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*Almighty*

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DOLLAR

***Part 4: The Biblical View of  
Wealth***



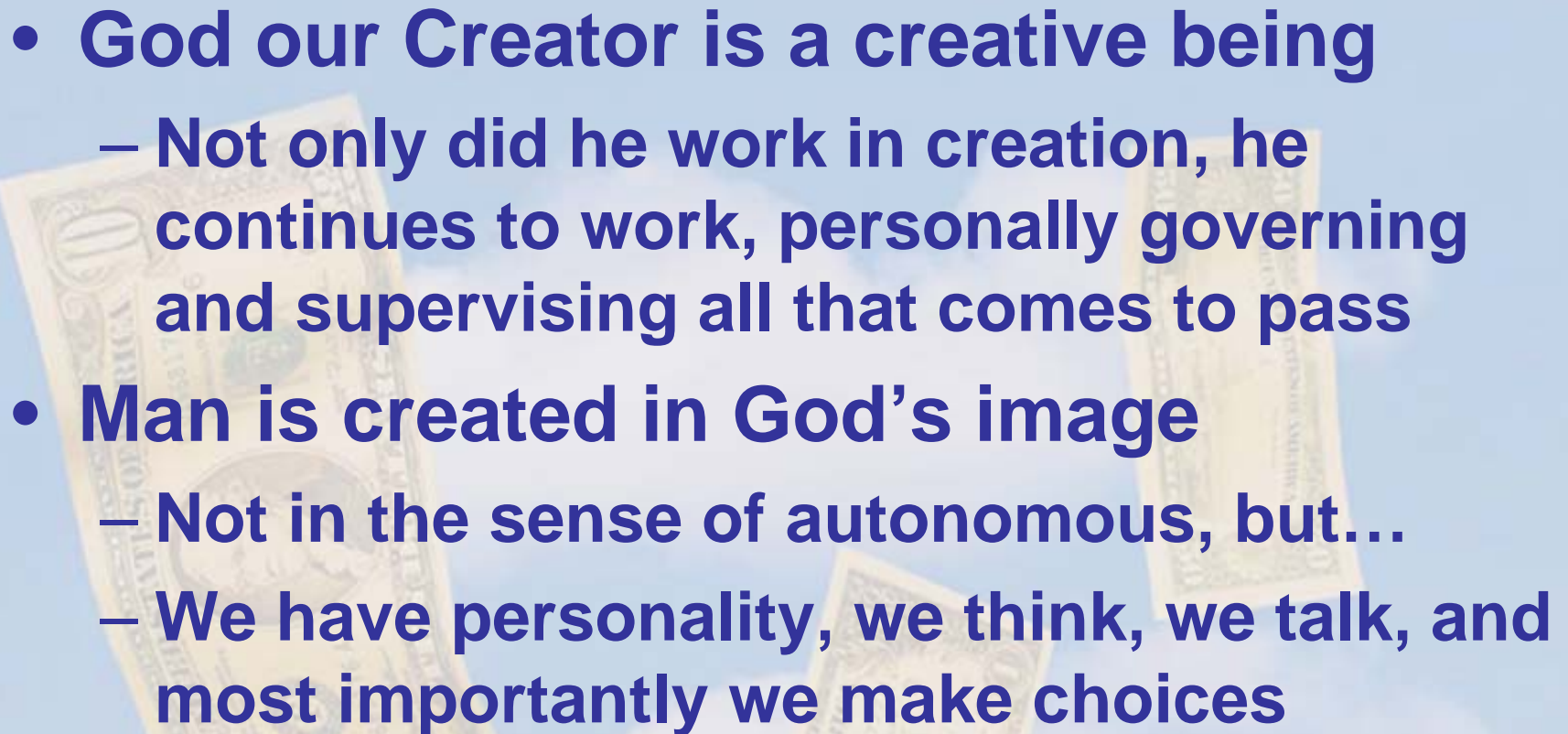


# The Biblical View of Wealth

- **Four Pertinent & Foundational Facts**
  - **The Production of Wealth**
  - **The Sixteenth Century Reformation**
  - **Profits**
  - **Conclusion**
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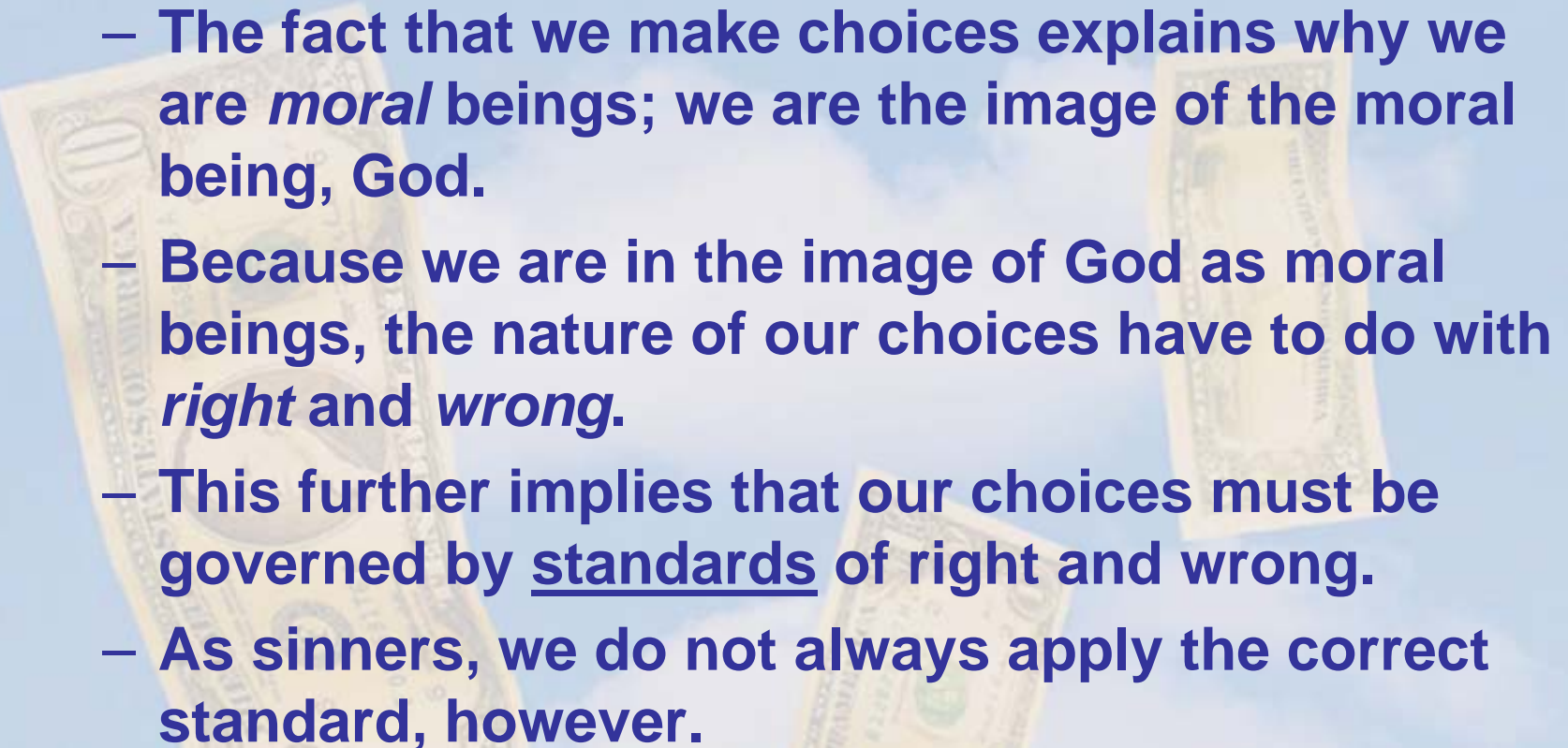


