

Institute for Christian Teaching
Education Department of Seventh-day Adventists

**THE CHRISTIAN'S PURSUIT, ACCUMULATION,
AND USE OF WEALTH**

By

Clarence Anderson

Walla Walla College
College Place, Washington, USA

529-03 Institute for Christian Teaching
12501 Old Columbia Pike
Silver Spring, MD 20904 USA

Prepared for the
31th International Seminar on the Integration of Faith and Learning
Friedensau Adventist University
July 2003

I. Introduction

A tension exists between Biblical values and business values in a capitalistic economy. People commonly view greed as ubiquitous and the driver of business. Competitiveness is often associated with backstabbing, selfishness, materialism, etc. This is contrasted with Biblical values like generosity, altruism, selflessness, and love. In Seventh-day Adventist business education and in the church this tension is largely ignored. Business educators and church leaders do this to the peril of both church and university.

Currently SDA business educators teach their students sound principles for the pursuit of wealth without sufficient connection to Christian belief. Those who pursue business seriously and successfully are left with three alternatives: establish their own belief system connecting faith and business, feel guilty, or demarcate their business world from their spiritual world. The last position, a dualism, means they will live in a state of perpetual cognitive dissonance while they go about their business.

Because participating in business is essential for humans to function in this world, it is not reasonable to argue that Christians should not enter the business world, as the medieval church taught. Indeed, E.G. White agreed, “Christians must work, they must engage in business, and they can do this without committing sin.”¹ Christian business people need to confront the tension. This should take a much higher priority in tertiary business education.

Doing business in today’s world means working in a capitalistic system. In this paper I will explore the prominent features of a capitalistic economic system and compare these to Biblical values relating to business. I will discuss the fit between the capitalistic features and Biblical values. Based on this analysis I will outline an approach for the

¹ Ellen G. White, *Christ Object Lessons*, page 51

Christian's pursuit, accumulation, and use of wealth, including challenges and difficulties that those who choose the Christian path will likely face if successful in business. I will conclude with suggestions for incorporating these ideas into a Christian business education.

II. Prominent Features of a Capitalistic Economic System

Over two hundred years ago Adam Smith in his classic, *The Wealth of Nations*, analyzed the way a free market (i.e., a capitalistic economic system) achieves the effective and efficient production and distribution of resources for basic needs, such as food, clothing, and housing, as well as wants. This economic system allows individuals to freely pursue their own objectives and to make exchanges in which each "intends only his own gain," but "led by an invisible hand ... he frequently promotes that of the society more effectually than when he really intends to promote it."² Society gains because parties to the exchange, according to their own perceptions and interests, give up something of less value than what they receive. For example, if you decide to buy a new dress, you value the dress more than the money you give up. The cumulative effect of all individuals voluntarily entering into these exchanges is an economic system that produces more than an economic system that is centrally planned by one entity – whether it be an individual monarch or dictator or a socialistic government. Individuals make exchanges as consumers, laborers, business owners, or agents for business owners – i.e., shareholders. They attempt to optimally utilize the resources they control. In this way the free market system guides individuals to apply their resources (labor, land, equipment, etc.) where they are most productive. The society will create more wealth under capitalism than any other system.

² Adam Smith, *The Wealth of Nations* (New York: The Modern Library, 1776/1937).

When I discuss wealth in this paper, I am not referring necessarily to vast or extravagant wealth. Here, I define wealth as “all property that has a money value or an exchangeable value,” rather than “the abundance of valuable material possessions or resources.”³ This means that a person with any possessions at all has wealth, though he or she may not be considered wealthy.

The definition of capitalism is simple: “the organization of the bulk of economic activity through private enterprise operating in a free market.”⁴ A capitalistic economy is most capitalistic when left alone. There are several prominent features of such a system: private ownership of property, self-interest, distribution according to productivity, and freedom from interference from others and government in most transactions.

