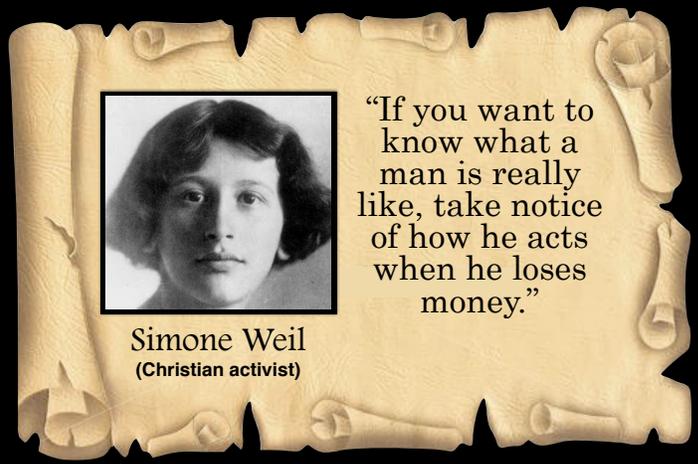


Ephesians 2

“8 For by grace you have been saved through faith; and that not of yourselves, *it is* the gift of God; 9 not as a result of works, so that no one may boast. 10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.”



“If you want to know what a man is really like, take notice of how he acts when he loses money.”

Simone Weil
(Christian activist)

Wealth Management

How to acquire, keep, and use it!



What your financial consultant may not be telling you.

What is materialism?

It is not

- being materially wealthy.
- consuming more than you need.
- being assertive in making money.
- a characteristic of the wealthy only.

Materialism is a preoccupation with material things in defining our identity, security, hope, and peace.

It can be expressed in the way a person acquires, hoards, and uses things.

It is making decisions as though the material world is the most important part of life.

Am I too materialistic?

- Do I find **GREAT SECURITY** in what I have or hope to have in material net worth?
- Do I have a **HARD TIME** graciously accepting the loss of material wealth?
- Do I find **MORE JOY** in acquiring wealth than sharing it?
- Do I **JUDGE** others on the basis of their material net worth?
- Do I **PLAY FAVORITES** with the rich and powerful of this world while tending to ignore others?
- Am I **PREOCCUPIED** with gaining, protecting, saving, and being efficient in the use of the things I have?

The Bible has three things to say about material wealth.



enjoy, beware, & share!

Christians should not be ashamed of wealth.

1 Timothy 6:17

“Instruct those who are rich in this present world **not to be conceited or to fix their hope on** the uncertainty of riches, but on God, who richly supplies us with all things **to enjoy.**”

The materially rich are not asked to give it all away but rather to enjoy it.

The materially rich are to be careful so as to not attach their identity and security to material wealth.

One of the greatest ways to enjoy this world's wealth is to use it to show God's love for other people.

1 Timothy 6

“¹⁸ Instruct them to do good, to be rich in good works, to **be generous (community sensitive) and ready (eager) to share,** ¹⁹ storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.”

The materially rich are challenged to “take hold of true life” - eager, communal, generous.

“Christianity that does not start with the individual, **does not start.**
Christianity that ends with the individual, **ends.**”

We were not designed to be independent of one another but to live together as family.

Families are vital for:

- 1. Multiplication of the species.**
- 2. Management of society.**
- 3. Manifestation of the Spirit.**

Genesis 2:18

“It is not good for the man to **be alone.**”

1 Corinthians 12:13

“For by one Spirit we were all baptized into **one body,** whether Jews or Greeks, whether slaves or free, and we were all made to drink of one Spirit.”

James 1:27

“Pure and undefiled religion in the sight of our God and **Father** is this: to visit orphans and widows in their distress, and to keep oneself unstained by the world.”

Matthew 25:40

“to the extent that you did it to one of these **brothers of Mine,** even the least of them, you did it to Me.”

Contrary to popular opinion, there were obligatory contributions to the poor in Israel.

Deuteronomy 26:12

“When you have finished paying all the tithes of your increase in the third year, the year of tithing, then you shall give it to the Levite, to the stranger, to the orphan and to the widow, that they may eat in your towns and be satisfied,”

There were apparently three tithes in ancient Israel

- (1) for the Levite (Num.18:21-26)*
- (2) for the temple (Deut.12:11-18)*
- (3) for the poor (Deut.26:12)*

Martin Luther King Jr.

“Morality cannot be legislated, but behavior can be regulated. Judicial decrees may not change the heart, but they can restrain the heartless.”

Bill Archer

(lawyer / politician)

“We must care for each other more, and tax each other less.”

Socrates

“If a man is proud of his wealth, he should not be praised until it is known how he employs it.”

As a blessing from God be thankful & enjoy.

As an opportunity for ministry be a responsible steward.



Material Wealth



As a dangerous deception don't let it be your security or identity.

As a desensitizer to God, people, & your spiritual need don't let it blind you.

My challenge with material wealth is not my lack of love for the needy I have no problem being generous with someone else's stuff.