# Four Pertinent Basics

- **God our Creator is a creative being**
    - Not only did he work in creation, he continues to work, personally governing and supervising all that comes to pass
  - **Man is created in God's image**
    - Not in the sense of autonomous, but...
    - We have personality, we think, we talk, and most importantly we make choices
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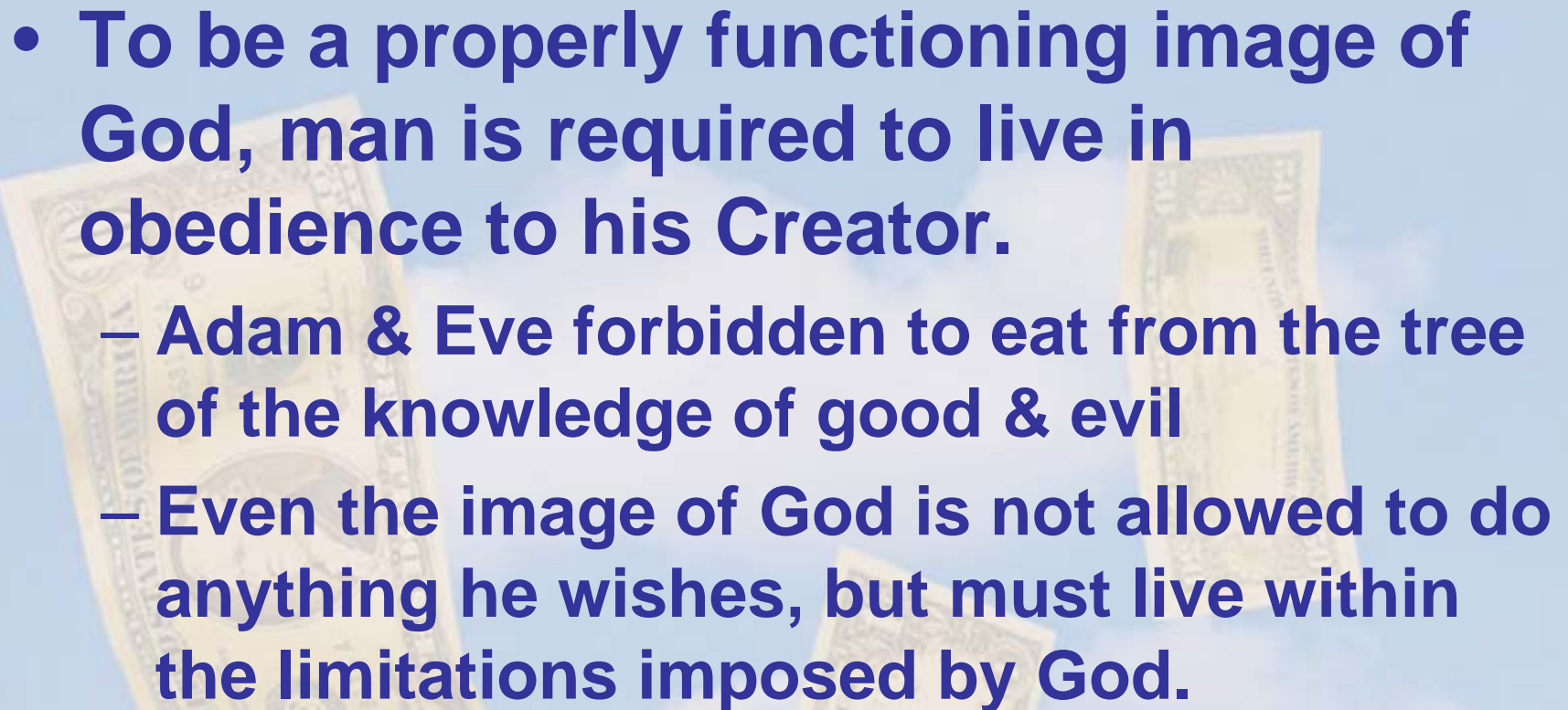