Each of these four features plays a function in the system. To be motivated people must be allowed to control that which they have received. That is, they must have private property rights. In order to make the system work without outside guidance, all must be motivated by objectives of their own choosing – generally self-interest. Distribution according to productivity causes people to pursue exchanges that yield the greatest reward. This means that the more productive people are, the more they will be rewarded. Also those who produce that which is most valued by society will be most highly rewarded. Non-interference by others or government encourages individuals to pursue exchanges knowing that they will be rewarded consistently and predictably.

The pursuit, accumulation, and use of wealth are not problematic for a capitalist. Clearly the assumption regarding wealth in a capitalistic economic system is that if you attain wealth without coercion or fraud, you have a right to keep it and do with it as you

³ Merriam-Webster's Online Dictionary, <http://www.m-w.com/home.htm>

⁴ Milton Friedman, *Capitalism and Freedom*, (Chicago: University of Chicago Press, 1962), 4.

will. In fact, the accumulation of wealth is assumed to be good, because it makes capital investment possible. It is expected that individuals will pursue, accumulate, and use wealth as they wish to fulfill their own objectives.

III. Biblical Notions Regarding the Prominent Features of Capitalism

The Bible only briefly elaborates upon the economic systems in effect during its relevant history. However, it refers to business and wealth in a variety of ways: actual stories about real people, parables, advice, and proverbs. These references to business and wealth provide insights into values Bible writers extolled. Following, I will explore how these insights from selected biblical references relate to each of the four prominent features of capitalism.

A. Private Property

Generally during Bible times, owners of property freely transacted as they wished – they kept it, used it, gave it away, or sold it without restrictions. Thus property rights were strong, typical of a capitalistic system. However, in ancient Israel God instructed Moses to establish a “clan egalitarianism”⁵ economic system in which restrictions on sales, seventh-year statutes, and jubilee provisions prevented utter poverty for some and the accumulation of vast land holdings for others.⁶ The required return of property after a period of time as a corrective to prevent extremely uneven distribution of wealth constituted a weakening of property rights. Those wishing to sell property could not sell it in perpetuity, and, likewise, buyers could not buy property in perpetuity. This system broke down with the advent of monarchs.

⁵ Robert J. Karris, “The Lukan *Sitz im Leben*: Methodology and Prospects,” *Society of Biblical Literature 1976 Seminar Papers* (Missoula, Mont.: Scholars Press, 1976), p 230n.7. quoted in Pedrito U. Maynard-Reid, *Poverty and Wealth in James*, Marknoll, NY:Orbis Books, 1987.

⁶ Leviticus 25; Deuteronomy 15, The Revised Standard Version of the Bible is used for all Biblical quotes.

This system affected the lives of Ruth and Boaz. Boaz is described to as a “man of wealth.”⁷ He showed compassion and generosity to Ruth as a reward for what she had done for her mother-in-law, a kinsman of Boaz. In the story obligation is based on kinship, with no indication that wealth created obligation. However, the system that created the obligation was designed to perpetuate family ownership of land, a means of maintaining a more equal distribution of wealth in the society.

Bible writers described the wealth possessed by many biblical characters as significant in their stories without censuring their wealth. In his first book Moses observed, “Abram was very rich in cattle, in silver, and in gold.”⁸ Abram refused to take spoil from the King of Sodom, because he did not want the king to have any grounds to claim, “I have made Abram rich.” (Genesis 14:23, RSV). Moses goes on to point out that the Philistines envied Abraham’s son, Isaac, as a result of his wealth. He credited Isaac’s wealth to the Lord’s blessing: “And Isaac sowed in that land, and reaped in the same year a hundredfold. The Lord blessed him, and the man became rich, and gained more and more until he became very wealthy.”⁹

In the strange story about Job, his wealth was prominent. Immediately after describing Job as “blameless and upright, one who feared God and turned from evil,” the Bible numbers Job’s sons and daughters and lists his vast wealth. Due to his impressive balance sheet (huge assets, no liabilities), he is called “the greatest of all people of the east.”¹⁰

