



The Counterfeit Wealth

WHAT IS TRUE WEALTH? HOW CAN YOU FIND IT?

THE COUNTERFEIT WEALTH

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the Global University Staff*

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1 WHAT IS MATERIALISM?

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *A Godless Quest for Meaning*
 - *The Behavior of the Materialist*
 - *The Destructive Power of Materialism on a Global Scale*
 - *How to Solve This Dilemma*
-

A GODLESS QUEST FOR MEANING

Human existence is often characterized by the endless search for meaning and affirmation. World civilizations have developed religions and cultural traditions meant to help find meaning in an often chaotic environment. From Greek myths to the Hindu pantheon of gods, we have consistently looked to a higher power or force to give us a sense of purpose and explain our existence. In the contemporary global era, however, a new god has taken our attention, a god not really recognized as a god at all, but viewed as the summation of human achievement. Today, people on a mass scale worship wealth—its acquisition and maintenance. As the apostle Paul said in his letter to the Romans, we have “exchanged the glory of the immortal God for images made to look like mortal man” (Romans 1:23). The contemporary, godless religion through which we seek to attain wealth is called materialism.

THE BEHAVIOR OF THE MATERIALIST

Materialism is an outwardly benevolent force that becomes increasingly destructive inwardly as people pursue it. Being financially prosperous becomes the goal of our lives, and we put every human institution and aspect of our existence to work for us as we seek to

acquire and maintain wealth. Other people become commodities. We associate only with those who can provide us the easiest, quickest, and most assured path toward wealth and fame. We ignore and devalue the poor, and build working relationships with investors, stockbrokers, lawyers, doctors, and politicians—all because we are never satisfied with what we have and continue to seek more.

AN UNHAPPY LIFE

The life of the materialist is actually quite an unhappy one, despite appearances. We all have known someone obsessed with appearing successful, driving the finest automobiles, building grand homes and mansions, rings on every finger, wearing the latest fashions. Every conversation is somehow directed toward money and possessions, whether it be to tell us about a new boat or car they just acquired or to celebrate a business merger that is bringing huge returns. There is an unhappy, unhealthy fixation. We can see it in their eyes; they speak endlessly about these things that define the value of their lives. Without such things, materialist feels lost and empty. If all they possessed disappeared tomorrow, they would be left with no ground to stand on. This fear produces unbelievable stress in materialists' lives, and they often take desperate measures to hold on to their wealth.

THE SUBTLE DEVALUING OF LIFE

Materialists often typecast some people as disposable because of their place on the financial food chain. Bank tellers, grocery store clerks, waiters and waitresses, and road crews are merely means to an end. This attitude becomes so pervasive and ingrained that the materialist may not even realize he is speaking to and dealing with human beings when he encounters people in the service industry. The very term *human being* carries little weight for the materialist; the other person is merely a source of goods and services.

THE DESTRUCTIVE POWER OF MATERIALISM ON A GLOBAL SCALE

The materialistic worldview, however, can be devastating and has contributed to some of the worst crimes against humanity in world history. Through his widespread propaganda campaign against Jews,

Adolf Hitler was able to turn millions against a race of people merely by playing on his own countrymen's desire to become greater than they were, to rise from the ashes of World War I into a more glorious society. There was absolutely no causation between the European Jewish population and Germany's losses in that war and its long road to repair since, but people's minds were weakened by a fear of regression and economic depression. Jews were an easy scapegoat for their problems.

Abortion has become a convenient solution for unwanted pregnancies; by defining babies as nuisances rather than as living human beings, and splitting hairs over the definition of when life actually begins—conception or birth. The pro-choice movement has successfully advocated that babies are also commodities, disposable if their mothers decide they do not want them. Euthanasia works in much the same fashion. When someone can no longer make “adequate” contributions to society, they forfeit their right to live. These may sound like drastic extremes of a seemingly harmless worldview, but if taken to its logical end, materialism leads to any number of horrors.

HOW TO SOLVE THIS DILEMMA

WHERE DO YOU STAND?

Does any of this sound familiar? Can you relate to the disillusionment and disconnect fostered by the materialistic mind-set? Perhaps you struggle with a materialistic worldview yourself. Do you find yourself laboring long hours at work, trying to compete with those around you, yet finding yourself falling short of the mark? At the end of the day, what are you left with? Do you feel empty inside, your confidence shattered by a lack of meaning in it all? You may feel, after years of living this way, that you have somehow wasted your life. You have not found what made you feel valuable. In your quest to be loved, adored, and—perhaps most importantly—rewarded by others, you may feel lost and lonely because nobody really ever loved you for who you are, valuing you instead for what you possessed and what you achieved.

THE PRIZE WE REALLY SEEK

There is good news, however, because the thing we are really searching for is available right now, in this very moment. The emptiness we so

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often feel arises because we miss the simple but profound truth that there is Someone greater than us, and in Him is found all the fulfillment and joy we need. God wants us to leave the exhausting life of endless workdays behind and embrace a new, free life in Him. In this book, we will discuss what materialism is, how it began (it is much older than we may think), and how to leave such a life behind to begin a new one in Jesus Christ.

TO HELP YOU LEARN

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 1 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. People on a mass scale worship _____.
2. Materialism is an outwardly benevolent force that becomes increasingly _____ inwardly.
3. Materialists will often go to _____ measures to hold on to their wealth.
4. If taken to its logical end, materialism can lead to any number of _____.
5. God wants us to leave the exhausting life of endless workdays behind and embrace a new, _____ life in Him.

B. ANSWER BRIEFLY

1. What purpose do religious and cultural traditions serve in human life? _____

2. What purpose do other people serve in the materialist’s life? _____

3. Identify some of the large scale problems materialism has led to. _____

WHAT IS MATERIALISM?

4. Why is the materialist's life unhappy?

5. Who holds the key to our escape from materialism?

2 THE LOOK, HISTORY, AND PURPOSE OF MATERIALISM

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *The Modern Image of Success*
 - *A Brief History of Materialism*
 - *No Immunity to Materialism*
 - *Materialism's Constant Pressure*
-

THE MODERN IMAGE OF SUCCESS

The materialistic image is everywhere we look. Every time we turn on the television, we see images of success. If we pay attention long enough, we begin to internalize those images as our reality. Unscripted “reality” television, now a global phenomenon, features people competing against, backstabbing, and ganging up on each other in the spirit of fierce competition to win the big prize. An oft-repeated mantra on these shows is, “I am not here to make friends. I am here to win.” We inundate ourselves with this form of entertainment, and their mantra becomes the backdrop to our entire lives. *We are not here to make friends; we are here to win. We are here to maximize our own pleasure.*

However, 2 Timothy 3:2–4 shows us the result of pursuing pleasure:

People will be lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy, without love, unforgiving, slanderous, without self-control, brutal, not lovers of the good, treacherous, rash, conceited, lovers of pleasure rather than lovers of God.

