IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- The Burden of Wealth
- Our Great Hope for Escape
- What the Bible Tells Us About Materialism

THE BURDEN OF WEALTH

We may not realize that the more we have and the more we seek, the more stress we put ourselves under. The materialistic worldview is difficult and expensive to maintain. As we acquire more—a bigger house, a boat, a new car—we burden ourselves with loan payments, higher property taxes and mortgage rates, and the need to protect and maintain our assets. Those assets become liabilities. We are mired in debt and must work long hours, perhaps taking an extra job, to keep from sinking under financially. Our families and friends bear the biggest burden of all—our absence from their lives. Because we have entrenched ourselves in the pursuit of prosperity, we must devote all our attention to keeping it up. Our children need us, our spouses need us, and we need quality time for ourselves. But materialism has sunk its teeth into us and will not let go. Solomon says, "A greedy man brings trouble to his family, but he who hates bribes will live" (Proverbs 15:27).

MATERIALISM IS SLAVERY

Materialism is enslavement to the god of this world. We worship gold and silver, but there is not enough to go around. Materialism has no provision. The Bible is very specific about the dangers of worshipping idols. Not only do we offend God, we enslave ourselves.

We may be amazed by how often Scripture addresses the problems of humanity this way. Our problems center on where we choose to place our focus; we become exactly like what we worship.

But their idols are silver and gold, made by the hands of men. They have mouths, but cannot speak, eyes, but they cannot see; they have ears, but cannot hear, noses, but they cannot smell; they have hands, but cannot feel, feet, but they cannot walk; nor can they utter a sound with their throats. Those who make them will be like them, and so will all who trust in them." (Psalm 115:4–8)

Our love affair with wealth leads to our destruction, to an emptiness every bit as great as that of false idols.

OUR GREAT HOPE FOR ESCAPE

Is there a way out? Yes, there is. The wealth we have devoted our lives to is not real. It is a transitory pleasure, a temporal thing that will soon pass away and mean nothing. As the author of Ecclesiastes eloquently states, "Everything is meaningless." But there is great treasure to be sought, treasure we will enjoy forever.

Beyond the false gods of this world, the programs and tools we use to gain wealth, is the Creator of this world. He is the living God who sent His Son to take our sins to the cross with Him, so we who believe in Him will not experience eternal death, as we deserve, but have everlasting life in perfect communion with our God in heaven: "God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life" (John 3:16).

Heaven is real, a place of happiness and perfect contentment. In eternity with our heavenly Father, we will no longer know want or desire, for all will be fulfilled in Him. But peace in Him need not wait until we are gathered before Him. We can know peace and contentment now, peace that passes all understanding and logic. When we experience this peace, it is more than the physical world around us.

God's kingdom has no place for worldly wealth. Pursuing wealth in this life holds no value for us. To pursue *true* wealth, we must adjust our perspective. The best way to do that is by looking into Scripture.

WHAT THE BIBLE TELLS US ABOUT MATERIALISM

The Bible discusses wealth and materialism in hundreds of passages. Space does not allow us to discuss them all here, but we will look at several key passages that give God's perspective on wealth. Obviously, it was important to the Lord that we have a clear idea of what He finds important. Scripture teaches that all blessings are provisions from God. Therefore, it stands to reason we should not be possessive or selfish, but willingly thank God for His blessings and share them.

KING DAVID AND THE PSALMS

King David authored most of the book of Psalms, the longest book in the Bible. It would seem that since he was a king, he had it all. He should have had no reason for worry or concern. He could smite his enemies, buy his friends, and attain all the wealth and security he wanted. As we read the Psalms, however, we find the opposite is true. David found his enemies numerous. He was not strong enough to face them on his own. "My enemies say of me in malice, 'When will he die and his name perish?' Whenever one comes to see me, he speaks falsely, while his heart gathers slander; then he goes out and spreads it abroad" (Psalm 41:5–6). He was disillusioned by worldly wealth and found that security could only be found in God.

David wrote profusely of God's blessings.

Lord, you have assigned me my portion and my cup; you have made my lot secure. (Psalm 16:5)

The lions may grow weak and hungry, but those who seek the Lord lack no good thing. (Psalm 34:10)

They feast on the abundance of your house; you give them drink from your river of delights. (Psalm 36:8)

David has often been characterized as a man after God's own heart, and it is easy to see why as we read further. The pursuit of godly character and moral fiber should most concern us, not riches, fame, notoriety, or the praises of men.