⁷ Ruth 2:1

⁸ Genesis 13:2

⁹ Genesis 26: 12-13

¹⁰ Job 1:1 & 3

Saul and the kings that followed him were also wealthy. Nathan called David a rich man.¹¹ He censured David for coveting Uriah's wife, Bathsheba, but not for having riches. Because Solomon asked God for an understanding mind and discernment to govern, God was pleased and, as a result, promised him riches and honor in addition to what he requested.¹² He used his massive wealth to build a spectacular temple.¹³ Later, the Lord was angry with Solomon because "his heart had turned away from the Lord," but He did not mention Solomon's wealth. Shishak of Egypt took away the riches in the temple and in Solomon's house after Solomon's death during the reign of his son, Reoboam.

One might agree that the Bible does generally support the right to own property and even vast amounts of it, but then point to the story of the rich young ruler as evidence that it is better not to (or, perhaps, even wrong to) possess wealth.¹⁴ The rich young ruler asked Jesus, "What good deed must I do, to have eternal life?"¹⁵ Jesus answered him with instruction to keep the commandments and to "love your neighbor as yourself."¹⁶ When the young man boldly stated that he had always observed these but even yet felt a lack, Jesus replied with an equally bold command, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me."¹⁷ After the man sorrowfully went away, Jesus complicated things further by generalizing the problem to all rich people: "Truly, I say to you, it will be hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go

¹¹ 2 Samuel 2:2 & 7. David's riches are described in I Chronicles 14.

¹² I Kings 3:11 & I Chronicles 1: 11

¹³ I Kings 6 & 7. Solomon's wealth is described in 1 Kings 10:14-29.

¹⁴ Matthew 19:16-30, Mark 10:17-31, Luke 18:18-30

¹⁵ Matthew 19:16

¹⁶ Matthew 19:19

¹⁷ Matthew 19:21

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.”¹⁸

The story of the rich young ruler appears to provide guidance for the use of wealth. It seems to suggest that those who acquire wealth should distribute it all to the poor. However, Jesus could not possibly have meant for his followers to take the command literally as a guide for dealing with material possessions. If taken to apply to all Christ’s followers for all time, all who choose to follow Him would be naked for a short time while they slowly starve to death. This is the case because he said give *all*, so every time a person happened upon a material possession (even food and clothing), he or she would be obligated to give it away. Perhaps He meant it as a one-time event. If that were the case, then the follower faces the challenge of knowing the appropriate time to give all. Jesus was not providing a guiding rule for the possession of wealth. Rather He commanded the rich man thus as “a test that would make manifest the selfishness of his heart.”¹⁹

In stating 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,”²⁰ Jesus was addressing His disciples who believed that God favored the rich. In actual fact, He said nothing about people without wealth having a relatively easier time entering the kingdom of God. What He meant was that it is not riches, but “only through the unmerited grace of Christ that any man can find

¹⁸ Matthew 19:23-24

¹⁹ White, *Christ Object Lessons*, 392

²⁰ Matthew 19:24

entrance into the city of God.”²¹ Pertaining to wealth, Jesus wants Christians to see that they hold their possessions as a “trust to be used as God shall direct.”²²

This point of recognizing that by giving people wealth God is giving it in trust means Christians recognize ownership differently from other capitalists. Ownership in the biblical sense is stewardship. True ownership never transfers from God. Therefore, an “owner” is in reality a steward.