The materialistic worldview quickly becomes an ugly mess: “The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs”

(1 Timothy 6:10). A worldview intended for gain ends in self-destruction. When reality show contestants appear on follow-up programs, their anger and vitriol at the other contestants continues unabated.

A BRIEF HISTORY OF MATERIALISM

Television culture did not spawn this ideology, however, for there would be no television and no media-spawned trends without the social and cultural phenomena that gave them rise. Materialism is not new; it just looks different in the digital age. We can trace its origins to the beginning of biblical history. Lucifer and the angels who followed him fell to pride and the lust for power, bringing upon themselves banishment from heaven. Lucifer, as the serpent, later seduced Adam and Eve in the Garden of Eden with delusions of grandeur, telling them they would become like God if they ate the forbidden fruit. Enticed by the idea they could have it all, they ate the fruit, and God banished them from the Garden forever for their sin.

We can see the lesson repeated throughout history. Nations battle nations for territory and power, integrating civilizations into their own in the name of expansion and conquest. But even the greatest empires fall. The Roman Empire did not last forever, nor did British colonialism. Dictators come and go, proselytizing skewed ideologies that are almost universally based on human subjugation and oppression. Though these dictators speak promises of peace and prosperity for their people, a government or any human endeavor that does not acknowledge God or pursue His glory and presence as the greatest good is doomed to failure. Even nations whose foundations are purportedly based on the Bible are prone to failure, because people in charge pursue worldly achievements and expansion rather than what honors God and upholds His commandments.

NO IMMUNITY TO MATERIALISM

One-time colonial nations of the west like England, France, Spain, and the United States are not the only peoples impacted by materialism, although they are the most visible examples because of their power and influence in the world. Materialism afflicts even the poorest nations and cultures, for it is not a quantifiable trait but a state of mind. Wherever there is covetousness and greed, materialism has taken root. When a great

divide separates those who have and those who have not, in all likelihood the have-nots will protest what they are denied by the haves. An equal likelihood is that the haves, never be satisfied with their stature, will seek more. Materialism is a destructive, endless cycle of envy, jealousy, and greed—a consuming hunger for more. Those afflicted by it marginalize and even destroy those who do not help them meet this goal.

We easily forget that death awaits us all, rich or poor, and we cannot take our belongings with us. Many people live their entire lives in pursuit of gain and will discover their folly in the afterlife:

The beggar died and the angels carried him to Abraham's side. The rich man also died and was buried. In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. (Luke 16:22–23)

MATERIALISM'S CONSTANT PRESSURE

What *is* the purpose of wealth in this world? Why the insatiable hunger to possess it? The generally accepted worldview is that success and power affirm our place in this world; they affirm our value as human beings. We look down on the poor as people unwilling to take responsibility for themselves. Thus, we deem them unworthy of attention; what happens to them is not our concern. If they perish in their state, we may say with Ebenezer Scrooge, “Better to decrease the surplus population.”

However, no standard for wealth exists by which we can know we have “made it.” We push ourselves and others to get more, *more, more*, little realizing that as wealthy and successful as we become, there will always be someone more prosperous than us.

We may take great pride in our lawn and homestead, using only the most expensive fertilizers, spending large amounts of money for beautiful shrubs and bushes to create an elaborate landscape. Our grass may be green and rich, our shrubs flowering right on schedule. But when we look up and down our street, we realize all of our neighbors' lawns look the same. We have not distinguished ourselves at all. Two neighbors buy Hummers, and we feel pressured to do the same. By the time we save enough, they are investing in Lexuses instead.

Is all the money and time worth it? Did we sculpt our lawn and buy that Hummer for our own enjoyment or to earn the approval of our

neighbors? Did it work? Do we have more friends? Have we learned more about ourselves? “A heart at peace gives life to the body, but envy rots the bones” (Proverbs 14:30). No good can come from envy; the pursuit of more only brings less. We will not enjoy the fruits of pointless busyness.

I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun. . . . I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. (Ecclesiastes 2: 11, 18)

TO HELP YOU LEARN

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 2 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. Materialism is a worldview intended for gain that ends in _____.
2. We can trace materialism’s origins to the beginning of _____.
3. Materialism is not a quantifiable trait, but a _____.
4. There is no set _____ or _____ for wealth.
5. Our pursuit of more will only bring us _____.

B. ANSWER BRIEFLY

1. Identify the end results of the pursuit of pleasure.

2. What happened to Lucifer as a result of his pursuit of power? What happened to Adam and Eve when they sinned?

3. Why is materialism not just a struggle experienced by the rich and powerful? _____

4. What are some of the ways materialism manifests itself in our personal lives? _____

5. What does Scripture say about all our busy labor?

3 THE BURDEN OF WEALTH

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 copious 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

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

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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

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.

A. COMPLETE THE FOLLOWING

1. “He who is greedy for _____ troubles his own house, but he who hates _____ will live.”
2. We become exactly like what we _____.
3. The pursuit of godly _____ and moral fiber is what should concern us.
4. Rich or poor, all are _____ before the Lord.
5. Striving for the wealth of our neighbors will leave us feeling constantly _____, _____, and _____.

B. ANSWER BRIEFLY

1. Summarize what Psalm 115:4–8 says about the effects of our worshipping the gods of this world. _____

2. What do we have to look forward to when we accept Christ’s death on the cross? _____

3. Why did David ultimately have to place his faith and dependence in God? _____

THE BURDEN OF WEALTH

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? _____

4 HANDLING MONEY GOD'S WAY

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *Putting God Before Money*
 - *Carefree Does Not Equal Careless*
-

PUTTING GOD BEFORE MONEY

We maintain a grasp on materialism in spite of its futility because we cannot trust God to provide in its absence. Our only solution to this dilemma is to read, meditate on, and memorize Scripture. The logic of God's Word is entirely counterintuitive to the world's logic. For example, when a rich young ruler who religiously obeyed Moses' law wanted to know how he could inherit eternal life, Jesus instructed him to sell all he had, take up his cross, and follow Him (Mark 10:17–21). Jesus made it sound as if doing so were the easiest thing in the world.

Fortunately, obeying such a command is easy, if our minds and hearts are where God wants them to be. Are we all to literally sell all we have? Not necessarily. Instead, we are to be willing to give up any dependence we have on our possessions and depend on Him instead. As Jesus taught, God takes care of the birds in the air and the flowers in the field. Indeed, all of nature enjoys His provision, yet we are much more important to Him than any beast on earth (Matthew 6:28–30). He *will* provide for our needs. He calls us to *let go*. When we focus on eternal treasures, our blessings will be bountiful.

We must simply have faith. As the writer of Hebrews put it: “Faith is being sure of what we hope for and certain of what we do not see” (Hebrews 11:1). It is a giant step for us to take, but it opens the door for tremendous blessing. “Delight yourself in the Lord and he will give you the desires of your heart” (Psalm 37:4). The believer's life is not, as some

may misinterpret, a get-rich-quick scheme or name-it and claim-it faith. When we honestly pursue God, He changes our desires to become like His. Our faith is dishonest if we seek only tangible, temporary treasures. Our disappointment will eventually lead us down another disappointing path. Treasures in heaven are the true wealth we should seek:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. (Matthew 6:19–20)

When we focus on the blessings of God's eternal kingdom, those are what we will see come to pass. It is exciting to know we worship a God who will never disappoint, whose treasure remains unspoiled for eternity.

