acts 11:21-23; 14:21-22; Rom. 6:11-23; 8:12-14, 17; 11:20-22; 1 Cor. 9:23-27; 10:1-21; 11:29-32; 15:1-2; 2 Cor. 1:24; 11:2-4; 12:21-13:5; Gal. 5:1-4; 6:7-9; Phil. 2:12-16; 3:17-4:1; Col. 1:21-23; 2:4-8, 18-19; 1 Thes. 3:1-8; 1 Tim. 1:3-7, 18-21; 4:1-16; 5:5-6, 11-15; 6:9-12, 17-19, 20-21; 2 Tim. 2:11-18; 3:13-15; Heb. 2:1-3; 3:6-19; 4:1-16; 5:8-9; 6:4-9, 10-20; 10:19-39; 12:1-17, 25-29; Jas. 1:12-16; 4:4-10; 5:19-20; 2 Pet. 1:5-11; 2:1-22; 3:16-17; 1 John 2:15-2:28; 5:16; 2 John 6-9; Jude 20-21; Rev. 2:7, 10-11, 17-26; 3:4-5, 8-12, 14-22; 21:7-8; 22:18-19.

⁵ In Matthew 25:34, Jesus also used the expression, “inherit the kingdom,” in reference to entering into heaven.

⁶ For further information about the believer’s conditional security as well as God’s discipline of wayward believers, see pp. 184-208 in my book, *The Great Gospel Deception*.

have opportunity, let us do good to all men, and especially to those who are of the household of the faith” (Gal. 6:9-10). If we continue “doing good...especially to those who are of the household of the faith,” not losing heart, “we shall reap” eternal life.⁷ Thus we see that “sowing to the Spirit” and “doing good” are used synonymously.

Clearly, “doing good” and “sowing to the Spirit” include the sharing of our material resources with other Christians. This, in fact, is the initial reason Paul wrote what he did in this passage, as he began it by saying to his readers, “And let the one who is taught the word share all good things with him who teaches” (6:6). True believers in Jesus want to learn and grow spiritually. Thus they will avail themselves to the ministry of God-called teachers, to whom they have a responsibility to support materially. Supporting such teachers is one aspect, among many, of “sowing to the Spirit.”

Ephesians

4:17-19 Here again, Paul declares that greediness, like sensuality and impurity, is a sin that characterizes one as being unsaved.

4:28 Paul expects the former thief to do just the opposite of what he used to do. Not only should he cease taking from others what does not belong to him, he should also work to gain more than he needs so that he can give of his surplus to others. This should be the motivation for any Christian who labors, not just former thieves.

5:3-6 The Greek word translated *greed* in verse 3 (*pleonexia*) comes from the root word that is translated *covetous* in verse 5 (*pleonektes*). It is obvious that Paul saw little difference between these two Greek words, as we compare his triplet in verse 3, *immorality, impurity and greed*, with his parallel triplet in verse 5: *immorality, impurity and covetousness*.

Greed should be not “even be named” (5:3) among Christians, as Paul says, because it is so improper among saints, a word that means “holy ones.”

Paul also equates greed/covetousness with idolatry, because it amounts to serving another god (see 5:5). He is only echoing Jesus’ teaching about the impossibility of serving two masters. For this very reason, no covetous person has “an inheritance in the kingdom of Christ and God” (5:5). Greedy/covetous people will go to hell. Paul solemnly warns against being deceived in this matter, because God hates greed. His wrath will one day fall in fury, in part, because of that very sin. How foolish it is to think that one can be a Christian and greedy.

6:5-9 Clearly, there were Christians in Paul’s day who had slaves (see also Col. 4:1; 1 Tim. 6:2). Is not the holding of slaves an indication of opulent wealth and selfishness? Not necessarily.

According to Wayne A. Grudem, a professor at Trinity Evangelical Divinity School, first-century slaves “were generally well treated and were not only unskilled laborers but often managers, overseers, and trained members of various professions (doctors, nurses, teachers, musicians, skilled artisans). There was extensive Roman legislation regulating the treatment of slaves. They were normally paid for their services and could expect eventually to purchase their freedom.” Thus, Grudem informs us that, “the word ‘employee’, though not conveying the idea of absence of freedom, does reflect the

⁷ Because salvation is only secure for those who continue to believe in and follow Jesus, Scripture speaks of salvation as something that believers experience in the present tense and as something they can experience in the future.

economic status and skill level of these ancient 'slaves' better than either of the words 'servant' or 'slave' today."⁸

For this reason, the Christian masters to whom Paul writes, who lived within the framework of the Roman economic system, were very much like modern employers, and their slaves were very much like modern employees who sign legal contracts to work for a specified time period. And certainly it is not wrong to own one's company or farm and employ others, as long as one treats his employees as he would want to be treated as an employee, and as long as one uses his personal profits from his business according to God's will.

Philippians

2:3-7 If we "do nothing from selfishness" and "regard one another as more important than" ourselves, looking out "for the interests of others," that will be the end of selfish spending and the beginning of real Christ-like generosity. For many Christians, obedience to these commands would mean dramatically scaling down their standard of living so that they could be enabled to share more. If they did, they would certainly be imitating Jesus, who dramatically "scaled down" in His incarnation in order to save us.

2:25-30 As we will discover in the fourth chapter, the Philippians had recently sent an offering to Paul, delivered by a man named Epaphroditus who apparently became deathly ill on his journey.

3:17-20 Here Paul contrasts Christians with non-Christians, writing that the latter are those who "set their minds on earthly things" (3:19). The former, whose citizenship is in heaven, have their minds focused on the return of their heavenly Savior. Thus, they are always thinking about how they can be more prepared to see Him, and every earthly thing, including every possession, is considered in the light of eternity.

4:10-19 As Paul closes his letter, he expresses his gratitude for the offering he has received from the Philippians via their messenger, Epaphroditus. As those who believed the gospel, the Philippian Christians naturally wanted to help one whom God was using to take the gospel to others. What a privilege it is to "participate in the gospel" (see 1:5) by supporting God's messengers!

Paul made it clear that, although he "rejoiced in the Lord greatly" when he received their gift, it wasn't because he was in "want" (4:11) that is, suffering destitution, although he admitted to being in an "affliction" (4:14). His joy had more to do with the fact that the Philippians were laying up heavenly treasures, or as Paul beautifully said it, "Not that I seek the gift itself, but I seek for the profit which increases to your account" (4:17).