# Four Pertinent Basics

- **Man is created in God's image (cont'd)**
    - The fact that we make choices explains why we are *moral* beings; we are the image of the moral being, God.
    - Because we are in the image of God as moral beings, the nature of our choices have to do with *right* and *wrong*.
    - This further implies that our choices must be governed by standards of right and wrong.
    - As sinners, we do not always apply the correct standard, however.
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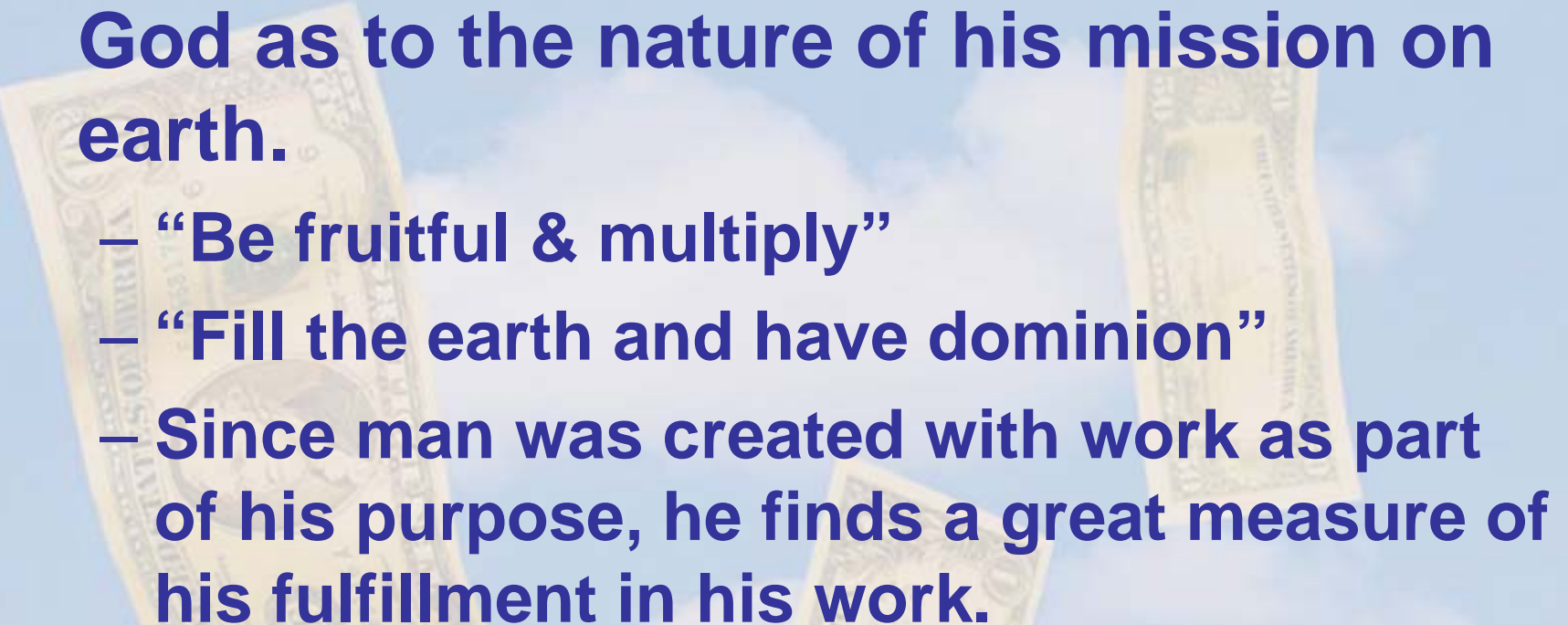


# Four Pertinent Basics

- **To be a properly functioning image of God, man is required to live in obedience to his Creator.**
    - **Adam & Eve forbidden to eat from the tree of the knowledge of good & evil**
    - **Even the image of God is not allowed to do anything he wishes, but must live within the limitations imposed by God.**
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# Four Pertinent Basics