CAREFREE DOES NOT EQUAL CARELESS

THE CALL TO FINANCIAL STEWARDSHIP

This is not to say, however, that we should be cavalier in our spending. A common mistake is for people to say, "If money does not matter, and we cannot take it with us, we may as well enjoy it while we can." They spend frivolously, plunging themselves and their families deep into debt. Again, it is God's money, not our own. We are called to be good stewards of what He gives us. We must devote His money to worthy pursuits (investing in charities and helping the less fortunate are a start).

Yes, we should enjoy the fruit of God's blessing and our labor. We should not feel guilty about the prosperity He allows us. But we must be grateful for His gifts and gracious with them, ready to give and sacrifice should He call us to do so. Spending and debt are a different kind of burden than the possession and maintenance of vast wealth, but like being rich, they turn our attention to money matters rather than kingdom matters. We fear creditors will take all we have. We work hard and fret about impending loss, and money once again becomes our object of worship. Solomon warns, "The rich rule over the poor, and the borrower is servant to the lender" (Proverbs 22:7). We are slaves to money when we cannot get enough, and we are slaves to it when our spending puts us in the position of never having enough.

HOW MONEY MATTERS CAN QUICKLY TURN SOUR

You may have heard of a type of bank fraud called “check kiting.” Many who commit it do not know they are doing it. A person opens an account at two different banks and writes a check back and forth between the banks. The check will usually cover the amount of an overdraft at one bank, but there will not be enough funds to cover it in the other. The person writes another check from the first bank to cover the overdraft at the second. He attempts to make deposits in just enough time that his accounts will not overdraft to the point that bank officials catch on. While the bank takes a blow from the constant overdrafts, the person hurt most is the account holder who deposits money that does not exist. Guilt will plague him until he gets out of debt (or gets caught). Nobody living under the shadow of creditors can flourish and prosper in the Lord until debts are cleared.

The love of money, Scripture says, is the root of all kinds of evil. Two of those evils are credit cards and cash loans, money we are tempted to use that does not really exist. Interest rates on both types of debt are astronomical. Credit card companies love to keep us in debt, and interest rates guarantee we will be unable to pay off that debt unless a substantial change in our financial situation provides what we need. Many reliable credit counseling services exist that can help us free ourselves from debt, but only a godly worldview can keep us that way. If we find ourselves battling debt, buried under mounting piles of bills, there is no better time than now to repent of our frivolous spending habits. We can ask God for guidance in breaking the chains of materialistic bondage so we can do what He has taught us to do with our money rather than what we have mistakenly thought best.

To Help You Learn

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 4 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. We maintain a grasp on materialism in spite of its futility because we cannot trust _____ to provide in its absence.
2. We are much more _____ to Him than any other beast on earth.
3. It is exciting to know we worship a God whose _____ remains unspoiled for all eternity.
4. We are called to be good _____ of what God has given us.
5. Scripture says the love of money is the root of all kinds of _____.

B. ANSWER BRIEFLY

1. What does the Lord ask us to do that counters the logic of the world? _____

2. What does Scripture say about God's care for His own?

3. Describe the true wealth God calls us to seek.

THE COUNTERFEIT WEALTH

4. What problems can arise when we are cavalier about our money? _____

5. How can the lack of money also turn us into materialists?

5 THE BOUNTIFUL WEALTH OF GIVING

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *You Seek What You Serve*
 - *The Inner Heart of the Joyful Giver*
 - *God—The Most Cheerful Giver*
 - *We Have the Cake—Can We Eat It Too?*
 - *Our Giving Will Not Fix Everything*
-

YOU SEEK WHAT YOU SERVE

God blesses the giving heart, while the greedy heart is often left destitute. The god we serve is ultimately the god we try to please. If we serve wealth, we seek more of it. The same is true of serving God. Would it not be better to look for assurance from the Creator of wealth rather than from wealth itself? If it all comes from God, will it not eventually return to Him? One way or another, wealth is His, not ours. When we willingly tithe and give to others, we focus on Him rather than on the vicious cycle of money problems, and our lives are blessed.

CAN WE TRUST HIS PROVISION?

The Lord knows how difficult it is for us to trust Him with our wealth, so He orchestrated Scripture written to encourage us: “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine” (Proverbs 3:9–10). Although trusting God to meet our material needs seems counterintuitive to the ungodly worldview, God’s eye is continually on us. When we obey and honor Him, we are blessed abundantly. God is perfectly good. He never lies or breaks a promise. He always honors the Scripture He authored.

IS THERE A FIXED AMOUNT WE SHOULD BE WILLING TO GIVE?

When it comes to giving to the poor and those in need, there is no fixed amount we are expected to provide. Perhaps the greatest example of right giving in Scripture can be found in Luke 21:1–4:

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. “I tell you the truth,” he said, “this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.”

A poor, humble lady put the contemporary equivalent of maybe a penny into the offering, and Jesus called her sacrifice the greatest. Others who put in great quantities, walked away still rich. They had not sacrificed, but she had given all she had. She gave without knowing whether or not she would be able to pay for her next meal. She trusted God to bless her offering and use it far better than she could.

Love and obedience should guide our giving, not ostentation. Thinking we can *buy* God’s love is ludicrous. In Acts 8:20, Peter admonishes, “Your money perish with you, because you thought that the gift of God could be purchased with money!” Harsh words, but is it not a relief to know God hates grand designs to purchase a gift money cannot buy?

THE INNER HEART OF THE JOYFUL GIVER

GIVING IS NEVER ABOUT APPEARANCES

Any attempt to show off our piety is fruitless:

Be careful not to do your “acts of righteousness” before men, to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. (Matthew 6:1–4)

If more Christians took this passage to heart, there would be fewer noisy, flamboyant televangelists on the air, and charities and missions would be blessed to overflowing with anonymous donations.

PROACTIVE GIVING

The Lord does not expect us to quietly wait for a charity to arise to which we would like to donate. He commands us to fill the needs immediately around us. The story of the Good Samaritan has made its way into secular culture as a popular example of seeing a need and filling it. We may have said to ourselves, “I will give money to charity; that is how I will help the poor.” Good intentions; have we followed through on them? When the poor knock at our doors, do we send them to a homeless shelter and then donate to the shelter? Would it not be a more profound act of charity to take them into our homes, feed them, perhaps let them use our showers, and then drive them to the shelter ourselves so we are sure they find the provision they need from then on?