Even prior to the arrival of Epaphroditus, Paul was content in his circumstance by the power of Christ (see 4:11, 13). He had learned to "get along with humble means" as well as "live in prosperity" (4:12).

Of course, when Paul referred to being periodically prosperous, he did not mean that there were times when he lived in lavish luxury and self-indulgence. That would make him a hypocrite, since he instructed the Philippians to "do nothing from selfishness" (2:3) and so on. Paul more clearly defined the periodic prosperity he enjoyed in verse 12. When he was prosperous, he was "filled" rather than "hungry." When he was prosperous, he had an "abundance," that is, more than he needed, contrasted with when he found himself "suffering need." As a result of the Philippians' offering, he was now

⁸ Wayne Gruden: *1 Peter of the Tyndale New Testament Commentaries* (Inter-Varsity Press: Leicester, England; 1988) p. 124.

again enjoying an “abundance” and was “amply supplied” (4:18). Obviously, he did not mean that he could now live in luxury like a modern prosperity preacher, as he was in jail when he wrote those words. Yet Paul considered himself prosperous even while incarcerated.

The gift sent by the Philippians was sacrificially given (see 4:18), and “well-pleasing to God” (4:18). Paul was confident that because the Philippians had “sought first God’s kingdom” (see Matt. 6:33), God would keep His promise to supply all their needs “according to His riches in glory” (Phil. 4:19). The only Christians who can rightfully claim the promise of 4:19 are those who meet the conditions of the promise thereby imitating the Philippians.

Colossians

3:1-7 Christians are obviously subject to the temptations of immorality, impurity and greed, otherwise Paul would not have admonished the Colossian Christians to “consider the members of [their] earthly body as dead” (3:5) to those sins. We may have formerly “walked” (3:7), or lived, in them, but now we must avoid them at all costs. Those who want to please God will not want to be guilty of these sins because “the wrath of God will come” (3:6). As those who are spiritually alive, we should now set our minds “on the things above, not on the things that are on earth” (3:2).

Notice that Paul, once again, equated greed with idolatry, the worship of a false god (see 3:5). His teaching about money was, of course, perfectly consistent with Christ’s.

1 Thessalonians

2:3-9 It is quite possible to do the right thing for the wrong reasons. Our motives may be hidden from people, but they are known to God, “who examines our hearts” (2:4). No one should preach the gospel in order to enrich himself. We have to wonder, however, how many modern “ministers” preach the gospel “with a pretext for greed” (2:5) when the majority of their sermons are designed to motivate people to give to their “ministries” and they live in lavish luxury. In many congregations, the pastor is the wealthiest member. How do these pastors compare to Paul, who labored “night and day, so as not to be a burden” (2:9) to the Thessalonians?

On the other hand, pity the poor pastor whose congregation is too stingy to support him! That is a form of greed on the part of the congregation. Paul wrote, “the Lord directed those who proclaim the gospel to get their living from the gospel” (1 Cor. 9:14). He also wrote, “Let the elders who rule well be considered worthy of double honor, especially those who work hard at preaching and teaching” (1 Tim. 5:17).

4:9-12 The “love of the brethren” does not consist solely of warm sentiments within the heart, but includes (among other things) working hard so as not to be a burden upon others. Laziness is a sin because it violates the second greatest commandment. One who loves his neighbor as himself would not expect to be supported by his neighbor’s labor when he is capable of supporting himself.

This is not to say that we have no obligation to assist those with pressing needs. If, however, the needy one is capable of work but lazy, no one is obligated to assist him (see 2 Thes. 3:10). He should be left in his laziness until Proverbs 16:26 becomes a reality to him: “A worker’s appetite works for him, for his hunger urges him on.” When charity removes the incentive to work from those who are capable of work, such charity is void of authentic love, hurting those it is supposed to help.

2 Thessalonians

3:6-12 Paul addressed more pointedly a problem that he alluded to in his first letter to the Thessalonians (see 2 Thes. 4:11-12). Some of the Thessalonian Christians were “leading an undisciplined life, doing no work at all, but acting like busybodies” (3:11). Such behavior is a violation of the second greatest commandment, because we won’t want to be a burden on someone if we love that person. Lazy people should not expect or receive charitable assistance. If those who are capable of work are unwilling to work, they should be allowed to go hungry.

I read some years ago about a pastor who was periodically visited by unemployed men requesting financial help. He would ask them, “Have you searched for a job?” They would always reply in the affirmative but explain that no work was available. “Would you be willing to work if I could find a job for you?” would be the pastor’s second question. Again, the answer would always be in the affirmative. Finally, the pastor would say, “Out behind the church is a cord of wood that needs splitting, and there’s an ax in a shed beside it. Go out and split as much wood as you can, and then come see me, and I’ll pay you fairly.” In almost every case, the men would thank the pastor for the job, walk out the door, and never return.

1 Timothy

2:9 To spend excessive time and money on one’s outward appearance is nothing more than vanity, a form of selfishness. Better to spend your money on providing clothing for the naked than in elaborately decorating your body to gain the stares of others. Immodest dress is also displeasing to God, as it can cause the opposite sex to stumble into impure thoughts and actions. God is looking for “the beauty of holiness” (Psalm 96:9, KJV).

3:3 A candidate for overseer, which is the same office as biblical pastor (shepherd) and biblical elder (compare Acts 20:17, 28; 1 Pet. 5:1-2; Tit. 1:5-7), must be “free from the love of money.” How does one know if he is free from the love of money? The author of the book of Hebrews (perhaps Paul, who authored 1 Timothy as well), wrote, “Let your character be free from the love of money, being content with what you have” (Heb. 13:5). Thus, biblical pastors display contentment with what they have, and those who don’t should be avoided.

Later in this same epistle, Paul definitely links discontentment with the love of money. There he wrote, “If we have food and covering, *with these we shall be content*. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang” (1 Tim. 6:8-10, emphasis added).

3:8 A fondness for illegitimate gain disqualifies candidates for the office of deacon, as well as the office of elder (see Tit. 1:5-7).

5:3-16 The primary theme of this passage is the church’s responsibility to support worthy widows who would otherwise be destitute. Because a major part of church-life was taking care of the poor, naturally it was something of which people might take advantage. Good stewardship made it necessary to lay down strict ground rules. The church should provide only for those who are “widows indeed” (5:3, 5, 16). What characterizes a “widow indeed”?