- **Man was given further instructions by God as to the nature of his mission on earth.**
    - **“Be fruitful & multiply”**
    - **“Fill the earth and have dominion”**
    - **Since man was created with work as part of his purpose, he finds a great measure of his fulfillment in his work.**
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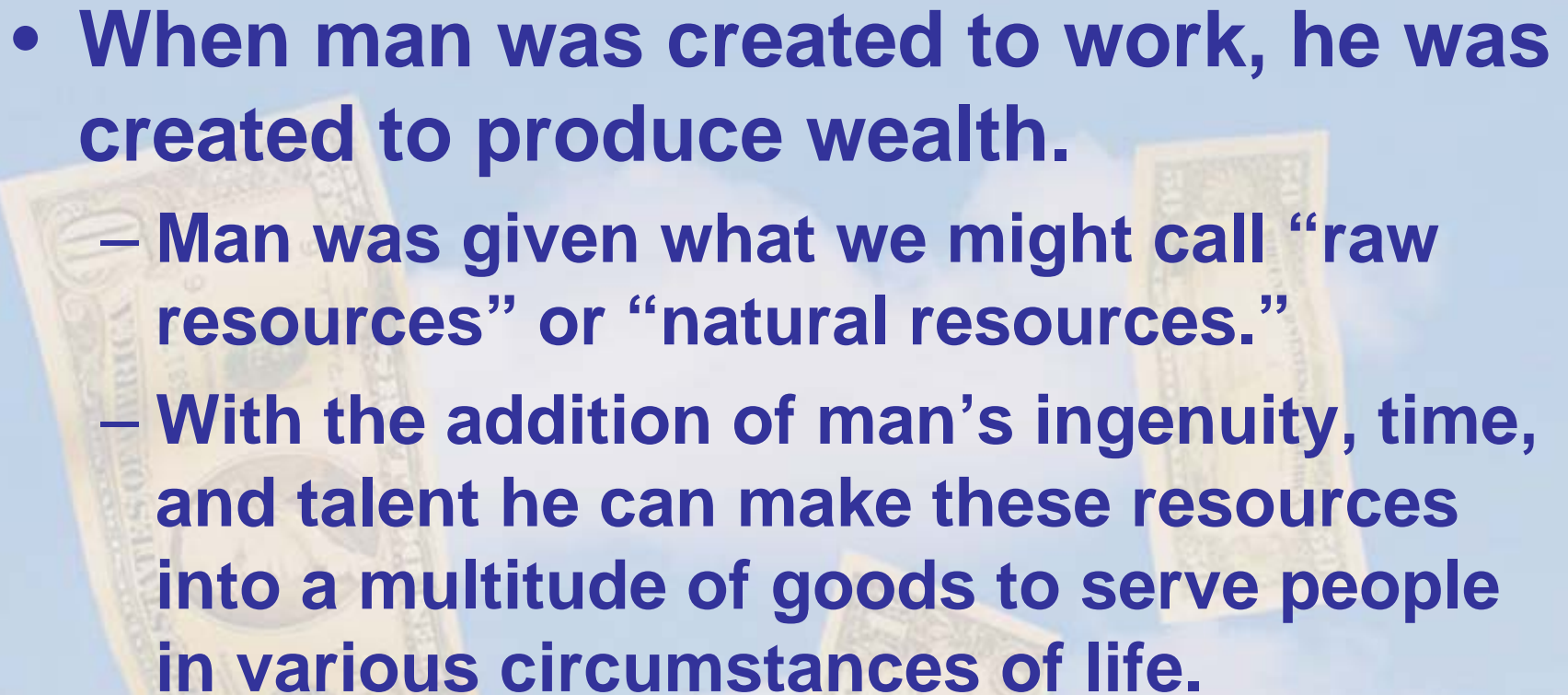


# Four Pertinent Basics

- **Man was given further instructions by God as to the nature of his mission on earth (Cont'd).**
  - **The deep desire that men have to work is a part of the “hard-wiring” from God.**
  - **Most people have a hard time taking extended breaks from their work**
  - **Men love to work when they are working at something that gives them purpose.**



# The Production of Wealth

- **When man was created to work, he was created to produce wealth.**
    - **Man was given what we might call “raw resources” or “natural resources.”**
    - **With the addition of man’s ingenuity, time, and talent he can make these resources into a multitude of goods to serve people in various circumstances of life.**
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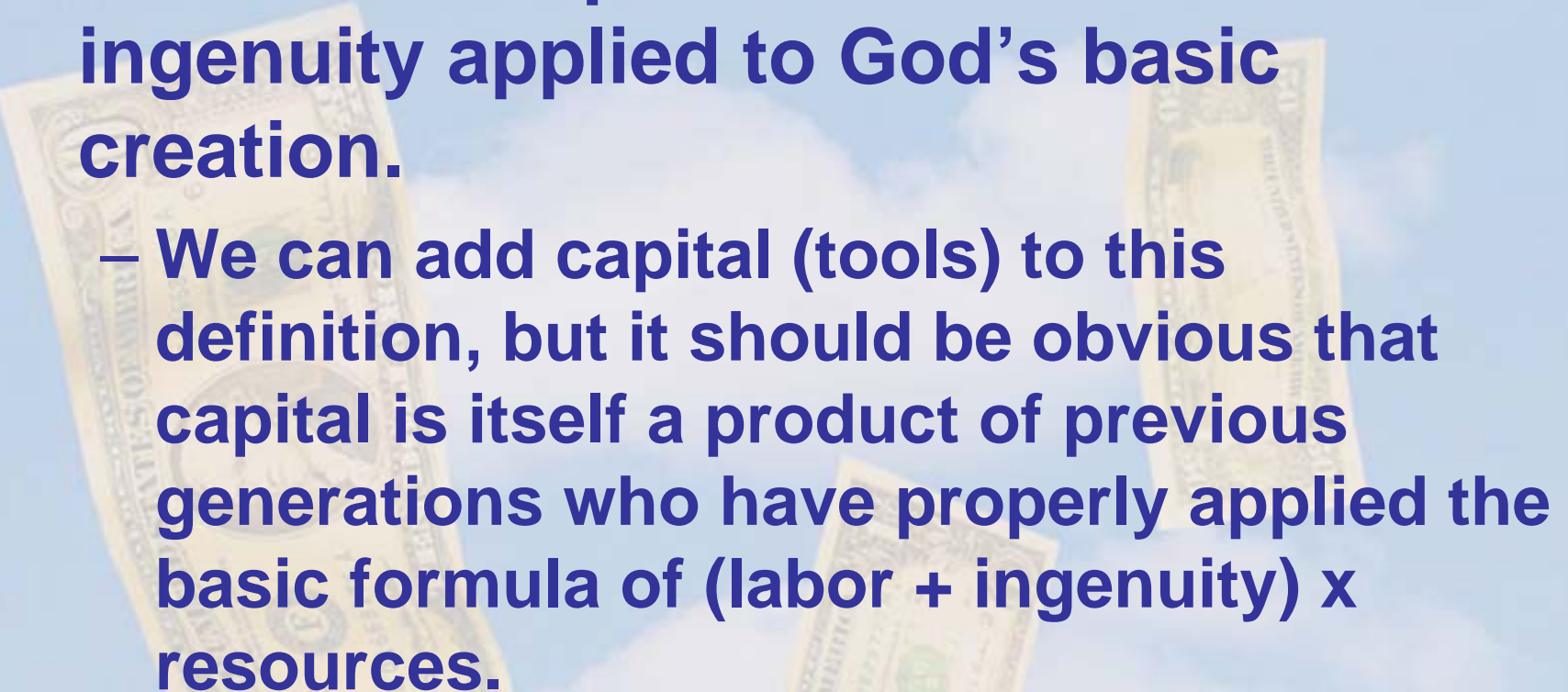