UP CLOSE AND PERSONAL

Our intentions are good, but they rarely go far enough. Jesus emphasized the greatest commandments—the ones we are to honor above all others:

You shall love the Lord your God with all your heart, with all your soul, and with all your mind.’ This is the first and great commandment. And the second is like it: ‘You shall love your neighbor as yourself.’ (Matthew 22:37–39)

We would do well to step inside the shoes of the less fortunate to try to feel the suffering and anguish they experience, to imagine how we would feel in their place.

GOD—THE MOST CHEERFUL GIVER

God places such great emphasis on right giving because He is such a cheerful, sacrificial giver himself. His admonishments are strong on the matter:

He who despises his neighbor sins, but blessed is he who is kind to the needy. . . . He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God. (Proverbs 14:21, 31)

He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curse. (Proverbs 28:27)

Sacrificial giving is one of the ultimate forms of obedience. Jesus taught that when we clothe the naked, visit the sick, and feed the hungry, we do it for Him (Matthew 25:40). Acts of kindness toward the poor are as pure as Christian love can get. Jesus' eyes are on the most downtrodden and persecuted among us, and the truly humble and contrite will be first to enter heaven (Mark 10:29–31). When we become Christians, our selfishness begins to die. We are compelled to follow in His footsteps and leave behind the well-worn path of worldly values.

WE HAVE THE CAKE—CAN WE EAT IT TOO?

Giving sounds like hard work. Many who read passages on giving, such as those we have discussed, become despondent. Are we to have *any* enjoyment in the present, or has God called us to suffer so others may prosper while we wait to be blessed in heaven? The life of the believer sounds like New England puritanism: all work and no play.

A common misconception among Christians is that all our money should go directly to the poor and the church, and if we prosper, we are to feel guilty and ashamed. Nothing could be further from the truth. Solomon, for example, was the wealthiest man in the Bible, and yet his heart's desire was to be wise. His abundant material wealth was God's gift to him, but his true love was for the Lord and the wisdom he received from Him. The book of Proverbs and the Song of Solomon attest to this. Solomon repeatedly states that a man is truly blessed in perfect fellowship with the Lord and with the wisdom a life in the Lord provides. Ecclesiastes also admonishes us to enjoy what we have in the present. Wealth is not bad. Devotion to it is what gets us into trouble.

OUR GIVING WILL NOT FIX EVERYTHING

We should also remember that although we are blessed by giving to others, we cannot completely solve the problem of poverty and hunger in the world through right giving. We live in a fallen world of sin and hardship. Satan rules this world. He works to keep people from knowing Christ's love and to bring despair to believers and nonbelievers alike. Until our Lord returns, poverty of spirit and of material belongings will

always exist. Thus, we are to give joyfully and sacrificially of God's money and blessings.

In God's presence we experience abundant grace, and as it overflows, we are to pour out His grace to others. Our nearness to Him produces a giving and sacrificial heart; we give joyfully so others may be brought nearer to Him. Cheerful giving reveals the true nature of God's love to the poor and broken. Fellowship with God, not complacency in our wealth, gives true meaning and definition to our lives.

Right giving is not quantifiable. One person may give a million dollars and experience no strain on personal long-term finances while another may give only a few dollars and go hungry for a day. God looks more favorably on the second gift, for a person's sacrifice is a matter not only of money, but of the heart. We have given nothing if it came at no personal cost, for our gifts should demonstrate that we do not value money above people. Rather, our gifts should show our desire to bless others more than we are blessed. In turn, God further blesses us. He does leave us destitute.

We cannot be the kind of giver God wants us to be if we do not trust Him. Sacrificial giving requires faith. When we give more than we can comfortably afford, we demonstrate trust that God will take care of us.

The materialist cannot give cheerfully because he wants to keep enough to live in luxury and prosperity. When you take away his wealth, you remove the ground from under his feet. Without his wealth, he has no foundation. Many materialists will not give their lives to Christ because they are afraid to lose all they have. Their experience is much like that of the rich, young ruler Jesus told to sell all he had and follow Him (Mark 10:21). Life in Christ compels us to forsake worldly pleasures in pursuit of things of eternal value. Materialists are afraid to leave what they know behind and step into the unknown adventure of following Christ to eternal treasure.

TO HELP YOU LEARN

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 5 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. The god we serve is ultimately the god we will try to _____.
2. The giving heart is truly a _____ heart.
3. Love and _____ should guide our giving, not ostentation.
4. _____ giving is one of the ultimate forms of obedience.
5. Sacrificial giving requires _____.

B. ANSWER BRIEFLY

1. What blessings await those who trust the Lord with their wealth? _____

2. Does the value of our gift depend on how much we give? Why or why not? _____

3. Can you think of examples of sacrificial giving that honor the second greatest commandment?

4. Why will our giving not solve all the world's problems?

5. How can we become the cheerful givers God wants us to be?

6 TREASURES IN HEAVEN

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *Let Not Your Heart Be Troubled*
 - *The Handbook for a Carefree Life*
-

LET NOT YOUR HEART BE TROUBLED

Scripture makes countless references to the treasures awaiting believers in heaven, the likes of which we cannot imagine. Only by leaving behind the transitory things of this world can we take hold of our inheritance in Christ. He is not calling us to a life of reckless and irresponsible abandon, but to a life of peace, free from attachment to wealth and material prosperity, a life of fellowship with God, Creator of the universe.

God came to the world in human form—as Jesus Christ. He taught His disciples and followers how to pray and also how to live a righteous life, to live as He lived—by the strength of the Father. He died for the sins of everyone in the world, including us, and rose again to ascend to be with His Father. Would it not stand to reason that He knows what He is talking about? He not only taught us about eternal life and treasures in heaven, He demonstrated by His miraculous resurrection and ascension to heaven that these things do exist and we will experience them someday. The truth is before us, but it is up to us to believe it, to give our lives to Christ and repent of our greedy, envious, worrisome attachment to the values of a fallen world.

THE HANDBOOK FOR A CAREFREE LIFE

THE GOD WHO PROVIDES

If we need persuasion, Scripture is full of it. When we fear our detachment from the world will leave us vulnerable to the whims of others, we can read pleas like David's: "Arise, O Lord, let not man triumph; let the nations be judged in your presence" (Psalm 9:19). Such pleas do not fall on deaf ears. The Lord reassures us that we are of utmost importance to Him, and He will always take care of our most pressing needs:

Are not two sparrows sold for a penny? Yet not one of them will fall to the ground apart from the will of your Father. And even the very hairs of your head are all numbered. So don't be afraid; you are worth more than many sparrows." (Matthew 10:29–31)

David gives an encouraging account of God's faithfulness to Joseph and the nation of Israel, blessing them in abundance with great wealth and smiting their enemies (Psalm 105:10–22). Since God never changes and always keeps His promises, what makes us think He is unwilling to do the same for us? We have only to ask, for He tells us: "You did not choose me, but I chose you and appointed you to go and bear fruit—fruit that will last. Then the Father will give you whatever you ask in my name" (John 15:16).