Paul first stated that the church should not support those widows who have children or grandchildren who can support them. In fact, in terms that couldn’t be stronger, Paul

declares that the church shouldn't support anyone who has family members who can provide assistance. Any professing Christian who "does not provide for his own [his household and extended family], and especially for those of his own household...has denied the faith, and is worse than an unbeliever" (5:8).

Second, the church should only provide for widows who were and are wholly devoted to Christ, as evidenced by their prayer lives, their good reputations, and their deeds of mercy and kindness (see 5:5, 10). A widow who "gives herself to wanton pleasure is dead even while she lives" (5:6). She has no warrant to claim to be Christ's follower; nor is the church obligated to subsidize her carnal life.

Third, the church should only support older widows, at least sixty years of age, who are unlikely to be remarried. Younger widows should seek to be remarried and supported by their husbands (see 5:9-14).

It seems as if qualifying widows practically became employees of the church, as they apparently took a pledge to Christ, a pledge of singleness and devotion (see 5:11-12). No doubt their ministry provided rich blessings to the body. What a contrast are they with so many modern widows who profess to be Christians but who live the final years of their lives in a continual testimony of their devotion to self.

Finally, if a female believer, out of devotion to Christ, provided food and covering for widows, that is a worthy ministry that relieves the church of some responsibility (see 5:16).

5:17-18 Biblical elders, who are the equivalent of biblical pastors and overseers (see Acts 20:17, 28; 1 Pet. 5:1-2; Tit. 1:5-7), are paid church employees. This is made clear, first by the language Paul uses in 5:17, which is similar to his language in 5:3, regarding "honoring" widows, and second by his expressions in 5:18.

Surely "double honor" at least indicates that elders should not be paid less than what they need, and probably indicates they should be paid more, giving them the blessed opportunity to have something to share.

6:3-10 To "suppose that godliness is a means of gain" (6:5) is obviously a wrong supposition, and one that is held by "men of depraved mind and deprived of the truth" (6:5). Because their lives consist of their possessions, because money is their god, because they find their joy in material things, because they have no higher goal than accumulating more, they foolishly think that the only reason someone might live in a godly fashion is to gain earthly wealth.

Lest Timothy think that he was saying that nothing was to be gained by godliness, Paul quickly states that godliness, when accompanied by contentment, is indeed a means of great gain (see 6:6). He was speaking, of course, of *eternal* heavenly gain, not temporal earthly gain, as he makes so clear in the very next verse. There he says that we can take nothing more with us at death than we brought with us at birth. Thus the godly person sees the utter foolishness of devoting his life to gaining what he must one day forfeit. Likewise, he is wisely content with what he has for the present, even if it is only food and covering (see 6:8). He knows that his contentment, an indication of his freedom from greed, will ultimately be a means of "great gain" (6:6), for he will one day live forever in heaven, since God, not mammon, is his Master. Beyond that, any sacrificial giving, made possible by his contentment with little, will reap for him abundant heavenly rewards.

Those who are not content with having only their needs met, that is, those who "want to get rich" (6:9), face inevitable temptations that plunge them, according to Paul, into "ruin and destruction" (6:9). Paul certainly had more than financial ruin and destruction in mind here. He was referring to temporal and eternal consequences. He, as well as other New Testament authors, frequently used the word *destruction* (Greek, *apoleia*) to signify eternal damnation (see Matt. 7:13; Rom. 9:22; Phil. 1:28; 3:19; 2 Thes. 2:3; Heb.

10:39; 2 Pet. 2:1, 3; 3:7, 16; Rev. 17:8, 11). The *King James Version* translates the last of part of this verse, “destruction and *perdition*” (emphasis added).

In the very next verse, 6:10, Paul makes it even more obvious that he was thinking not just of the temporal consequences of desiring to be rich, as he states that some believers began to love money and consequently “wandered away from the faith, and pierced themselves with many a pang.” To “wander away from the faith” is to no longer meet the qualification for salvation, that is, faith; thus one has forfeited his salvation. At death, unless he repents beforehand, he will be eternally condemned.

If desiring to be rich can result in eternal damnation, it would be helpful to know what it means to be “rich.” When we consider Paul’s contrast in 6:8-9, it seems he believed that anyone who had more than what he needed is rich: “And if we have food and covering, *with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction*” (emphasis added). If Paul had said, “If we have a three-bedroom house, two cars, and plenty of clothing, with these we shall be content. But those who want to get rich fall into temptation,” would we not assume he meant that anyone who isn’t content with a three-bedroom house, two cars, and plenty of clothing, is among those who “want to get rich”? Certainly.

Webster’s New World Dictionary defines the word *rich* no differently than Paul. It helps us to understand the modern definition of the word *rich* by comparing it with other synonyms:

Rich is the general word for one who has more money or income-producing property than is necessary to satisfy normal needs; *wealthy* adds to this connotations of grand living, influence in the community, a tradition of richness, etc. [a wealthy banker]; *affluent* suggests a continuing increase of riches and a concomitant lavish spending [to live in affluent circumstances]; *opulent* suggests the possession of great wealth as displayed in luxurious or ostentatious living [an opulent mansion]; *well-to-do* implies sufficient prosperity for easy living.⁹

Thus we see that our own modern definition of the word *rich* reveals that if one desires more than what “is necessary to satisfy normal needs,” then one desires to be rich. Let us not fool ourselves then, to think that Paul’s warning to “those who want to get rich” (6:9) applies only to those who long to be wealthy, affluent or live opulently. Most Americans don’t see themselves as being rich, yet billions of people in the world consider all of us to be very rich, and rightfully so. And still we strive to gain more. Discontentment is the driving force in our materialistic culture, and the American church appears to be keeping right in step. Consequently, we continually “fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction” (6:9).