B. Self-interest

For a Christian self-interest is the most problematic feature of capitalism. While self-love is recognized and apparently sanctioned in the Golden Rule, generally the Bible emphasizes love of others, even one’s enemies. The notion of self-interest seems entirely contrary to Jesus’ dictum, “It is more blessed to give than to receive.”²³ Likewise, Paul admonished each member of the church at Philippi to follow Christ’s example and “look not only to his own interests, but also to the interests of others.”²⁴ Jesus spoke three more pronouncements that help sort out this problem: “I do nothing on my own authority but ... I always do what is pleasing to [the Father],”²⁵ “As the living Father sent me, and I live because of the Father,”²⁶ and “I do not seek my own glory.”²⁷ These powerful words of Jesus constitute what E.G. White called “the law of life which is the law of life for the universe.”²⁸ Those who accept and live by this “law of life” will do as Jesus did, “He

²¹ White, *Christ Object Lessons*, 394

²² *Ibid.*

²³ Acts 20:35

²⁴ Philippians 2:4

²⁵ John 8:28, 29

²⁶ John 6:57

²⁷ John 8:50

²⁸ Ellen G. White, *The Desire of Ages*, 20.

took to give”²⁹ and did all to the glory of God. Their objectives, therefore, their self-interest, in business transactions as in all of life will be to glorify God.

This aligns perfectly with the notion of stewardship. As Christians recognize that the property they “own” is in trust from God, they also recognize that they are acting on God’s behalf, therefore, in God’s interests. This should not be difficult for business people to understand, because it is similar to the manager/shareholder relationship in a corporation. In the corporation the manager is to act in the interests of the shareholder. In this case ideally the manager’s and the owner’s interests will be the same, just as ideally the steward’s interests and God’s interests will be the same.

C. Distribution according to productivity

Although there are biblical examples of equal distribution (egalitarianism), generally people in Bible times practiced distribution according to productivity, which is consistent with capitalism. The classic verse used to prompt many laggard children from their lethargy is “If any one will not work, let him not eat.”³⁰ The parable of the talents supports this concept by suggesting that the more productive should receive more.³¹ In the parable a master prepares for a journey by entrusting his property to three servants. He gives sixteen talents (the equivalent of 240 years’ wages of a laborer) to three servants, “to each according to his ability:”³² ten to the first, five to the second, and one to the third. As soon as the man had departed, the first two servants “went at once and traded” with their talents. The third buried his talent in the ground.

²⁹ Ibid.

³⁰ 2 Thessalonians 3:10

³¹ Matthew 25:14-30, Luke 19:11-27

³² Matthew 25:15

After a long time the master returned and prepared to settle accounts with his servants. The first two had each doubled his property, and, of course, the third had only the one talent to return. The master commended the first two, saying, “Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master.”³³ The master chastised the third servant, calling him a “wicked and slothful servant.” He told the servant that at the very least he should have invested the money with bankers so there would have been interest to return with the principle. The master took the talent from that servant and gave it to the one who at that time had ten talents, and he said, “For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away.”³⁴

Clearly, the Bible supports a correlation between productivity and reward.

D. Freedom from interference

Freedom is highly valued by God. “For freedom Christ has set us free.”³⁵ “For you were called to freedom.”³⁶ In spite of the fact that He owns all property, He rarely intervenes directly even when the “owner” is not using the property in ways consistent with His desires. However, as self-interest for the Christian is different from self-interest for others, freedom for the Christian also has a twist. Paul continues in Galatians 5:13, “only do not use your freedom as an opportunity for the flesh, but through love be servants of one another.” Christian business people will use their freedom to apply the “law of life.” That is, they will glorify God in their business activities.

³³ Matthew 25:21

³⁴ Matthew 25:29

³⁵ Galatians 5:1

³⁶ Galatians 5:13

In Table 1 I have listed the prominent capitalistic values along with the values drawn from Biblical stories and parables.