We have the opportunity to worship a God who is immovable, whose will is just, good, and permanent. David praised Him thusly: "You who laid the foundations of the earth, so it should not be moved forever" (Psalm 104:5). We will have times of desperation, but He hears our cries, answer our prayers, and never deprives us:

He raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes, with the princes of their people. He settles the barren woman in her home as a happy mother of children. Praise the Lord. (Psalm 113:7–9)

THE GOD WHO EMBOLDENS

Not only do we have provision in the Lord, we have power and authority. We not only survive, we thrive as we seek His will in our lives: "Those who trust in the Lord are like Mount Zion, which cannot be

shaken but endures forever. As the mountains surround Jerusalem, so the Lord surrounds his people both now and forevermore” (Psalm 125:1–2). See Psalm 128 for other encouraging thoughts about the believer’s life.

THE GOD WHO GUIDES US THROUGH THE WILDERNESS

The Lord tells us through Isaiah: “I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the desert and streams in the wasteland” (Isaiah 43:19). The world expects us to find our way through life on a road paved with our own riches. If we fail, it is assumed we did not try hard enough, and we receive no sympathy. God, on the other hand, asks that we simply trust Him. He will guide us toward a greater destination than wealth could ever lead us to. In Him, we have more than the world ever had, for even if we fail, He never forsakes or abandons us. The materialist feels completely alone at the loss of wealth. The believer, however, feels he has lost nothing.

TO HELP YOU LEARN

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 6 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. Only by leaving behind the transitory things of this world can we begin to take hold of our _____ in Christ.
2. Jesus Christ died for the _____ of everyone in the world, including us.
3. The Lord will always take care of our most _____ needs.
4. God never changes and always does what He _____.
5. Even if we fail, God will never _____ or _____ us.

B. ANSWER BRIEFLY

1. How do we characterize the life the Lord calls us to?

2. Jesus Christ walked the earth and knows our worldly struggles firsthand. What impact should this have on our lives? _____

3. In times of trouble, what must we do to receive the Lord’s help? _____

THE COUNTERFEIT WEALTH

4. In addition to His provision, what else does God give to those who trust in Him? _____

5. Scripture teaches us God is a steady guide through the wilderness. Are you going through any wilderness experiences for which you could use His guidance?

7 AN UNPLEASANT REALITY: MATERIALISM IN THE CHURCH

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *A Possible Caveat*
 - *Origins of Materialism in the Church Body*
 - *Envy and Greed in the Modern Church Body: A Notorious Cause of Division*
 - *Does God Care About Our Assets?*
-

A POSSIBLE CAVEAT

Maybe this all sounds good to you, but you hesitate to make a commitment to Christ based on one glaring reservation: materialism in the church. Yes, it does exist, and we wish it did not. But the church is made up of people, and people often fall short. We may misinterpret Scripture, perhaps with the best of intentions, or we may knowingly pervert it for our own benefit.

Such error is not new. The misinterpretation of Scripture led to all manner of horrors during the Spanish Inquisition and the western expansion of manifest destiny during the United States' early development. We cannot guarantee that such foibles and crimes will not occur again. Some churches simply get it wrong. Their heads are in the right place, but their hearts are not, or vice versa. But this does not mean we should turn our backs on God's standards. God transcends all the problems of humankind, even those of His church. His nature is not defined by our actions, but impressionable nonbelievers may certainly think it is revealed by them.

Many Christians have misrepresented Christ for selfish reasons. They are vulnerable to the same materialistic temptation as anyone else, treating others as commodities and misusing Scriptural references to financial

stewardship to defend their behavior. Although Scripture teaches that we cannot take our wealth with us, many Christians become obsessed with storing up worldly treasures, even at the cost of evangelism and discipleship. Legions have left the church over this issue, and many more have steered clear of it.

ORIGINS OF MATERIALISM IN THE CHURCH BODY

The origins of materialism in the church could probably be traced back to the Crusades and medieval Europe, when the Catholic church sponsored campaigns of violence and bloodshed to “reclaim” the Holy Land and biblical artifacts. While these raids were conducted ostensibly under religious pretenses, the real motivations were political power and gain. The Catholic church considered itself the one true church; thus, whatever the church wanted to claim was viewed as rightfully belonging to it.

Jesus called His followers to go into the world, to let their light shine before men, and to tell all people about Him. We are to tell what we have seen, heard, and experienced, and to love others as He loved us (Matthew 28:18–20). The church, blinded by greed and ambition, conveniently missed this instruction. Manifest destiny, coupled with coercion, replaced the church’s true evangelical calling.

ENVY AND GREED IN THE MODERN CHURCH BODY: A NOTORIOUS CAUSE OF DIVISION

Covetousness is a major problem in the contemporary church. The world values money, status, and possessions, but these concerns have no place in an eternal perspective. However, rather than emphasizing eternal kingdom matters, many Christians become jealous of each other and use status markers to identify themselves. Just recently, an article appeared in a Christian publication, written by a respected Christian financial authority. It spoke of savings and investments and planning for the future, but did not mention God once. This article would have been a great opportunity for the author to discuss stewardship of what rightly belonged to God, but he missed that opportunity.

We too often try to serve both God and money, but Jesus teaches that this is impossible (see Matthew 6:24). Frequently, we bring our worship

of money into the church. You may have seen it: men and women dressed extravagantly and adorned with jewelry. They drive into the church parking lot in expensive vehicles and take prominent parking spots so all who enter and exit the area will see them stepping in or out of their vehicles. When the offering plate is passed, they make a show of writing checks or thumbing through one hundred dollar bills. They talk only to those dressed like themselves, and visibly have it “all together.” With shifting glances, they pretend not to see newcomers or the unbathed homeless person nervously sitting in the back corner. They may have placed a small fortune in the offering bucket during the collection, but missed perhaps the most available opportunity to show their love and obedience to the Lord by helping a neighbor in need.

On the other side of the spectrum are those embittered by the privilege they perceive others to have. Envy is a powerful, evil force that has broken long-standing friendships and caused dissension in the church. Envy leads to unfair accusations. For instance, we may see someone “living large” in church. We may judge them to be hypocrites because they have so much while others are destitute. We may not realize these persons give generously of their income—more than they can comfortably bear—and the Lord has blessed them with further material wealth. They wear nice clothing and jewelry, but in their hearts are pleased to serve God with any blessings He gives.

We must be careful not to judge others for being “richer” than we are or envy their blessings, for God blesses us in myriad ways. Our envy can blind us to blessings in our own lives. Scripture teaches us we can take none of it with us:

Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” And he 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 12:15–21)

If others in the church have more material wealth than we do, what is that to us? God knows their hearts, and if their love is for their wealth, He will judge them as He sees fit.

DOES GOD CARE ABOUT OUR ASSETS?

God cares not one whit for our earthly possessions and treasure. He will judge what we have done during our time on earth, how we have used our resources to honor and serve Him and to serve those in need. Wealth used only for personal gain serves no one, least of all ourselves. Psalm 49 illustrates the blessing of those who seek the Lord as opposed to those who seek wealth, and perish.