The love of money is taking North Americans to hell by the millions, many of whom think they are Christians. Yet what North American would admit that he is guilty of either “the love of money,” or “longing for it”? I suspect very few. Even though our lives revolve around the acquiring and selfish spending of money, surely we don’t love it. Yet

⁹ *Webster’s Dictionary* likewise helps us understand the word *poor* by comparing it with common synonyms: “*Poor* is the simple, direct term for one who lacks the resources for reasonably comfortable living; *impoverish* is applied to one who having once had plenty is now reduced to poverty [an impoverished aristocrat]; *destitute* implies such great poverty that the means for mere subsistence, such as food and shelter, are lacking [left destitute by the war]; *impecunious* applies to one in a habitual state of poverty and suggests that this results from personal practices [an impecunious gambler]; *indigent* implies such relative poverty as results in a lack of luxuries and the endurance of hardships [books for indigent children].” By these definitions, God certainly does not want His children to be destitute, lacking food and shelter. And it could be said that He doesn’t want them to be poor, if “reasonably comfortable living” means having food and covering.

Paul made his point very clear. If one's needs are met and he is not content, longing for more, he loves money. Is this not also made clear in Hebrews 13:5: "Let your character be free from the love of money, being content with what you have." If one is not content with having his needs met, he loves money.

Into what kind of temptations, snares and "foolish and harmful desires" (6:9) do lovers of money inevitably fall? One temptation is to gain wealth by unrighteous means. If one has no desire to get rich, one is not tempted to do something unrighteous to enrich himself. Yet how many of us are doing something or investing in what we know to be sinful? And why? Because getting rich is more important to us than obeying God. We love money more than Him, and it is just that simple.

The greatest temptation that lovers of money fall into is the temptation not to love God as He should be loved, making money one's master. The one who is discontent with having his needs met, who longs for more, will be devoting his life to money, making it impossible for him to devote his life to God. "No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other" (Luke 16:13). It is impossible to serve God and mammon.

The lover of money also faces great temptation to act selfishly, not loving one's neighbor as he should (see 6:18), keeping what he ought to share, ignoring the second greatest commandment.

Does all this mean that every Christian should scale down to the point of having only food and covering? No, because as I've stated in an earlier chapter, our needs often exceed those bare necessities. However, Paul's words, which harmonize perfectly with what Jesus taught, indicate that every Christian should scale down to owning only what he needs (and there could be some variance from what one Christian needs compared to another depending on their circumstances). Those who have more or gain more than they need should generously share their excess, as Paul points out in 6:17-19 (the next passage we will consider).

6:17-19 In light of what we've just read eight verses prior to this passage, we don't have to wonder whom Paul means when he refers to "those who are rich" (6:17). They include everyone who has more than he needs, probably most people reading this book. What should they do?

First, because they will be tempted to think themselves as better than those who have less, Paul admonishes them not to be conceited, guarding themselves against pride (see 6:17).

Second, because they will be tempted to "fix their hope on the uncertainty of riches" (6:17), Paul reminds them to keep their hope fixed on God. To "fix one's hope on the uncertainty of riches" is to be looking to a better future because of what wealth might bring. This is a very "uncertain" hope indeed, because it may well be a hope that never materializes. Moreover, one who is hoping in riches is thinking selfishly and perhaps hoarding his excess, as he hopes for a better personal future.

In contrast, the one who is "hoping in God" is looking forward to the brighter eternal future that He promises, and thus doesn't have his hope set on the "uncertainty of riches." Neither is he yielding to the temptation to think only of himself, hoarding for his future, while others suffer lack. His hope is in God, who holds the future in His hands, who has promised to supply all our needs, and who often gives us more than we need, or as Paul says, "who *richly* supplies us with all things to enjoy" (6:17, emphasis added).¹⁰

¹⁰ Paul does not necessarily have yachts and mansions in mind here. Grateful people can enjoy what greedy people cannot—God's provision of food and covering, as well as what He gives us beyond those things, because the excess allows us the blessed opportunity to be a blessing to others, as well as lay up heavenly treasures. True enjoyment comes from knowing, loving and serving God.

For this reason, Paul's final instruction for those who have more than they need is "to do good, to be rich in good works, to be generous and ready to share" (6:18). Those who are "rich" should be equally rich in good works.

Moreover, because their hope is fixed on God and not on the uncertainty of riches, they should be living their lives with their eternal future, not just their temporal, earthly future in focus. By being generous and sharing, they will be "storing up for themselves the treasure of a good foundation for the future" (6:19), an echo of Jesus' promise to those who lay up heavenly, rather than earthly, treasures.

If they will do this, they will then "take hold of that which is life indeed" (6:19). To me, this sounds like salvation, the promise of true life, eternal life, which begins when one believes in Jesus with a living faith. The *King James Version* translates the last part of 6:19: "that they may lay hold on *eternal life*" (emphasis added). As I have stated previously, if Paul had written, "Instruct them to believe in Jesus so that they may take hold of that which is life indeed," we would have interpreted him to mean that one must believe in Jesus to be truly saved. Then why not interpret what he did write to be consistent with what the rest of the New Testament teaches, namely, that rich people must repent of greed if they hope to be saved?

2 Timothy

3:1-2 In Paul's list of what will make the "last days difficult times" (3:1), he first lists that "men will be lovers of self, lovers of money" (3:2). Many of us think that we are living in the last days, and it is quite possible that "the love of money" is the most prevalent sin in the world today, yet the one that is least recognized because of its pervasiveness. The church hardly recognizes it, and sometimes even promotes it. This should not surprise us, as Paul later wrote in this same letter that "the time will come when they will not endure sound doctrine; but wanting to have their ears tickled, they will accumulate for themselves teachers in accordance to their own desires; and will turn away their ears from the truth, and will turn aside to myths" (2 Tim. 4:3-4).

All of the various characteristics Paul lists of the ungodly during the end times (see 3:1-7) could be summarized by the first one Paul lists—"lovers of self." Certainly the love of money is a specific way that people reveal their love of self.

4:13 If Paul was so rich, as some want us to believe, why did he request that Timothy bring a cloak to Rome that he had left in Troas, 750 miles away? Surely he could have easily bought a new one with all his money, thus ensuring his warmth during the coming winter (see 4:21).

Titus

1:7-11 A fondness of "sordid gain" disqualifies one from being an elder/overseer as well as a deacon (see 1 Tim. 3:8). We gain a little better idea of what Paul means by the phrase "sordid gain" from 7:11, as he states that certain false teachers are motivated by sordid gain. They are making their money illegitimately, being paid for doing something that is in opposition to God's will. If a spiritual leader is receiving money for teaching people what is not true, he is guilty of making his money by "sordid gain." How many pastors, those who tickle people's ears by telling them what they want to hear, fall into this category? All of them. They are making their living illegitimately.