# The Production of Wealth

- **When man was created to work, he was created to produce wealth (cont'd).**
  - **Man cannot create out of nothing as God did, but he can refashion creation in such a way as to be more useful to himself and his neighbor.**
  - **The benefits that accrue to a man and his neighbor, when measured by God's standard, are what we rightly call "wealth."**

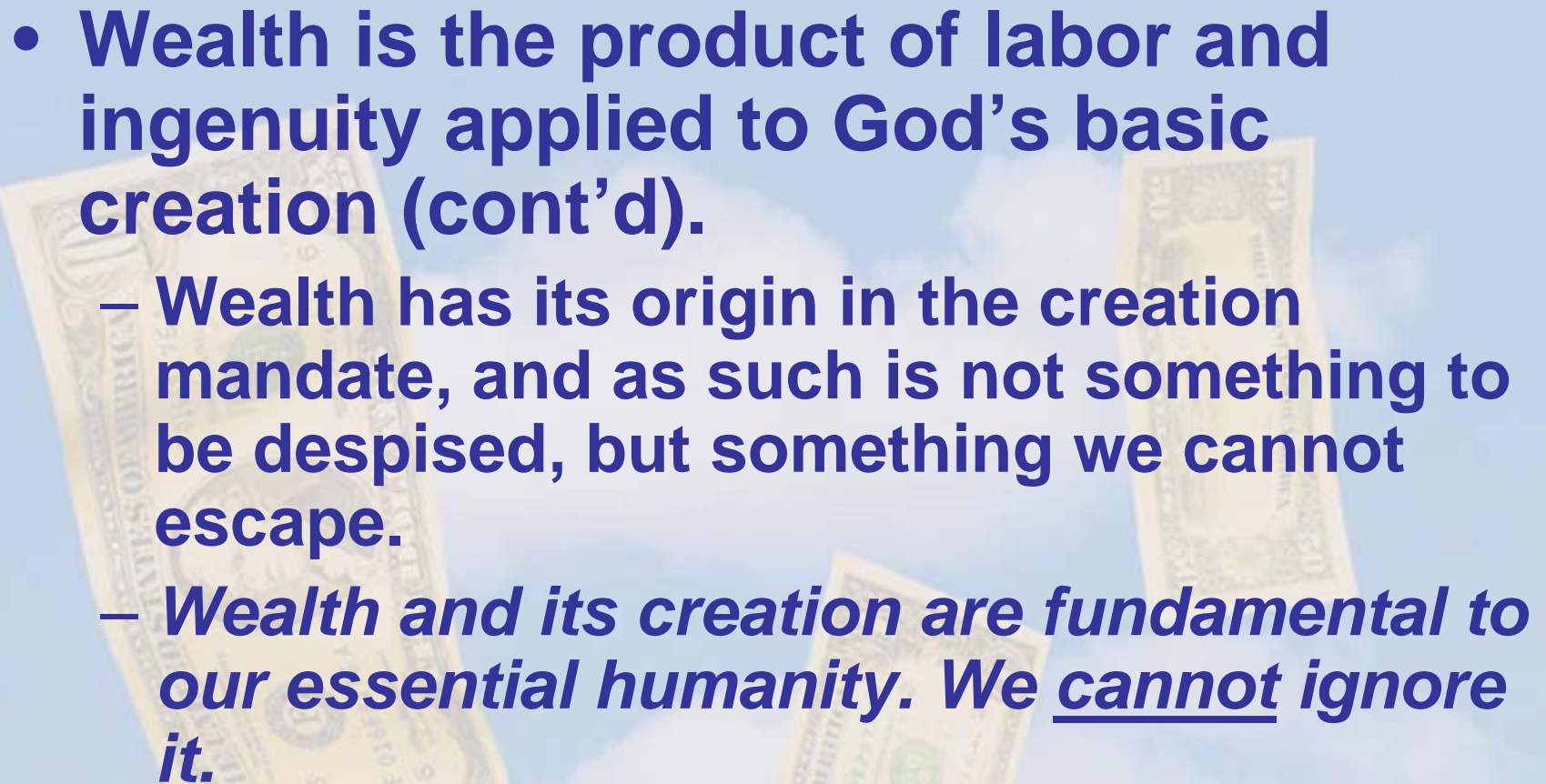


# The Production of Wealth

- **Wealth is the product of labor and ingenuity applied to God's basic creation.**
    - **We can add capital (tools) to this definition, but it should be obvious that capital is itself a product of previous generations who have properly applied the basic formula of (labor + ingenuity) x resources.**
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# The Production of Wealth

- **Wealth is the product of labor and ingenuity applied to God's basic creation (cont'd).**
    - **Wealth has its origin in the creation mandate, and as such is not something to be despised, but something we cannot escape.**
    - ***Wealth and its creation are fundamental to our essential humanity. We cannot ignore it.***
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# The Production of Wealth

- **Though wealth is a human product, it is not easy to produce the social conditions for wealth to accumulate.**
  - **As difficult as it is to create a social climate for wealth to be created, it is even more difficult to create the conditions under which wealth can continue to accumulate beyond one person's lifetime.**
  - **This has to do almost exclusively with the religious viewpoint of a society.**



# The Reformation

- **Pre-Reformation Western Christianity**
  - Split between east & west in 1053
  - East prided itself in unchanging liturgy
    - Result was championing of “status quo” in both church and society
  - West also rooted in first century, but more open to adaptations
    - Result was theological growth and development.
    - This, in turn, often resulted in cultural growth and progress.