We can find copious examples of materialistic extremes in the Christian church throughout history and probably use them to justify any number of accusations against it. Our anger against people of the church would be justified. To level these claims against Jesus, however, would be false and misdirected. He is the true head of the Church.

TO HELP YOU LEARN

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 7 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. The church is made up of _____ and _____ often fall short.
2. God’s nature is not defined by our _____.
3. In earlier church history, manifest destiny and coercion replaced the church’s true _____ calling.
4. Frequently, we bring our worship of _____ into the church.
5. To level accusations against Jesus that should be aimed at problems in the church would be _____ and _____.

B. ANSWER BRIEFLY

1. What are examples of how greed and envy manifest in the church? _____

2. Can you identify the important ingredient so often neglected and missing in the early church’s crusades?

3. Why does so much envy and covetousness exist in the church today? _____

THE COUNTERFEIT WEALTH

4. Is personal appearance an approximate indicator of where a person places his or her value and trust? _____

5. Why is it false to accuse Jesus of the same things we so often accuse the church? _____

8 THE TRUE HEAD OF THE CHURCH: ACCEPT NO SUBSTITUTES

IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *The World's Claims against the Church End There*
 - *Why We Can Trust the Lord's Perfect Nature*
 - *To Give Is to Receive*
 - *The Standard for an Unselfish Life*
 - *Be a Mary, Not a Martha: The Temptation to Do Too Much*
 - *More Scriptural Promises of Reward*
 - *The Good Side of Material Wealth: Not Evil in Itself*
-

THE WORLD'S CLAIMS AGAINST THE CHURCH END THERE

Jesus Christ is the only perfect, sinless person who ever lived. Not only did He die for us, He taught us in parables and proverbs of God's nature, and defined right living. He spoke strongly against Pharisees and religious scribes who convoluted Scripture with their own exhaustive list of commandments, nit-picking over little things until the spirit of God's Word had nearly disappeared. Jesus spoke out against the coercive, commodity-minded religious order of the day. He does the same today through the Scripture He, the living God, inspired and authored.

No religious authority trumps Scripture. Christ is the true head of the Church. Every word spoken by any religious authority, straight up to the Pope himself, should be tested against God's Word. We may be surprised by who comes up short (and we all do on occasion).

Reading Scripture with a devotional and a trustworthy guide will open our eyes to the truth and authority of God's word. Those who pervert it will be dealt with in God's timing, but the Lord has blessed us with an infallible, unchanging Scripture we can depend on to lead us in the right direction. Paul tells us, "We know that if our earthly house, this tent, is destroyed, we have a building from God, a house not made with hands, eternal in the heavens" (2 Corinthians 5:1). An awesome promise! The foundations of Scripture we choose to apply in our lives will never fail us, though the church fellowship can, subject as it is to human error.

WHY WE CAN TRUST THE LORD'S PERFECT NATURE

TRUST IS ESSENTIAL

We not only can wholeheartedly trust the Lord to provide and always be good, we can trust Him in order to thrive. If all our worldly wealth ultimately is "meaningless," then all pursuits that serve no Kingdom purpose come to nothing:

The Lord foils the plans of the nations; he thwarts the purposes of the peoples. . . . No king is saved by the size of his army; no warrior escapes by his great strength. A horse is a vain hope for safety; neither shall it deliver any by its great strength." (Psalm 33:10, 16–20)

TRUST IS OBEDIENCE

The Old Testament records countless instances when the Lord, in righteous anger, punished or threatened to wipe out the Israelites for turning away from Him to worship idols and pursue riches. Many times He promised them great treasure to come, but in their haste, they forgot Him and sought their own schemes of gain, turning to the false gods and pagan idols of surrounding nations. In His infinite patience, God rebuked His people and lovingly but sternly, through prophets and righteous leaders, brought them back to Him. You may have had periods of deep loss and disillusionment in your own life. You may want to ask yourself if perhaps your own disobedience and selfishness has brought you to these low points.

To Give Is to Receive

When we humbly devote all things to God, we find it rewarding: “Better to be lowly in spirit and among the oppressed than to share plunder with the proud” (Proverbs 16:19). To place ourselves among the proud and those hungry for status is to put ourselves where envy, bitterness, and greed can tear at our hearts. We are left feeling much poorer than the most destitute among us, and our work goes for nothing.

However, when we embrace a humble, giving spirit, our work blesses those around us: “He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need” (Ephesians 4:28). When we give, we invest in God’s kingdom, and we begin to wait on a rich reward in heaven: “When you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous” (Luke 14:13–14).

To give with a humble heart is to touch the heart of God. We experience a reward that knows no bounds. The smallest kindness we do for the poor brings them many happy returns. You may be the only person in the history of a poor man’s life to be kind to him. Think about the impact you have on him. It is a much richer, much more powerful impact than anything you could ever do for yourself.

The Golden Rule is often quoted, but rarely followed: “Do to others what you would have them do to you” (Matthew 7:12). We can do something with pent-up, unproductive bitterness we have stored away because of the many wrongs perpetrated against us: we can give aggressively to those in far more need than ourselves. When we give in spite of circumstance, our actions become a testimony to the faith we have in God to provide.

THE STANDARD FOR AN UNSELFISH LIFE

Throughout His ministry, Jesus endured persecution, jeers, and taunts. Pharisaical leaders even sought to stone Him for what they believed was blasphemy. But Jesus continued to minister to masses of needy and brokenhearted people. At great personal expense, He taught, healed, and loved the crowds who flocked around Him. He died on a cross as the ultimate sacrifice for our sins, something even the best among us would

not do. Over the centuries, He has seen millions give their lives to Him and receive eternal life because of what He did for them.

Jesus chose to spend His life among what many of the religious leaders considered the dregs of society. He told the Pharisees He had come to heal the “sick.” Was everyone He ministered to physically ill? No, but they were hurting. They were the outcasts of society: tax collectors, prostitutes, the mentally ill, and the demon possessed. He did not judge them or pass them by. Instead, He sat with them, got to know them, ate with them, healed their afflictions, delivered them, and forgave their sins. He loved them unconditionally, and because of that love they were made well, whole in body, spirit, and mind. Jesus did not condemn.

JUDGMENT HAS NO PLACE IN RIGHT GIVING

Jesus knew the people He spent His time with were aware of their sinfulness. They lived with it every day. What they lacked was a love that could break the hold sin had on their lives, a love only Jesus could provide. They did not need to hear they were sinful; they already knew that. They needed to hear they were loved and forgiven.

What would the world be like if we followed Jesus’ example of loving the outcast unconditionally? To repeat what Solomon says, “Better to be lowly in spirit and among the oppressed than to share plunder with the proud” (Proverbs 16:19). We foster a heavenly sense of community by ministering to the brokenhearted and the least of among us. It is worth repeating Jesus’ admonishment: “I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me” (Matthew 25:40). Few of us internalize this passage. We glance over it, say, “That’s nice,” and then return to a Pharisaical legalism that drives us to protest homosexual rallies and abortion clinics. Jesus, however, would probably walk straight up to the homosexual, embrace him, and then spend time with him. He would dine at the home of an abortionist, for these are the tax collectors of our day.