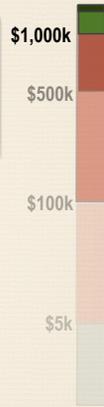
My challenge is FEAR that I will not endure the suffering that may come to me if I let loose of my stuff.

I fail to believe that I can be secure, fulfilled, and happy without my stuff.

At the heart of all ethics is fear and faith.

The gated community of the wealthy

- **Upper Class** - Capitalists, 6%
 - **Super Rich** - stars, high end CEOs, 1%
 - **Rich** - investors, business owners, etc. 4%
- **Middle Class** - Educated & skilled, 75%
 - **Upper middle** - highly ed. professionals, 15%
 - **Lower middle** - lower level managers, 30%
 - **Clerical**
- **Lower Class**
 - **Working poor**
 - **Underclass**



References: Gilbert, D. (2002) *The American Class Structure: In An Age of Growing Inequality*. Belmont, CA: Wadsworth; Thompson, W. & Hickey, J. (2005). *Society in Focus*. Boston, MA: Pearson, Allyn & Bacon; Beeghly, L. (2004). *The Structure of Social Stratification in the United States*. Boston, MA: Pearson, Allyn & Bacon.

Christians, both poor and rich have the same calling and temptation.

1.
People in **low places** need to **take charge of their lives** as a witness to their faith, hope, & love.

2.
People in **high places** need to **use their stuff** as a witness to their faith, hope, and love.

“It's not whether you win or lose but how you place the blame.”



“Wealth and want equally harden the human heart.”

Theodore Parker
Unitarian preacher

Proverbs 30:8-9

“Give me neither poverty nor riches - Feed me with the food that is my portion; that I not be full and deny You, and say, “Who is the LORD?” Or that I not be in want and steal, and profane the name of my God.”

Many responses to poverty are superficial and misleading.

- “Live simply so others can simply live.” My consumption or lack there of may do little to address the real problem.
- **The rich prosper at the expense of the poor.** The size of the pie can increase in a healthy economy.
- **Capitalism = greed and exploitation of the poor.** Capitalism is a key to addressing poverty but it has been abused.
- **Government is the answer to social injustice.** Government can be an important part of the answer but too often it gets in the way.
- **Big business is the problem.** Big business involves all strata of society. **Bad** big business and **bad** big gov. are the problem.
- **The poor remain poor.** Most of the poor are in and out of poverty over the period of a year.

- **The free market will correct itself.** History has taught us that some government controls are needed to keep things fair.
- **Socialist societies never work.** With some impressive exceptions - Singapore, Sweden, Denmark, etc.
- **Welfare programs don't work.** They are a mixed bag - missing the point, inefficient, and wasteful but a necessary safety net in nearly all industrialized countries.
- **The poor are too often lazy, irresponsible, & foolish.** Some are, but not all or most. There also are some rich Christians who are heartless, selfish, and insensitive.
- **The gospel is about saving souls not about social justice.** God is concerned about human dignity (which is often associated with material poverty). Jesus tells us that "bread" is not enough but it is needed.

A strategy for addressing domestic poverty on a personal level.

- **Respect and dignity.** Focus attention on restoring and preserving personal dignity not just giving money.
 - ✓ Expand your social network to include the poor, powerless, isolated, etc.
 - ✓ Give personal attention (listening, time, emotional / spiritual support, prayer) to those who are marginalized.
 - ✓ Encourage the church to be proactive in promoting human dignity on all levels - especially for those left out.
- **Political action.** Be an example of how to be bipartisan.
 - ✓ Empathetic listening, less blaming, refocus on service.
 - ✓ Don't add to the political (cold war) stereotype in public discourse.

- **The family.** Promote and support the traditional marriage and family.
 - ✓ Provide sound family models for our communities.
 - ✓ Promote strong family values - children first, marriage as ministry, etc.
 - ✓ Build a church community that supports struggling families (widows, orphans, divorced, etc.)
 - ✓ Support a safety net for single parents and children.
 - ✓ Demand sexual responsibility.
- **Education.** Support both public & private schools.
 - ✓ Promote competitive options for families.
 - ✓ Don't be afraid to invest in education as a priority.
- **The economy.** Economic growth is an engine that erodes poverty.
 - ✓ Tax reform, economic infrastructure, etc.
 - ✓ Focus on small business, middle class, capital investment.

International strategies

- **Civil rights.** Promoting the rights & dignity of all people in third world countries would make a big difference.
- **Sanitation.** Clean water is perhaps the single biggest and solvable problem in the third world.
- **Capitalism.** Developing fair and free markets has proven to be the single best mechanism for creating material wealth.
- **Christianity.** Spreading the Gospel has been the best means of promoting true wealth - peace, justice, dignity for all.
- **Representative and responsible government.** Corrupt government is a mammoth problem in the third world.
- **Emergency aid.** Prompt, generous, well directed aid from wealthy countries is needed to meet temporal crises.



John Wesley

"Gain all you can, save all you can, and give all you can."