

Wealth and Riches Have Wings - Proverbs 23:4,5

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"Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle."

Proverbs 23:4,5

As I write this report (late October), a financial shaking is taking place. There is a great deal of economic uncertainty. The world in general and our country in particular is dealing with a self-inflicted financial crisis. This crisis began developing a few years ago when an epidemic of greed broke out on Main Street and on Wall Street. When passion overrules integrity, then look out! Suffering follows bad choices because there is an inescapable law: ". . . **A man reaps what he sows.**" (Galatians 6:7)

We are reaping a harvest from seeds sown yesterday. I expect our nation's output (GDP) will continue to decline and unemployment will continue to rise. I also anticipate shortages and financial despair for companies and individuals alike all because timeless principles have been violated.

If a person buys a house that he cannot afford, common sense says it's only a matter of time until that person is in a "house of pain." If an investment bank buys bad mortgages because they were thought to be a "good deal," it's only a matter of time until that bank goes bankrupt. If a mortgage insurer sells insurance on bad mortgages that look good on paper, it's only a matter of time until that insurer fails (or needs a bailout). This is the scenario that has unfolded because millions of people allowed their passion for wealth to overrule common sense.

Recently, I heard a television reporter say that more than three trillion dollars *evaporated* from 401(k) retirement accounts, stock holdings and other investments during the past six months. This translates into shattered dreams for many people. Millions of baby-boomers are nearing retirement age.

They have worked many years, storing up their earnings, looking forward to the day when they can retire and "take it easy." However, the current financial crisis and the evaporation of three trillion dollars will force many people to keep working to make ends meet which brings me to the first point in this report. If the acquisition of wealth is too important, then look out! Solomon said, riches can ". . . **sprout wings and fly off to the sky like an eagle.**"

The Gold Rush of '49

John Sutter wanted to be a rich man. He emigrated from Switzerland to the United States in 1839 having nothing but ambition. Upon hearing that large parcels of land could be easily acquired in the west, he made his way to California where he obtained approximately 50,000 acres from the Mexican government near Sacramento. (At the time, California belonged to Mexico.) Sutter went from rags to riches in a mere ten years. After the United States acquired

California, Sutter's fortunes looked even brighter because he owned thousands of animals (producing meat and hides) and tens of millions of trees (which were good for lumber).

In 1847, James Marshall and John Sutter met. There was a growing demand for lumber and Marshall knew how to build and operate a water-powered sawmill. Marshall and Sutter formed a partnership and Marshall went to work building a sawmill near Coloma. As the sawmill neared completion, Marshall discovered a problem.

The big waterwheel that generated power for the mill needed to sit lower in the waterway. Rather than having several men dig out the trench by hand, he decided to make the waterway deeper by flushing it overnight with a strong torrent of water. The next morning, January 24, 1848, as Marshall was inspecting the waterway, he noticed some golden pebbles glistening in the sand. He picked up several and hammered on them with a stone to see if their shape could be changed because he knew that gold was soft and fool's gold was brittle.

News of Marshall's discovery broke out like a wild fire and within two years, 100,000 "Forty-niners" descended on northern California (at that time, San Francisco had a population of 457 people). At the height of the gold rush, approximately 100 tons (troy weight) of gold was mined during a period of twelve months.

The average miner produced about sixteen grams of gold per day – about half a troy ounce. To put this in perspective, one dollar gold coins contained 1.6 grams of gold, so sixteen grams of gold translated into earnings of approximately ten dollars per day. Since a "dollar a day" was considered good wages, "ten dollars a day" would have been a phenomenal wage *if* only the prices for land, food, building materials, and the necessities of life had remained unchanged.

But alas, gold fever (greed) broke out and most of the Forty-niners went bankrupt mining for gold. They could not dig up enough gold to pay for the bare necessities of life. Ironically, John Sutter also went bankrupt. He went from riches to rags in ten years. Solomon was right, riches can ". . . .**sprout wings and fly off to the sky like an eagle.**"

Self Indulgence

"And he [Jesus] **told them this parable: 'The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.**

And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.' But God said to him, **'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 'This is how it will be with anyone who stores up things for himself but is not rich toward God.'**" (Luke 12:16-21)

The rich man in this parable was not condemned for building larger barns. He was condemned

for two reasons. First, he thought his wealth belonged to him (he didn't understand that he was a steward of God's wealth) and second, he became focused on self-indulgence. Jesus told the parable of the rich man because there is a rich man in every person.