MATERIALISM HAS NO PLACE IN RIGHT LIVING

Our hearts have no room for materialistic impulses if we are to truly live in the Spirit. We can criticize the church, but it is only an avoidance tactic. When we talk about God’s heart, uncomfortably good things start to happen, but we do not want to spoil our materialistic routine. It is a form of Stockholm Syndrome*: held captive by greed, we serve it and

look to it to protect us although it is destroying us. The way of escape is so close we can reach out and touch it. A life in the Spirit is a life lived close to the Lord and apart from the sin that holds us down. It is a journey in freedom we have never before experienced.

BE A MARY, NOT A MARTHA: THE TEMPTATION TO DO TOO MUCH

DO NOT FORGET WHO REDEEMED YOU

As we mentioned earlier, we cannot expect our giving to solve all the world's problems. The world is broken, and if we use numbers as a marker for success, we will experience discouragement. The Lord understands our temptation to do too much, to overwork ourselves in Kingdom pursuits. He tells us, "You will always have the poor among you, but you will not always have me" (John 12:8). In the effort to serve to the best of our capacity, we can easily neglect the quality time we should daily spend with Him in prayer and meditation on His Word.

We can mistakenly begin to pursue Kingdom work in the same manner we pursue worldly work, believing the more work we do, the greater our reward will be. We busy ourselves lest we appear to be slackers. This perspective is not biblical. Just as the Lord valued rest during long days of ministry, we also seek oases of calm. After all, what have we gained as believers if our lives are still nothing but hustle and bustle? Solomon speaks to the fruitlessness of such travail:

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)

His emphatic exclamation in verse four confronts us: our riches are fleeting and lead to no great end. Instead, we should pursue what brings greater reward.

TO ILLUSTRATE: MARY AND MARTHA

The story of Mary and Martha illustrates what God finds important.

As Jesus and his disciples were on their way, he came to a village where a woman named Martha opened her home to

him. She had a sister called Mary, who sat at the Lord's feet listening to what he said. But Martha was distracted by all the preparations that had to be made. She came to him and asked, "Lord, don't you care that my sister has left me to do the work by myself? Tell her to help me!" "Martha, Martha," the Lord answered, "you are worried and upset about many things, but only one thing is needed. Mary has chosen what is better, and it will not be taken away from her. (Luke 10:38–42)

MORE SCRIPTURAL PROMISES OF REWARD

Life in the Lord is free from worldly cares. If we are able to grasp that freedom, He promised He would not leave us destitute: "I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills" (Psalm 50:9–10). We can trust our investment to reap returns: "He who is kind to the poor lends to the Lord, and he will reward him for what he has done" (Proverbs 19:17). We can trust that the Lord will honor our cheerful giving and our willingness to minister to those in need: "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7).

We need not succumb to bitterness when others are not doing their part, for the Lord sees and judges all. He knows our hearts better than we do, and He will give all their just reward: "The crucible for silver and the furnace for gold, but the Lord tests the heart" (Proverbs 17:3).

THE GOOD SIDE OF MATERIAL WEALTH: NOT EVIL IN ITSELF

It is important that we not see wealth as inherently evil. Instead, the evil is in our devotion to it or our dogged pursuit of it. The writer of Ecclesiastes, who claimed all was meaningless, still instructed us to enjoy what we have in the moment: "When God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God" (Ecclesiastes 5:19).

The Lord came to give us a more abundant life, so it stands to reason we should enjoy His blessings. Yes, we have turned away from a dependence on worldly things, but there are blessings in the moment,

some of them material blessings that we are to enjoy and praise Him for. He delights in the joy His gifts bring us, so do not be so wrapped in humility that you forget to be blessed.

* **Stockholm Syndrome:** a psychological response sometimes seen in an abducted person, in which the hostage shows signs of loyalty to the hostage taker regardless of the danger (*wikipedia.org/wiki/stockholm_syndrome*)

TO HELP YOU LEARN

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 8 will help you remember the important truths of this lesson.

A. COMPLETE THE FOLLOWING

1. Jesus Christ is the only _____, _____ person who ever lived.
2. Every word spoken by any religious authority should be tested against God’s _____.
3. All our worldly pursuits come to _____ if they serve no kingdom purpose.
4. We foster a heavenly sense of _____ by ministering to the broken-hearted and the least of those among us.
5. Much as the Lord valued His rest and peace during long days of ministry, we should also seek those oases of _____.

B. ANSWER BRIEFLY

1. When we live in Christ, are we free from the troubles and cares of the world? Can you list Scriptures to support this?

2. What can be the consequences of a lack of trust in and obedience to the Lord? _____

3. Can judgment serve any productive use in ministry and giving? Why or why not? _____

4. Are you a Mary or a Martha? In what situations could you be calmer and have more trust in the Lord? _____

5. How do you look at the wealth in your life? Is it a blessing or does it only bring more problems? _____

CONCLUSION

Your Opportunity for an Easy Escape

You have been shackled to greed long enough. Your long dark days of worry can end right now. You have learned to recognize materialism for what it is: an empty worldview that leads to oppression, discrimination, long, unrewarded hours of labor, and ultimate self-destruction. You have learned that even Christians are susceptible to materialism, but that Jesus Christ, the true Head of the Church, is infallible, perfect, and unailing. Keeping our eyes upon Him, we find the strength and conviction to live free though others pressure us to conform to worldly values.

You have learned that in Christ you are never alone. You need not look at your bank account and assets for evidence of your value, for God looks at your heart. If He dwells within you, He will do good things in you for the rest of your life. What He has begun, He will not stop until He has finished (Philippians 1:6).

Invite the Lord into your heart today and be free. The choice is yours. Continue the rat race, working for wealth you cannot keep to pay off creditors as you buy stuff you cannot afford. Or give your life to Jesus and escape a life of unending financial burden and fruitless self-sacrifice. If you continue to live as a materialist, you will never be able to buy or earn your way out of the vicious cycle of this worldview, for the materialistic outlook leads to emptiness you may already feel. In Christ, however, we are immediately fulfilled.

Here are some parting thoughts to encourage you to accept the Lord into your heart.

- Christ gives us the right to be God's children: "To all who received him, to those who believed in his name, he gave the right to become children of God" (John 1:12).
- He calls us His friends: "I no longer call you servants, because a servant does not know his master's business. Instead, I have called you friends, for everything that I learned from my Father I have made known to you" (John 15:15).
- We live at peace with the Lord: "Since we have been justified through faith, we have peace with God through our Lord Jesus Christ" (Romans 5:1).