The fear of the Lord is pure, enduring forever. The ordinances of the Lord are sure and altogether righteous. They are more precious than gold, than much pure gold; they are sweeter than honey, than honey from the comb. (Psalm 19:9–10)

Praise the Lord. Blessed is the man who fears the Lord, who finds great delight in his commands. His children will be mighty in the land; the generation of the upright will be blessed. Wealth and riches are in his house, and his righteousness endures forever. (Psalm 112:1–3)

The law from your mouth is more precious to me than thousands of pieces of silver and gold. (Psalm 119:72)

THE WISDOM OF KING SOLOMON

Another king, Solomon, was perhaps the wealthiest man who ever lived and also one of the wisest. In fact, more than riches, land, or power, he sought the Lord's wisdom. He contemplated eternal matters rather than the things of this world, which blessed him more abundantly than any great palace ever could. God's love was more important to him than that of his numerous wives. Were it not for his abundant wisdom, history would only remember him as a rich, prosperous man. Instead, we have been blessed with some of the most challenging and insightful Scripture in the Bible.

Solomon is widely credited with authoring three books in the Old Testament. One of these, the Song of Solomon or Song of Songs, is a beautiful, poetic declaration of love that many scholars interpret as a metaphor for the relationship between God and His church. It is quite intimate and reveals the true inner nature of this wealthy man. One can infer from this book that if Solomon's riches were to disappear tomorrow, he would still feel like the wealthiest man in the world because of his fellowship with the Lord. If a man like Solomon could devote more of his heart and desires to eternal pursuits instead of worldly concerns, does it not stand to reason that we could too?

Another of Solomon's works, the book of Proverbs, is as copius with passages on materialism, spiritual wisdom, and wealth as is the Psalms. Solomon writes that all, rich or poor, are equal before the Lord, the judge of all things: "A good name is more desirable than great riches; to be esteemed is better than silver or gold. Rich and poor have this in common: The Lord is the Maker of them all" (Proverbs 22:1–2).

Solomon discusses true, spiritual wealth:

Blessed is the man who finds wisdom, the man who gains understanding, for she is more profitable than silver and

THE COUNTERFEIT WEALTH

yields better returns than gold. (Proverbs 3:13–14)

The Lord does not let the righteous go hungry but he thwarts the craving of the wicked. Lazy hands make a man poor, but diligent hands bring wealth. (Proverbs 10:3–4)

Wealth is worthless in the day of wrath, but righteousness delivers from death. . . . Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf. (Proverbs 11:4, 28)

How much better to get wisdom than gold, to choose understanding rather than silver. (Proverbs 16:16)

Gold and silver were obviously much sought after in Solomon's day. We could just as easily replace those terms with our own, such as *mergers* and *acquisitions*, *real estate*, *new cars* or *boats*, *perfectly manicured lawns*. Whatever makes us appear successful and prosperous before others is worth nothing in the light of God's wisdom, grace, and provision.

Then there is Ecclesiastes. If Solomon is not its author, he is most certainly its key figure. As we mentioned earlier, the running theme for this Old Testament, deeply philosophical treatise is the repeated phrase, *All is vanity*. Everything under the sun, the author asserts, is meaningless; our days are numbered and fleeting. What is here today will be gone tomorrow.

As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? . . . Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labour that he can carry in his hand. This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? (Ecclesiastes 5:11, 15–16)

So much for our seventy-hour workweeks. If we could only take these words to heart, how much less stress we would put ourselves through.

The author also condemns covetousness as fruitless and tiresome: "Better what the eye sees than the roving of the appetite. This too is meaningless, a chasing after the wind" (Ecclesiastes 6:9). This rather difficult passage (indeed, the whole book of Ecclesiastes requires a substantial investment of time and thought) basically states we should

learn to appreciate what lies in front of us rather than desire what we do not or cannot have. To strive for the wealth of our neighbors will leave us feeling poor, needy, and unfulfilled.

To Help You Learn I

Please complete the following statements in Part A. Then Answer the questions in Part B. You may write in your book or on separate paper. After you complete this assignment you may compare your answers with the correct answers provided in the section titled "To Help You Learn—Answers" in the back of this book. Completing this part of Lesson 3 will help you remember the important truths of this lesson.

Α.	COMPLETE THE FOLLOWING	
1.	"He who is greedy forhouse, but he who hates	
2.	We become exactly like what we	·
3.	The pursuit of godly what should concern us.	_ and moral fiber is
4.	Rich or poor, all are	before the Lord.
5.	Striving for the wealth of our neighbors constantly,	•
В.	Answer Briefly	
1.	Summarize what Psalm 115:4–8 says about the effects of ou worshipping the gods of this world.	
2.	What do we have to look forward to who death on the cross?	
3.	Why did David ultimately have to place dependence in God?	

4.	According to the psalms, what are some of the eternal treasures David discusses?	
5.	What does Ecclesiastes tell us about the work and wealth we pursue in this world?	