TABLE 1: CAPITALISTIC FEATURES FIT WITH BIBLICAL VALUES

CAPITALISTIC FEATURES	BIBLICAL VALUES
Private ownership of property rights	Stewardship (Property held in trust for God)
Self-interest	God's interests, ideally the same as self-interest
Distribution according to productivity	Egalitarianism and distribution according to productivity
Freedom from interference	Freedom, but most free if servants of one another

IV. A Christian's Approach to the Pursuit, Accumulation, and Use of Wealth

Can one succeed in a capitalistic system while practicing stewardship, glorifying God, and serving others? Those who possess and control wealth have opportunities to accomplish good things with "their" wealth. E.G. White claims that "God also entrusts men with means. He gives them power to get wealth."³⁷ There is reason to believe that God would prefer that His followers possess or control property, because if they do not, others will. Christians should search for how to pursue, accumulate, and use wealth so that they optimize the glory of God. Based on insights gleaned about business and wealth from the Bible, in this section I will outline several principles that a Christian should follow in business.

³⁷ White, *Christ Object Lessons*, 351

A. Be Fair and Ethical in all Transactions

It goes without saying that Christian business people should follow basic fairness and ethical standards. Of course, the overarching guide provided by the Golden Rule should be a touchstone for all business transactions. There are also references to specific behaviors to practice or avoid. The Psalmist in Psalm 49 advises against extortion and robbery.³⁸ The Ten Commandments warn against stealing, lying, and coveting.³⁹ James has direct words for business people, those who say, “Today or tomorrow we will go into such and such a town and spend a year there and trade and get gain.”⁴⁰ The original language suggests that this trading may be associated with cheating and deception that was common in ancient trading.⁴¹ James warns them that they need to be aware that their business goes on only if the Lord wills it. In the final chapter, James specifically censures the rich for two crimes: (1) luxurious living and (2) oppression. He condemns them for hoarding garments, gold, and silver and for laying up treasure for the last days.⁴² James considers the withholding of wages by fraud as a very serious crime, equivalent to murder.

B. Trust Not in Wealth

Job’s example and God’s commendation of it emphasizes that people should not trust in their wealth. In Job’s lament he asked why the wicked prosper in this life.⁴³ In his vindication of himself, he noted that trusting in gold and rejoicing because of great wealth “would be an iniquity to be punished by the judges.”⁴⁴ In the epilogue to the story,

³⁸ Psalm 62:10

³⁹ Exodus 20:15-17

⁴⁰ James 4:13

⁴¹ Maynard-Reid, 71.

⁴² James 5:3

⁴³ Job 21:7-16

⁴⁴ Job 31:28

God said Job spoke accurately and He restored Job's fortune. In fact He gave Him twice as much as he had before his trials. Ironically, Job did not place his trust in wealth, and God rewarded him with wealth as a result.

The Psalmist calls it "foolish confidence"⁴⁵ and iniquitous to *trust* in wealth and boast of riches. The ultimate limitation of wealth is that no amount can secure one's eternal life. Every Christian with wealth should apply the test that Jesus put to the rich young ruler. The test question is, in what do you place your trust for eternal life?

It is a lack of trust and misplaced trust that leads the faithless to hoard wealth as in the parable of the rich fool. He was the one in Jesus' parable who thought that if he built larger barns to store more grain and goods, he would finally be able to say to his soul, "Soul, you have ample goods laid up for many years; take your ease, eat, drink, be merry." In the parable God called him a "fool," because he was going to die that night and then who would get the property? Jesus concludes the parable by saying that each is a fool "who lays up treasure for himself, and is not rich toward God."⁴⁶

Jesus called this man a "fool" not for his accumulation of wealth, but because he forgot that it is God who gives people the "power to get wealth."⁴⁷ Therefore, there is no reason to place trust in wealth. Rather trust should be placed only in God for security and for salvation.

People are able to place their trust in God or wealth, but not both. Jesus told a parable of the unrighteous steward in which the lesson was: serve only God, not mammon. In this parable, Jesus told of a rich man who decided to fire his steward, because the

⁴⁵ Psalm 49:13. Psalm 52:8 also warns against trusting in riches and seeking refuge in wealth. Psalm 62:10 says, "If riches increase, set not your heart on them."