1:16; 2:14; 3:1, 8, 14 Five times in this short epistle Paul emphasizes the importance of believers doing good deeds. One's deeds are what validate one's relationship with God. Those whose lives are void of any good deeds effectively prove that they don't know God, even if they profess otherwise (see 1:16). God's purpose in showing us His grace

was, in part, that we might become “zealous for *good deeds*” (2:14; emphasis added). Thus, we should always “be ready for every *good deed*” (3:1; emphasis added) and be “careful to engage in *good deeds*” (3:8; emphasis added).

What kind of good deeds did Paul have in mind as he so frequently wrote of them in this epistle? 3:14 gives us a better idea: “And let our people also learn to engage in good deeds *to meet pressing needs*” (emphasis added). These kinds of good deeds, as do all good deeds, require one’s time and/or money. Paul goes on to say that, if we don’t engage in such good deeds, we are “unfruitful” (3:14).

Philemon

1:18-19 Having run away from his Christian master, Philemon, a slave named Onesimus found himself incarcerated in the same prison as the apostle Paul, who then led him to Christ. Providentially, Paul and Philemon were friends in Christ, and Paul wrote this letter to him, sending it with Onesimus on his return to his master. Paul thus informed Philemon of his runaway slave’s authentic conversion.

Onesimus had either stolen some money from his master or had incurred a certain debt by the absence of his labor. Paul now graciously requested that Philemon charge Onesimus’ debts to his own account (see 1:18). Ironically, however, Philemon was already indebted to Paul, although it is not clear whether his debt was spiritual or monetary. Regardless, it certainly seems foolish to use these two verses to prove that Paul was wealthy. I rather think they prove that money was not Paul’s god, and that he was gracious in the use of what God entrusted to him.

In regard to the question of how a Christian could have a slave, see my comments on Ephesians 6:5-9.

Hebrews

7:4-10 This is the only place in the New Testament epistles where tithing is mentioned, a fact that is often used to prove that under the new covenant, Christians need not concern themselves with tithing. Certainly, one would think that tithing would be mentioned more often in the epistles if it were as important as many think. Even in this passage, tithing is not spoken of in order to promote the practice of it among Christians. Rather, it is mentioned to prove the superiority of Melchizedek’s priesthood over the Levitical priesthood, thus revealing Christ’s superior ministry, who became a high priest “according to the order of Melchizedek” (6:20).¹¹

Some also argue that since there is no longer a valid Levitical priesthood, there is no valid reason to tithe, as tithes were given under the old covenant to support their ministry. In contrast, however, one could argue that Christ’s priesthood is certainly valid now, and there is indeed scriptural precedent for paying tithes to Melchizedekian priests in the very story mentioned in this passage. Thus, it could be said that modern ministers, who are authorized by our High Priest and members of His body, should be supported by the tithes of God’s people. And isn’t it also true that tithing was practiced long before the Law of Moses, so that it would be wrong to consider ourselves excused from practicing it on the basis that we are no longer under the Mosaic Law?

In my mind, however, all of these arguments reveal an inherent flaw on both sides: they ignore Christ’s most basic lessons about stewardship. People who know that they can’t be disciples of Christ unless they give up all their possessions (see Luke 14:33),

¹¹ Some feel that 7:8 is an endorsement of New Testament tithing because it speaks of Christ receiving tithes. In disagreement, I would say that the author is contrasting the Levites receiving tithes and Melchizedek receiving tithes. This is revealed from the context, and especially 7:9-10, which makes clear that the author was referring to a time in history when Melchizedek received tithes, and not to Christ presently receiving tithes.

who know that their Lord forbids them to lay up earthly treasures (Matt. 6:19), and who know that He expects them to love one another as He has loved them (see John 13:34), don't see the point of arguing about tithing. They aren't trying to find out how little they can give without feeling guilty.

This is precisely why there is no endorsement of tithing in the New Testament epistles. It is a mute point. Christ's true disciple's are not like the Pharisees who scrupulously tithed their garden herbs while neglecting "the love of God" (Luke 11:42) and the love of neighbor (see Matt. 23:23). Christ's true disciples live to please the One who redeemed them from sin.

10:32-39 We gain some insight into the persecution endured by the recipients of this letter: Hebrew believers who were being tempted to renounce Jesus and return to the practice of Judaism. Incredibly, they had "accepted joyfully the seizure of [their] property," knowing that a "better possession" (10:34) waited them in heaven. Public Jewish sentiment was so aroused against these "traitorous" followers of Christ that forcefully confiscating their property became acceptable, perhaps even virtuous. Yet these devoted Hebrew believers reacted with joy, knowing their loss was really gain. Here was an opportunity to demonstrate their living faith in their Messiah with a heavenly attitude about their possessions.

What possessions they lost, specifically, would be a matter of speculation. It would also be speculative to say that these Jewish believers had previously maintained wealthy lifestyles before their property was seized, proven only by the fact that Scripture states they owned property that could be seized. (They may even have lost their homes, as perhaps intimated in 11:37-38.) One could just as well speculate that God allowed the seizure of their property as a means of disciplining them (see 12:4-11) because they were lax in sharing or in contentment (see 13:5).

11:8-10, 24-26, 37-38 This entire eleventh chapter is a masterful encouragement to first-century Hebrew believers who were being tempted to revert to Judaism because of the persecutions they were suffering. The author shows how their experience is not unusual for those whose faith is alive. In fact, many of the patriarchs and well-known characters of Scripture endured afflictions because they took God at His word. Yet they were all anticipating a future reward. Likewise the Hebrew Christians should not "throw away [their] confidence, which has a great reward" (10:35).

Note that, for some of the "faith heroes" listed in this chapter, their faith resulted, not in financial prosperity, but in their having less. For example, Moses chose to "endure ill-treatment with the people of God...considering the reproach of Christ greater riches than the treasures of Egypt" (11:25-26). Others, because of their faith, "went about in sheepskins, in goatskins, being destitute, afflicted, ill-treated...wandering in the deserts and mountains and caves and holes in the ground" (11:38). All of these examples would serve to comfort and encourage the Hebrew believers who were also less prosperous now that they had come into the faith (see 10:34).

13:5 Clearly, one whose character is free from the love of money is one who is content with what he has. Thus, one who is not content with what he has is not free from the love of money. Such a concept is completely foreign to our thinking because our culture is built on discontentment. The goal of life is to improve one's life by gaining more money and possessions. A professing Christian once even accused me, without apology, of "ruining people's incentive to better their lives" when I've taught what the Bible says about contentment!