# The Reformation

- **The Sixteenth Century Reformation**
  - One Such Social Advancement in West**
    - The church had become infected with unbiblical ideas and practices
    - God raised men who used the Bible as their guide (Luther, Calvin, and others)
    - This held back the advance of humanism in the church for nearly four centuries
    - The Reformers rightly viewed every man as prophet, priest, and king under God



# The Reformation

- **The view of man as prophet, priest, and king freed his labor & ingenuity in a way never before witnessed in history.**
  - **Neither civil nor ecclesiastical government could bind men's consciences, but God alone was seen to be lord of the conscience through his word alone.**
  - **This freed the human spirit to find its purpose from divine revelation and to do all its creating to the glory of God alone.**
  - **A person's highest calling was seen to be to serve God in everything he did.**



# The Reformation

- Once freed from civil and ecclesiastical tyranny, man's period of greatest progress began.
  - Recommended reading: *The Religious Tradesman* by Richard Steele (originally published in the late 17<sup>th</sup> century under the title *The Tradesman's Calling*).
  - The Reformation also brought about a revival of optimism or future orientation in the west. It transformed all of western (northern) Europe and the whole world benefited from it.
    - According to standard reformation thinking, the whole world would be subdued to the kingdom of Christ and bow before the King of kings.





# The Reformation

- Optimism of this kind is unique to Christianity, but is often borrowed by other religions such as Islam and Communism.
  - When people believe that what they do now will be of future benefit to themselves and their posterity they plan, work, and think differently from those who have no vision of the future.



# The Reformation

- In economic terms, this worldview manifests itself in “programs for the future.”
  - This involves people in what we call “saving” or “investment.”
  - If the world is about to end and Christ is about to “rapture away” the church from the earth, it makes no sense to think about the future on earth.
  - But such things as take time and resources require planning and ingenuity as well. This means “future orientation” is key to progress.



# The Reformation

- **The revival emphasis of reformation preaching challenged men to labor for the extension of the kingdom of God in their own callings.**
  - **Sermons on family, manhood, vocation, and various aspects of daily life became commonplace.**
  - **Christians began discussing seriously perplexing problems such as profit, prices, and the conditions necessary for wealth production. This led to an explicitly Christian social and political theory.**



# The Reformation

- **Historian Alden T. Vaughan:**
  - Puritanism [i.e. consistently biblical Christianity – REB] had political, economic, and social manifestations as well, for it required of its adherents a number of convictions about the role of government, the nature of work, and family relationships which in both tangible and intangible ways reshaped their lives. Subscription to Puritan theology imposed upon the believer an obligation to live all parts of his life in accordance with Holy Writ, and Holy Writ, if carefully searched, would be found sufficient for most occasions. And what was true for the individual Puritan was assumed to be true of a Puritan (they would have said “Christian”) society.