⁴⁶ Luke 12:13-21

⁴⁷ *SDA Bible Commentary*, vol. 5, 797

steward was wasting the rich man's goods. In order to secure favor with people in the community, before departing his position the steward reduced the balance owed by his master's debtors. Strangely, "the master commended the steward for his shrewdness; for the sons of this world are more shrewd in dealing with their own generation than the sons of light." This unusual commendation was not an endorsement of dishonesty but rather an encouragement to focus on the eternal more diligently than the earthly, so that when "unrighteous mammon" fails, a person will be received "into the eternal habitations."⁴⁸ The words of Jesus that followed provide guidance in the holding and use of material resources:

"He who is faithful in a very little is faithful also in much; and he who is dishonest in a very little is dishonest also in much. If then you have not been faithful in the unrighteous mammon, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters; for 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 God and mammon."⁴⁹

C. Recognize Stewardship Role

Those who rightly recognize their position in relation to their wealth will accept stewardship responsibilities including using their wealth to the glory of God, benefitting others through its use, doing no harm to people or the earth while attaining or using resources, and returning portions of the wealth to God for His work on earth.

Stewardship in religious circles is often limited to appropriate support of church and other charitable activities. In deed, the rich fool's folly was in not realizing that "God had made him a steward of His goods that he might help the needy."⁵⁰ The one who worships God rather than mammon, distributes freely and gives to the poor. He deals gener-

⁴⁸ Luke 16:9

⁴⁹ Luke 16:10-13

⁵⁰ White, *Christ Object Lessons*, 256

ously and lends. He conducts his business justly. Jesus also asks those entrusted with wealth to be faithful and honest with their trust and use the means to bless others.⁵¹ John Wesley's formula for dealing with wealth, "get all you can, save all you can, give all you can,"⁵² is a famous example of viewing stewardship as only charitable giving. Philanthropy is indeed an important part of stewardship, but it is not the only way that those with wealth are able to bless others.

When people possess wealth they control a part of God's property. It is not only in the gifting of the property but also in the use of the property that a steward may glorify God. In business then Christian stewards have a tremendous responsibility. In the way they do every aspect of business they are stewards. The choice of product or service will be made with the objective of making the world better. Purchasing may be done from businesses pursuing noble ends such as employing difficult-to-employ people. All aspects of human resource management will honor, respect, and protect the employees. Managements' strategic decisions have profound affects on employees' lives. Their role is an awesome responsibility. They must appropriately balance the tension that exists between compassionate treatment of their employees and the need to be competitive to survive. Customers will be treated honestly and fairly. A significant aspect of stewardship that businesspeople have often neglected in the past is the care for the natural environment. In summary, every transaction – with vendors, employees, and customers – will be done in such a way that it glorifies God. This is indeed a high spiritual calling.

⁵¹ White, *Christ Object Lessons*, 373.

⁵² John Wesley, *Standard Sermons*, ed. E.H. Sugden, 2 vols. (London: Epworth Press, 1921)

It is as great and as difficult a *spiritual* calling to run factories and the mines, the banks and the department stores, the schools and government agencies for the Kingdom of God as it is to pastor a church or serve as an evangelist.⁵³

D. Recognize Yourself as Equal with Others in God's Eyes

Much of the Psalms and the letter of James deal rather harshly with the "rich."

The Psalmist in Psalm 49 equates the "wicked" and the "rich."⁵⁴ Overall, James views the rich of his time as "unrighteous, unscrupulous, oppressive to the poor, and arrogant."⁵⁵

He envisions a time when "rich oppressors and exploiters will pass away ignominiously and suddenly with all their prosperity and wealth, while the poor will be exalted."⁵⁶ In

his second chapter James condemns the rich for certain behaviors: oppression, law suits, and blasphemy.⁵⁷ The main point in this section is that it is wrong to show partiality to the rich, especially to honor the rich at the expense of the poor.