13:16 Because the Spirit wars against the flesh, we are continually tempted to be selfish. Thus the reason for admonitions like the one found in this verse.

James

1:9-12 James apparently wrote this general epistle during a time when the church was suffering persecution, perhaps what is recorded in Acts 8:1-4. There we read, "On that day a great persecution arose against the church in Jerusalem; and they were all scattered throughout the regions of Judea and Samaria" (Acts 8:1). We note that James addressed his letter to Jewish believers who were "dispersed abroad" (1:1) and who were enduring trials of their faith (see 1:2-3, 12; 5:10-11).

If the recipients of James' letter had been scattered because of persecution, we can easily understand why James had good reason to encourage "the brother of humble circumstances" (1:9). Scattered Christians would likely be suffering materially. Moreover, they would be more susceptible than usual to the temptation of envying those who had more. Thus James contrasted God's view of the "brother of humble circumstances" and the "rich man" (1:9-10).

The brother of humble circumstances should "glory in his high position," while the rich man should "glory in his humiliation" (1:9-10). The reason is because of their ultimate ends. The rich man will "like flowering grass...pass away...in the midst of his pursuits" (1:10-11), just like the rich fool of Luke 12 and the rich man who ignored starving Lazarus. The brother of humble circumstances, however, who "perseveres under trial...will receive the crown of life" (1:12), which is eternal life, given to all who love the Lord (see 1:12). Thus it is far better to be a poor believer than a rich unbeliever.

1:27 How often do professing Christians think that what is most important is to believe the correct doctrine? We are quick to write off anyone who has a little different perspective on the Trinity or speaking in other tongues. Yet, as James points out in this verse and all through his epistle, what a person *does*, not what he *professes to believe*, is what is most important to God. Throughout Scripture, He has repeatedly declared His concern for the marginalized of society. Thus, His true people will share His compassion and demonstrate it, taking care of those can't take care of themselves and assisting those with pressing needs.

Looking after widows and orphans consists of more than just praying, "God bless all the widows and orphans." It requires time and money. If you are looking for a way to help an orphan in a developing nation, visit www.OrphansTear.org.

2:1-9 Once again we have the opportunity to compare the church in James' day with the modern American church. James relates how a poor man dressed in dirty clothes might come into a gathering. If anyone is that poor in America, he would probably not consider visiting a church service due to his embarrassment about his clothing. He would also know that he runs a very good chance of not being permitted to enter many churches.

James also describes a rich man who might come into an assembly. Interestingly, what marks him as being rich is that he has "a gold ring and [is] dressed in fine clothes"! (2:2). That description fits the large majority of Americans who attend churches. Even if they aren't wearing "fine clothes," it is only because they chose to leave their fine clothes at home. Once again we are faced with the fact that by biblical standards we are rich, even though we may not be by American standards.

The sin James addresses here is the sin of showing partiality. When a rich person receives favored treatment over a poor person, the second greatest commandment is broken (see 2:8). One is not loving his neighbor as himself. He is not treating the poor person as he wants to be treated.

James questions why such partiality would be shown. Why would we automatically honor a rich man and dishonor a poor man, both of whom we know nothing about,

when we know what God esteems and despises? We know that God loves the poor, having special compassion for them, choosing them to be “rich in faith and heirs of the kingdom” (2:5). Indeed, God has chosen “the base things of the world and the despised...the things that are not, that He might nullify the things that are” (1 Cor. 1:28). In contrast, the rich are often guilty of sins that arouse God’s anger, not the least of which is their exploiting the poor, whom He loves so much, in order to enrich themselves. They also often blaspheme God’s name (see 2:6-8). Thus how foolish it is to honor automatically a rich man and dishonor a poor man based on no other criteria than their apparent wealth or poverty.

If we are to err in the matter, better to err by honoring the poor over the rich. In most instances, the rich man is likely to be far from God, while the poor man is more likely to respond to God’s love. Not knowing what is in the heart of either, however, we should honor them both with good seats when they visit our gathering. And we shouldn’t be surprised when the poor man responds to the gospel while the rich man remains devoted to mammon.

The only reason that someone would show partiality to the rich is because of an evil motive, probably the hope of personal gain (see 2:4). As Solomon astutely observed, “Wealth adds many friends....and every man is a friend to him who gives gifts” (Prov. 19:4, 6). This phenomenon can be easily observed in American churches, where pastors often yield to the temptation of showing favoritism to those with the most wealth. This sin can at least be partially mitigated if the pastor does not know what any individual contributes to his church.

2:14-17 It is interesting that the example James uses to illustrate dead, useless faith is one about meeting the pressing needs of a fellow believer. Verbalizing one’s concern for a homeless and hungry fellow believer while doing nothing to assist him is of no use. So faith, without works, is also utterly useless and dead. One cannot be saved by such a faith. Yet this dead faith is the predominant kind of faith today in the North American church. Multitudes of greedy people are deceived into thinking that they are on the way to heaven when in reality they will spend eternity in hell. Having done nothing to meet the pressing needs of suffering believers, they will join the other “goats” of which Jesus spoke in Matthew 25:31-46.

4:1-4 James addresses the problem of quarrels and conflicts in the church, immediately attacking the root, which was selfishness in various forms. They were desiring (probably a better translation for the word *lust* in 4:2) what they did not possess, and consequently committed murder. (I certainly hope that James was speaking metaphorically of the sin of cursing a brother, which Jesus condemned as being equally deserving of hell as murder; see Matt. 5:21-22.) They were envious of what others possessed, and so they fought and quarreled. Even their prayers revealed their selfishness, as they asked only for what they planned to use for self-indulgence (see 4:3).

Note that all of this selfishness seems to be related to material things. Such a focus makes one guilty of serving mammon, which is perhaps the reason James calls them “adulteresses” in verse 4. This expression is borrowed from the Old Testament prophets who equated idolatry with spiritual adultery, or unfaithfulness to the Lord (see Is. 1:21; Jer. 2:20; Ezek. 16:15-17). Greed is idolatry (see Col. 3:5).