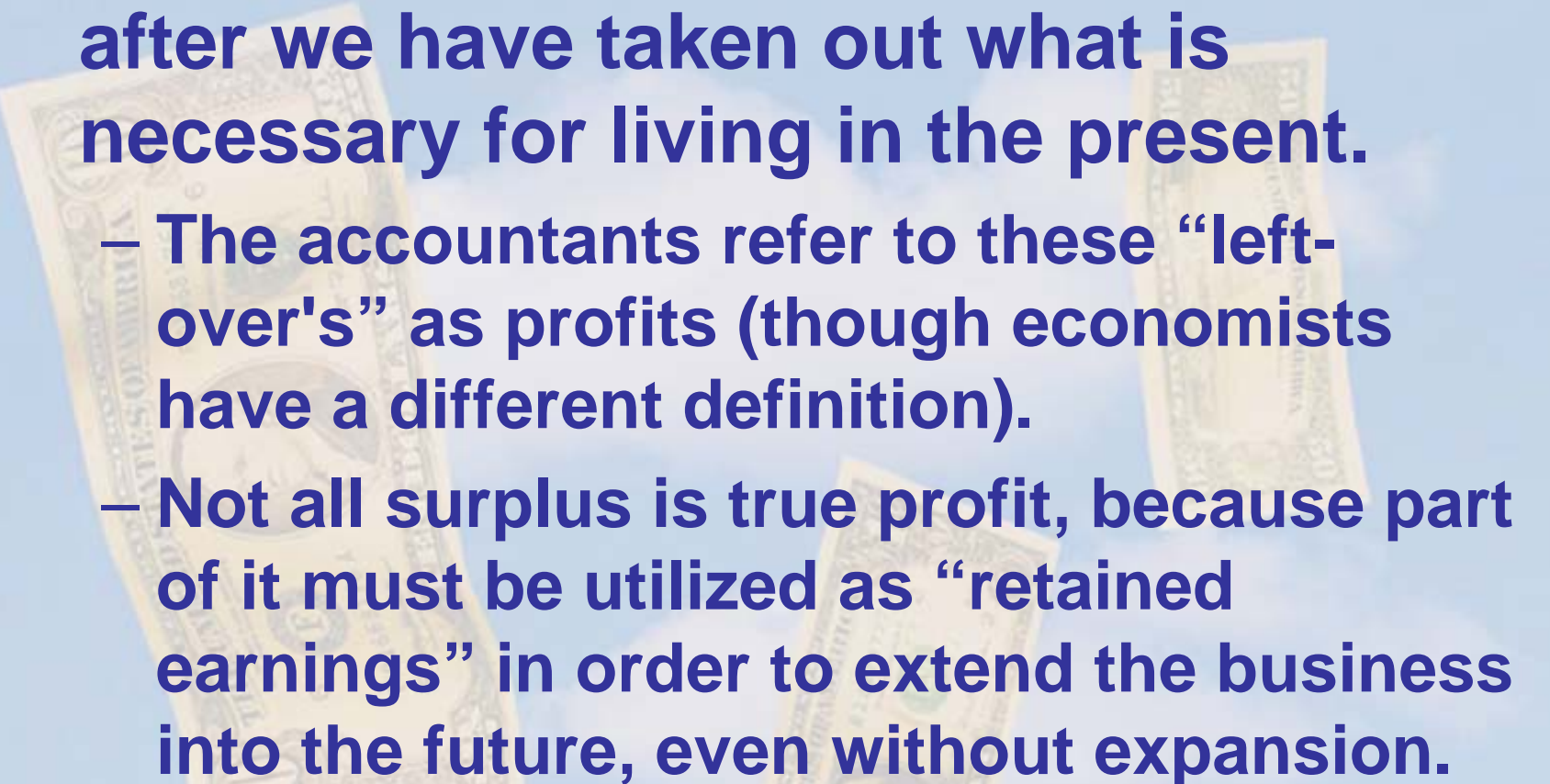


# Profits

- Stewardship of resources and activities that benefit our fellow men are Christian in origin.
- Saving and investment for long term projects also reflect a Christian attitude of building for the future.
- “A good man leaveth an inheritance to his children’s children” (Prov. 13:22a).
- Even in today’s post-Christian culture we can find the remnants of activities that reflect this godly heritage.



# Profits

- **“Saving” implies something is left over after we have taken out what is necessary for living in the present.**
    - **The accountants refer to these “left-over's” as profits (though economists have a different definition).**
    - **Not all surplus is true profit, because part of it must be utilized as “retained earnings” in order to extend the business into the future, even without expansion.**
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# Profits

- **Without surplus there can be no advancement economically. Thus Peter Drucker:**
  - **“economic advance...depends on the ability of an economy to form capital, that is, to generate a surplus of current production over the costs of the past and the present.”**
  - **Translation: If one must spend all his resources providing food and shelter for the present, there will not be time for “capital creation” (to develop tools) to help him in the future.**



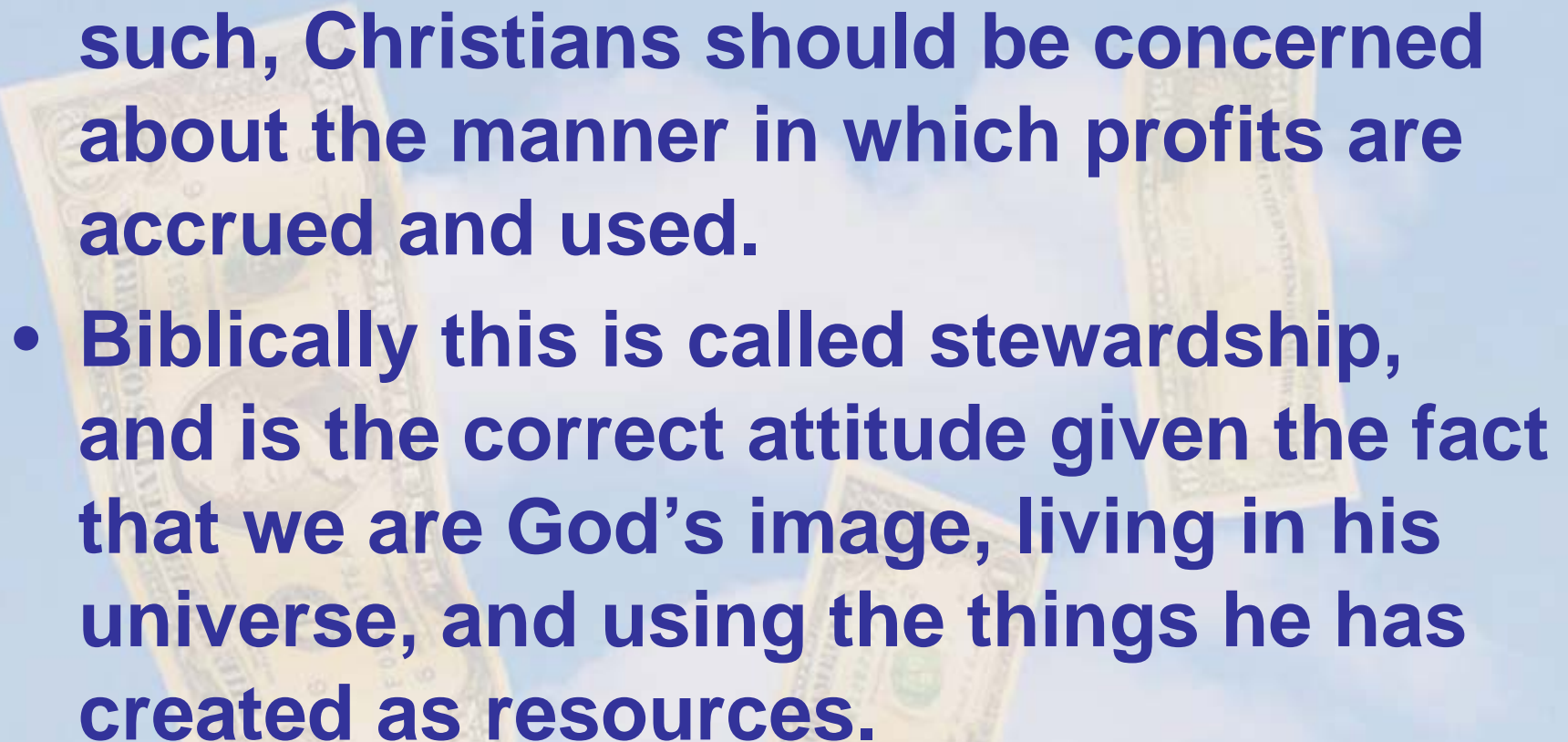
# Profits

- **Profit is so far from being the result of greed and exploitation that it is the necessary ingredient that permits economic activity and economic advancement to take place.**
- **As Christians, we should be doing all in our power to further profits, for without profits there can be no savings and without savings there can be no capital formation and without capital formation there cannot be a healthy economy.**