Whether we have much or little, the carnal nature finds it very difficult to deny self and this is where the problem with too much money arises. When was the last time you firmly told yourself "NO" and overcame the urge to be indulgent? Consider this: **"Then Jesus said to his disciples, 'I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.'**

When the disciples heard this, they were greatly astonished [because they thought riches were a sign of approval from God] and asked, 'Who then can be saved?' Jesus looked at them and said, 'With man this is impossible, but with God all things are possible.'" (Matthew 19:23-26, insertion mine)

Many people who are poor think the "eye of the needle" parable concerns people who have wealth. This is not the case. Rather, Jesus emphasized the conflict of interest that comes when we have money left over (disposable income) after paying for the necessities. It is hard for people having more than enough money to enter the kingdom of Heaven because people will often fall into the trap of increasing their wealth and indulging themselves rather than using their wealth to bless and benefit others.

Jesus also told this parable to emphasize the point that wealth *is not* a sign of God's approval. Wealth is a heavy responsibility that God places on some people and if they are faithful stewards of *God's wealth*, many people are blessed. If they are not good stewards, many people have no way out of their grinding poverty.

We are our brother's keeper! Jesus taught these parables because very few people can turn away from an endless supply of money – even when they know in advance that it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God. Jesus also knew that very few people can resist the "easy life."

The rich young ruler could not bring himself to give away his wealth. (Matthew 19:21-24) The carnal heart loves money because money enables it to go where it wants, buy whatever it wants, and do whatever it wants. Jesus warned, **"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You *cannot* serve both God and money."** (Matthew 6:24, italics mine)

The Life that is Truly Life

There is a rich man in every person. For this reason, Jesus told the parable of the rich man who wanted to hoard wealth so that he could spend the rest of his life eating, drinking, and "taking it easy." Doesn't the "rich man in every heart" explain why lotteries receive so much money while worthwhile projects go begging?

Jesus condemned the rich man because the rich man thought that God's wealth was his wealth. The rich man didn't recognize the stewardship that God had given him. Instead, he became focused using God's wealth for self-indulgence and God said, "You fool!"

Paul told Timothy, "**Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is *so uncertain*, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. I**

n this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may *take hold of the life that is truly life.*" (1 Timothy 6:17-19, italics mine) Did you notice that the life that is truly life is a life of giving? We need to give something to someone every week! It doesn't necessarily have to be tangible, but every person needs to bless another person each week with a gift of some kind!

Mahatma Gandhi said, "The things that will destroy us are: politics without principle; pleasure without conscience; wealth without work; knowledge without character; business without morality; science without humanity; and worship without sacrifice." Gandhi understood the seven sides of life and this brings us to the second point in this report: Happiness is not found in a self-indulgent life. Of course, self-indulgent people may think they are happy, but take away their wealth and what do they have?

Underneath the distractions and facades which money brings, there is no genuine love, no deep joy and certainly no contentment. When self indulgence has control of our heart, the results are insatiable passions and spiritual emptiness. We have become a nation of self-indulgent people within two generations and Gandhi was right: Politics is disgusting, pleasures are depraved, business is fraudulent, technology feeds our lust, science denies God and religion is meaningless.

True happiness is found in submission to God. As stewards of whatever wealth He has put under our control, we are accountable to Him. If we allow the Lord to fulfill the purposes for which He created us – no matter how great or small they may be, joy and peace will come. There's no room for anxiety. I am concerned about the future and every rational person should be. However, I am not worried about the future because God will take care of His children. Jesus said, "**Do not worry! . . .**" (Matthew 6:25)

As the Second Coming draws near, I expect to see financial anxiety increase. The world's infrastructures (banking, communication, manufacturing, transportation, education, and healthcare) are teetering on collapse and every nation is in trouble. At the moment, the world is in a self-inflicted financial quagmire and nations have emptied their purses to avoid catastrophic implosion. Now that the reserves of the world have been used up to save ourselves from ourselves, the next financial crisis – even a relatively small hiccup – could be devastating.

In the larger scheme, it doesn't matter. Survival is going to become more and more difficult because Jesus wants to teach us the importance of faith. This brings me to the concluding point for this report: Trust in God. Whenever you find yourself in a difficult position financially, there

are two approaches. The low road is: ". . . . **money is the answer for everything.**" (Ecclesiastes 10:19) The high road is this: "**Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight.**" (Proverbs 3:5,6)

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