Because the unsaved world is focused on money and is serving mammon (see Matt. 6:32), James additionally warns his readers that, “whoever wishes to be a friend of the world makes himself an enemy of God” (4:4). While selfish, worldly people live each day in servitude to Mammon, the love-filled servants of Christ live to show their love for God and fellow man. They are envious of no one, knowing that happiness is not found in material things. They pray for God to bless them with more than they need, not so they can indulge themselves, but so they can be a blessing to others.

4:13-17 James is not saying that it is wrong to travel to a distant city for a year to engage in profitable business. He is only saying that to declare what one will be doing in the future, without acknowledging God's sovereignty, is arrogant. As James states, we really don't even know what will happen to us tomorrow, much less over the next year. Being just a "vapor that appears for a little while and then vanishes away" (4:14), we could "vanish" at any time! Thus to assume that we can make any plans that God might not change is arrogant. We ought to say, "If the Lord wills, we shall live and also do this or that" (4:15). You will be alive tomorrow only if God wills it (see Luke 12:20). You will accomplish your plans only if God wills that you do.

James' theology certainly stands in contrast to the modern idea of speaking prosperity or long life into existence by one's faith. He would call such "positive confessions" boastful, evil arrogance.

5:1-6 James returns to his earlier theme (see 1:10-11; 2:6-7) of condemning the rich. He begins by telling them to weep and howl for the miseries that are coming upon them, a clear warning of hell (see also 5:3).

As we read the first verse of this passage, two inevitable questions come to our minds: "Is James talking about all rich people, or just evil rich people?" And, "If James is referring to all rich people, how much does one have to possess in order to be characterized as rich?" James does not leave these questions unanswered.

In the next two verses, James enumerates specific indications of the wealth of those he is condemning. They own riches that have "rotted" (5:2). It would seem reasonable to conclude that James was speaking of their possessing so much food that much of it rotted before it could be consumed. They had more than they obviously needed, and it could have been shared with those who needed it. Perhaps James was alluding to Jesus' story of the rich fool, whose stored-up treasure consisted, at least in part, of abundant food (see Luke 12:16-21). Regardless, one who has more food than he needs or uses is rich.

The garments of the rich whom James condemns "have become moth-eaten" (5:2). This certainly echoes Jesus' command that forbade His followers to lay up for themselves earthly treasures, "where *moth* and rust destroy" (Matt. 6:19; emphasis added). Moths eat clothing that isn't frequently worn. Having clothing that one doesn't need or use characterizes one as being rich.

The rich whom James condemns own "gold and silver" that has "rustled," or perhaps better rendered, "tarnished." That is, they have so much that they have some that is never touched or used. They don't need it, and it could be used to help others.

We might, perhaps, convince ourselves that we are not condemned by James if none of our food is rotting, none of our clothing is being eaten by moths, and we don't have stacks of tarnished gold coins. But is it not true that what characterizes the rich whom James condemns is simply the selfish use of their wealth, that they keep more than they need while others go without? They "lived luxuriously on the earth and led a life of wanton pleasure" (5:5), what seems to be the primary pursuit of so many.

Not only have the rich whom James condemns used their wealth selfishly, they have gained it selfishly. We learn in 5:4 that they had hired laborers to mow their fields but never paid them. Thus, they prospered by exploiting others.

Certainly one is not automatically exempt from James' condemnation if he owns no fields or hires no laborers to mow them. The principle behind James' example is universal. Enriching oneself by exploiting others is selfish, a violation of the second greatest commandment. James could have condemned the doctor who performs unnecessary surgery, the lazy welfare recipient, the used-car salesman who turns back odometers, the employee who lies about how many hours he worked, or the citizen who cheats on his taxes.

As I have mentioned in Chapter Five, those of us who live in North America cannot escape from benefiting from laborers in other nations who are often exploited by large corporations. Although such laborers do agree to work for low wages by American standards, and although the companies who hire them do pay them their agreed-upon hourly rate, we cannot help but question if James would not condemn such a practice as a means of enriching oneself by exploiting others. It certainly seems to violate the golden rule and the second greatest commandment. What would Jesus do?

What if the rich to whom James wrote had come by their money completely honestly? Would he then have written, "Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted, and it is in the last days that you have stored up your treasure! You have lived luxuriously on the earth and led a life of wanton pleasure; but you have no need to be concerned, because you came by your money honestly"? Obviously not. Greed is expressed not just by how money is gained, but also by how money is used.

James' words apply to anyone who has more than he needs, even if he gained his wealth without sinning in the process. If he did gain his wealth in an unrighteous way, he is all the worse off in God's eyes.

1 Peter

3:3-4 Spending excessive time and money on outward beauty reveals selfishness; inward beauty is characterized by selflessness.

5:2 See my comments on Titus 1:7-11.

2 Peter

2:3, 14-15 False teachers are characterized by, among other things, their greed. Their primary goal is to gain the money of their followers, thus they "exploit [them] with false words" (2:3). Many modern "successful ministers" fall into this category. They preach just what the servants of mammon want to hear, fueling their greed with twisted logic and out-of-context scriptures, enriching themselves in the process. As Peter warns, "their judgment from long ago is not idle, and their destruction is not asleep" (2:3).

1 John

2:15-17 Loving the world and "the things in the world" proves that one does not love the Father. John specifically warned against those things that the flesh and eyes desire, and what tempts people to be prideful, all of which would certainly include material wealth. He was echoing Jesus' declaration that one cannot serve God and mammon, because he will hate one and love the other (see Matt. 6:24).

3:14-20 Without dispute, John declares that the authenticity of one's salvation can be determined by his generosity toward fellow believers in need. "We know that we have passed out of death into life, because we love the brethren" (3:14). The kind of love of which John wrote is sacrificial, which imitates Christ, and that goes beyond just caring "with word or with tongue" (3:18). One who does not relieve the pressing need of his brother by sharing his excess does not possess this love, and confirms by his actions the unbelief in his heart. He is deceived if he thinks he is a Christian.

On the other hand, the one who opens his heart to his brother in need knows he is "of the truth" and assures his heart before God (see 3:19). That is, if he doubts in his heart his standing before God, his love in action restores his heart's assurance, relieving him of any condemnation. God, knowing everything, is thus "greater than our heart" (3:20),

because He knows about us what sometimes even our own hearts don't know. Our giving to a brother in need does not earn our right standing with Him, it only confirms to our hearts what He already knew.

3 John

1:2-8 Verse 2 of this book is often used by prosperity preachers to prove that God wants His people to prosper. Certainly if the apostle John, a very spiritual man, desired that Gaius would prosper, then there is nothing wrong with wanting to prosper.