These Bible writers are addressing a class struggle situation. Most often in history the rich have fared better in class struggles. The problem here has to do with the way the people see themselves. The wealthy are in no way superior or more worthy in God's eyes, and neither are they inferior or less worthy. Rather, those who possess wealth are stewards of God's gifts. Wealth has nothing to do with eternal life or human value. Christians recognize that the rich and the poor are equal in their need for God's grace and love. Even though the rich may be more highly esteemed by others because of their wealth, they recognize that this esteem is inappropriate.

⁵³ Dallas Willard, *The Spirit of the Disciplines*, page 214

⁵⁴ Maynard-Reid, *Poverty and Wealth in James*

⁵⁵ *Ibid.*, 79.

⁵⁶ *Ibid.*, 38.

⁵⁷ James 2:6,7

V. Challenges in the Possession and Use of Wealth

With regard to wealth, the rich and the poor face many similar challenges. Paul's famous, oft misquoted text, "For the love of money is the root of all evils,"⁵⁸ has put the fear of wealth in many God-fearing people. First, it is important to remember that it is the *love* of money and not money itself that is the root of all evils. The topic in the context of this verse is contentment. Paul is telling his reader to be content if they have food and clothing, their basic needs.⁵⁹ In the verse before and the root-of-all-evils verse, Paul speaks of "desire" and "craving," but never possessing. Still, he maintains that the attraction of wealth is a serious concern for all people, because both rich and poor may love money, and it may lead to wandering "away from the faith."⁶⁰

Riches are attractive. They appear to provide security and certainly the opportunity to have more fun in life. As for the ultimate security in Christ and the ultimate joy and happiness, they are a delusion. Both the rich and the poor may be deluded equally. The delusion of the rich leads to hoarding, because, like the rich fool, they think the more they have, the more secure they will be. The delusion of the poor leads to covetousness. They desperately want what they do not have, because they think they will be secure and happy if they get it.

Although temptations to love and trust wealth are faced by all, there are two types of challenges unique to those who possess wealth. The first and most serious is the fact that with abundant wealth comes adoration and even adulation from people with less. The status and prestige given the wealthy tempts them to think more highly of themselves

⁵⁸ 1 Timothy 6:10

⁵⁹ 1 Timothy 6:8

⁶⁰ 1 Timothy 6:10

than they should. The sense of power over people and material things tempts them to lose their sense of dependence on God.

The second challenge unique to the rich is the distractions that possession of wealth may bring. Jesus warned against this danger in the parable of the sower. In this parable some of the seeds were choked out by thorns, which symbolize the “cares of the world and the delight in riches” which “choke the word.”⁶¹ Those who succeed in business must always guard against becoming imbalanced and thus overwhelmed by “cares of the world.” Their work needs to be done in moderation, and they must not neglect all aspects of physical, mental, and spiritual health. They must also not be excessively wrapped up in “the delight of riches.” Perhaps, it is for this reason that James warned against luxurious living.

VI. Conclusion

E.G. White suggests, “God also entrusts men with means. He gives them power to get wealth.”⁶² If power to get wealth is a gift, the ability to earn wealth in a fair and ethical manner is also a gift of God. Therefore, the pursuit of wealth may be a calling for some. Those who feel called should seek wisdom from mentors who are Christian business people in all the major steps they take in their business. They should accumulate wealth only to the extent they are able to use it to glorify God. Their greatest opportunity to glorify God may be in their use of the wealth. In every transaction and in every gift, they should use their wealth to God’s glory.

The church should help those with wealth deal appropriately with the challenges associated with wealth:

⁶¹ Matthew 13:22

⁶² *Christ Object Lessons*, page 351

The organized churches must become schools of spiritual discipline where Christians are taught how to own without treasuring (Matt. 6:21); how to possess without, like the 'rich young ruler', being possessed (Mark 10:22); how to live simply, even frugally, though controlling great wealth and power.⁶³

Finally, university business education should include study of the connection between business and God's will.

⁶³ Willard, pages 214-15.