# Profits

- **Rather than frowning on profits as such, Christians should be concerned about the manner in which profits are accrued and used.**
  - **Biblically this is called stewardship, and is the correct attitude given the fact that we are God's image, living in his universe, and using the things he has created as resources.**
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# Profits

- **Wealth, *as such*, is not the goal of the Christian (else any means would do), but it is the direct outcome of obedience to God's commands.**
  - **Man was made to work, and as he does so he progresses economically.**
  - **In short, men get wealth in accordance with Dt. 8:18, “*But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.*”**



# Profits

- It is the severing of wealth from its right purpose that provided the environment for many critics of wealth creation.
- The modern hostility toward profits comes from hostility toward God or a wrong view of God and envy of one's neighbors.
- A distinguishing mark of modern society is the belief that we can live without reference to God (practical atheism).



# Profits

- **The creation and use of wealth for ongoing development are encouraged in Scripture.**
  - That I may cause those that love me to inherit substance; and I will fill their treasures. **Prov 8:21**
  - Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase. **Prov 13:11**
  - Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God. **Ecc1 5:19**
  - Then thou shalt see, and flow together, and thine heart shall fear, and be enlarged; because the abundance of the sea shall be converted unto thee, the forces of the Gentiles shall come unto thee. **Isa 60:5**

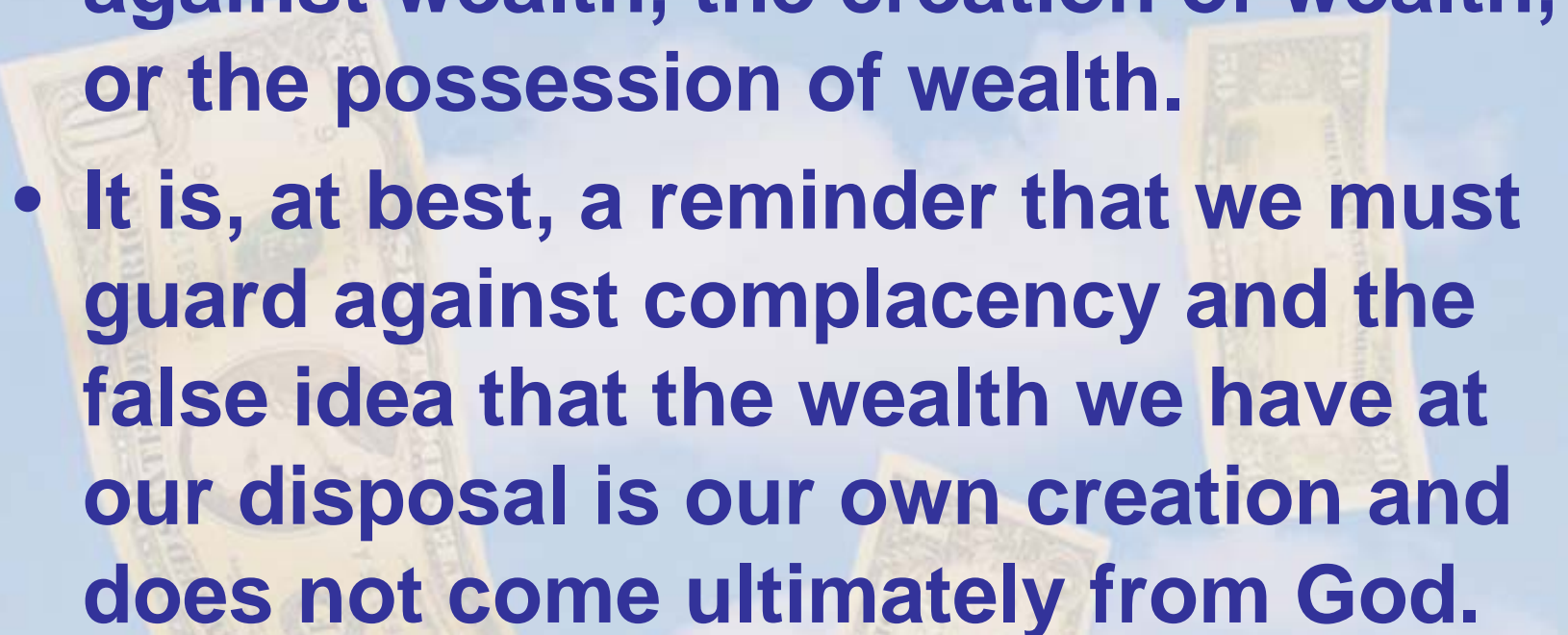


# Profits

- **To stifle a man's imagination with faulty views of wealth and its creation is an unnecessary and unbiblical limitation on man's personality and his ability to function as the image of God.**
- **Sadly, the history of economics is one in which many forget God their creator once they have accumulated wealth.**
- **When men worship money instead of God it becomes a god called "mammon."**



# Profits

- **However, this is not an argument against wealth, the creation of wealth, or the possession of wealth.**
  - **It is, at best, a reminder that we must guard against complacency and the false idea that the wealth we have at our disposal is our own creation and does not come ultimately from God.**
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# Profits

- **Another mistake is to think that the purpose of our wealth can be found in our own selfish desires.**
- **James informed us that we do not get what we ask for because we want it for the wrong reasons or wrong motives (Jas 4:2-3).**
- **When our dreams are self-centered rather than God-centered, this fact more than any other one thing tells us why many of us do not have the amount of wealth we would like to have.**



# Conclusion

- Man was created with a purpose to work and to make economic progress.
- Our greatest calling in life is therefore to work & help our fellow man in his work.
- The modern revolt against work and against profit is at root a revolt against God.
- Our investments (*i.e.* time and tools) should be organized with a view to these truths, *i.e.* centered on productive activities, where the capital can be used for real growth and development.