I have no problem with that conclusion, but must take exception with how prosperity preachers define prosperity and with their understanding of what God expects of Christians who do prosper.

In light of what we just read from John's first epistle, it would be incredibly foolish for us to conclude that John hoped Gaius would become rich so he could live in luxury and self-indulgence. The only reason John would want Gaius to prosper would be so Gaius would have more to share. Is this not abundantly clear from the verses that follow? Gaius was a loving servant of the brethren, a financial supporter of traveling missionaries (see 1:5-8), and if he prospered (and enjoyed good health, John's other desire) he could serve and give all the more.

To prosper financially simply means to gain more than one presently has. Very poor people can prosper and still have very little.

All of this being so, certainly it should be our desire that everyone who is seeking first God's kingdom prosper, because more good would be done by their obedience to Christ and their love for the brethren. But to teach that 3 John 2 proves that God wants us all to enjoy luxury homes and autos, designer clothing and exotic vacations is poor exegesis at best and a sign that one is a false teacher at worst.

Jude

1:11 Like Peter in his second epistle (see 2 Pet. 2:15), Jude also cites the prophet Balaam as illustrative of contemporary false prophets and teachers who were motivated mostly by money in their "ministries." Holiness is foreign concept to such greedy teachers, "who turn the grace of our God into licentiousness" (1:4). The only ones who can't discern their deception are their greedy followers, attracted to their meetings like hopeful gamblers are drawn to Las Vegas.

Revelation

2:9 Here is another example of a group of believers who were facing financial hardship, perhaps because of the persecution they were currently enduring. Although they were suffering poverty, Jesus told them that they were rich, and He could only have meant that they were spiritually rich, being destined to share His eternal glory. He did not rebuke them for their lack of faith (as modern prosperity preachers often do to Christians who aren't prosperous). In fact, of the seven churches Jesus addresses in Revelation 2-3, there were only two that Jesus doesn't find fault with, and Smyrna was one of them.

3:15-20 We shouldn't be surprised that, of the seven churches Jesus addresses in Revelation 2-3, the one He accuses of being lukewarm was wealthy. Jesus warned that God's word can be choked by the "worries and riches and pleasures of this life" (Luke 8:14), a concept we considered in much more detail in Chapter Six. Nothing pulls people's hearts away from devotion to the Lord like money, which is why Jesus warned that we can't serve God and mammon (see Luke 16:13).

Indeed, money was the draw in Laodicea. They had grown wealthy and proud, now thinking they needing nothing. Jesus, however, had a vastly different viewpoint. To Him, they were “wretched and miserable and poor and blind and naked” (3:17), materially rich but spiritually impoverished. It was a cutting, humbling appraisal.

Jesus then graciously offered a remedy for their ills. They, being so wealthy, should buy three things from Him: (1) “gold refined by fire,” that they “may become rich,” (2) “white garments” to cover their nakedness, and (3) “eye salve to anoint [their] eyes” that they might see (3:18).

How much we should read into these figures of speech is debatable. At minimum, Jesus was calling for a repentance that would result in their being truly rich, righteous, and spiritually perceptive. Taking a little more liberty, could we not interpret Jesus’ advice to buy refined gold from Him, that they might “become rich” (3:18), to be a command to use their wealth to lay up heavenly treasures? What else could one whom Jesus considers spiritually poor do with his money that would result in Jesus appraising him as then being rich?

A more important question concerns the Laodiceans’ eternal status. Materially rich, laying up earthly treasures, spiritually poor, without white garments,¹² spiritually blind, needing to repent, and about to be spit out of Jesus’ mouth even though He loves them—I wonder, were they saved, in danger of forfeiting their salvation, or unsaved? What was their eternal destiny if they didn’t repent? Are people whom Christ considers wretched, miserable, poor, blind and naked on the narrow road that leads to life? That seems unlikely.

Jesus’ final words to the Laodicean church raise even more doubts. He portrays Himself as standing on the outside, knocking at the door, waiting for the one inside to hear His voice and open the door that He might come in and dine with him (see 3:20). Jesus indwells all those who are born again (see Rom. 8:10; 2 Cor. 13:5).

6:15-16 As we are told in Proverbs 11:4, “Riches do not profit in the day of wrath, but righteousness delivers from death.”

17:4-5; 18:3, 7, 11-19 Whatever world-renowned city this great harlot, also called Babylon, turns out to be, it is evident that it will be full of wealth when God’s judgment falls upon it. Although her luxurious wealth is not the only thing God will hold against her, it will at least be part of the reason for His wrath upon her, as we read in 18:7: “To the degree that she glorified herself and lived sensuously (or *luxuriously*, as the margin indicates in the NASB), to the same degree give her torment and mourning....” The basis of her allotted wrath will be the degree of her glorifying herself and her luxurious living.

Having now considered the large majority of relevant scriptures in the New Testament epistles regarding money, possessions and stewardship, we can safely conclude that there is nothing within them that contradicts what Jesus taught on the subject. Rather, what Paul, Peter, James, John and Jude teach only reinforces what Jesus plainly taught, as we would expect, since He commanded them to teach their disciples to obey all that He commanded them (see Matt. 28:19-20).

So let me conclude asking the same question I asked at the outset. *Have I misinterpreted what Jesus taught about money, possessions and stewardship?* No, my interpretation has proved to be consistent with the apostles’ interpretation of what Christ taught. Greed is equivalent to idolatry. It is impossible to serve God and mammon. Greedy people won’t go to heaven unless they repent of greed, which is an attitude that is expressed by actions. Those who profess to be Christ’s disciples should,

¹² In the book of Revelation, having white garments is indicative of salvation; see Rev. 3:4-5; 4:4; 6:11; 7:9, 13-14; 19:14.

by their good stewardship, prove themselves to be so. They should live simply, sell what they don't need, and not lay up earthly treasures, realizing how foolish that would be in light of eternity. They should give all they can to support the gospel intelligently and assist fellow believers who are suffering pressing needs. They should be content if they have no more than what they legitimately need. If they have more or gain more, they should keep only what they need, giving as God directs. This is the essence of what Christ and His apostles taught about money, possessions and stewardship.

I rest my case. All that remains now is this question: Are you through the needle's eye yet? In the next chapter, I want to tell you about my own journey.