YOUR OPPORTUNITY FOR AN EASY ESCAPE

- We are one in spirit with Him: “He who unites himself with the Lord is one with him in spirit” (1 Corinthians 6:17).
- We are called saints and gain direct access to God through the Holy Spirit: “Paul, an apostle of Christ Jesus by the will of God, To the saints in Ephesus, the faithful in Christ Jesus: . . . Through him we both have access to the Father by one Spirit” (Ephesians 1:1; 2:18).
- We are free from condemnation, so whatever the world threatens, it cannot touch us because we belong to Jesus: “There is now no condemnation for those who are in Christ Jesus, because through Christ Jesus the law of the Spirit of life set me free from the law of sin and death” (Romans 8:1, 2).
- We gain a love from which we cannot be separated, even in our myriad failures: “Who shall separate us from the love of Christ? Shall trouble or hardship or persecution or famine or nakedness or danger or sword? As it is written: “For your sake we face death all day long; we are considered as sheep to be slaughtered.” No, in all these things we are more than conquerors through him who loved us. For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord” (Romans 8:35–39).
- Once slaves to the world, we are now citizens of heaven, already in fellowship with the Lord our God: “Our citizenship is in heaven” (Philippians 3:20).
- He gives us peace forever, as well as for the moment, a sound mind and a gentle love to guide us all our days: “God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline” (2 Timothy 1:7).
- When we are in need, we know we can “boldly” approach God’s throne and receive undeserved kindness and grace: “Let us then approach the throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need” (Hebrews 4:16).

In Christ, we are fully justified and declared righteous. However flowery its prose, any manifesto the world provides to justify the

THE COUNTERFEIT WEALTH

pursuit of worldly gain cannot hold a candle to what the Lord promises us through His infallible Word. The evidence against the materialist worldview is insurmountable. The only wealthy lifestyle is lived in Christ, a life He chose for you before you were born. You can invite the Lord into your heart right now and have the peace and affirmation that millions of successful, wealthy men and women work for their entire lives, but never obtain.

TO HELP YOU LEARN

A N S W E R S

The correct answers for the *To Help You Learn* pages at the end of each lesson are provided here. Please compare the answer you wrote with these correct answers.

LESSON 1

PART A

1. wealth
2. destructive
3. desperate
4. horrors
5. free

PART B

1. They help us find meaning in a chaos-filled world. We look to a higher power or force to give us a sense of purpose and explain our existence. We develop these traditions to give structure to our beliefs and have a more orderly existence
2. They are commodities. Relationships are formed only with those who can provide wealth, power, and fame. The poor and disenfranchised are devalued, ignored, and even abused.
3. The Holocaust and abortion, to name a couple, but you may add other examples from history.
4. Because of an unhealthy fixation on possessing more and being more. The materialist is never satisfied, never content, always seeking something “better.” Thus, the stress of a materialistic life is tremendous, and relationships are based entirely on superficial matters.
5. The Lord Jesus Christ

LESSON 2

PART A

1. self-destruction
2. biblical history
3. state of mind
4. limit, standard
5. less

PART B

1. Scripture says men become “lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy, without love, unforgiving, slanderous, without self-control, brutal, not lovers of the good, treacherous, rash, conceited, lovers of pleasure rather than lovers of God” (2 Timothy 3:2–4). It also tells us we pierce ourselves through with “many sorrows” (1 Timothy 6:10). It leads to self-destruction and ugliness.
2. Lucifer was banished from heaven. Adam and Eve were banished from the Garden of Eden.
3. It is a state of mind, not a matter of what is in our bank account. Even the poor can be overtaken by greed and covetousness, especially when there is a great divide between the haves and the have-nots. When people are overtaken by envy, no matter their social or financial status, they are consumed by the urge to attain more than they have.
4. It could be in the ways we try to compete with our neighbors—the perfectly manicured lawn, the nice car, the way we dress, the size of our homes. It could also be in the way we treat others as we seek to be the best and have the most.
5. It is vain and unprofitable.

LESSON 3

PART A

1. gain, bribes
2. worship
3. character
4. equal
5. poor, needy, unfulfilled

PART B

1. They are the work of our hands, with all the right features, but they do not function. They are empty and lifeless, and we become like them.
2. A treasure that will not wither away like our earthly treasures—everlasting life, oneness with God, peace and contentment in this life that surpasses all understanding, the fulfillment we have searched for our whole lives.
3. Even though he was a rich and powerful man, his enemies and trouble were too great and numerous for him to handle through worldly means. He wisely looked to the Creator to protect him and give him strength rather than relying on his own power.
4. Basically, every “good thing.” Satisfaction. Getting to drink from the “river of your delights” (Psalm 36:8). When we delight in God’s commandments, our descendants will be “mighty.” Davis says, “Wealth and riches will be in his house, and his righteousness endures forever.”
5. It leaves us feeling unfulfilled and empty, “grasping for the wind.” We cannot take it with us. As we entered this world, so we leave it, naked and penniless.

LESSON 4

PART A

1. God
2. important
3. treasure
4. stewards
5. evil

PART B

1. Sell all we have, take up our cross, and follow Him.
2. He provides in abundance for the birds and the flowers.
We are vastly more important to Him, so we can trust that whatever God does for them, He will do all the more for us.
3. Treasures in heaven, the blessings of God's kingdom in our lives on earth.
4. We can end up in debt, thus incurring a host of new money problems.
5. We will go to measures as desperate as those we use to maintain and attain wealth, often using illegal means to make overdrafts and pay creditors. Thus, we are just as fixated on money as the rich and powerful.

LESSON 5

PART A

1. please
2. blessed
3. obedience
4. sacrificial
5. faith

PART B

1. We are blessed abundantly in return, as if receiving returns on investing in His kingdom. We also experience holiness and peace in our lives.
2. No. God looks at the heart. The value of the gift depends on the motivations of our heart, on whether we give sacrificially and cheerfully or whether we just go through the motions of giving.
3. Think about people you have observed giving sacrificially of themselves or their money. Perhaps you have given in this way, or maybe you have been the recipient of such a gift. Examples could also come from news stories.
4. We live in a fallen, sinful world, so the poor, lowly, and broken-hearted will always be among us. Only the Lord can heal the sickness that resides at the heart of the world's problems. We reveal His true loving nature through our own giving, which is why we are to do it joyfully and without ceasing.
5. We must first give our lives to Him and trust Him to provide for our cares and needs. He will bless our faith and we can turn away from dependence on material things, focus on Him, and give joyfully from sacrificial hearts.

LESSON 6

PART A

1. inheritance
2. sins
3. pressing
4. promises
5. forsake, abandon

PART B

1. It is a life of peace, of freedom from attachment to wealth and material prosperity, a life of fellowship with God, the Creator of the universe.
2. We should be comforted by this knowledge. He knows our fears and can sympathize with our pain. Not only does He know exactly what we are up against in this world, He has the power to conquer all our foes.
3. We must only call on Him and believe He will hear and answer our concerns.
4. Power, authority, and a steady guide through the wilderness of our lives.
5. Answer this question from your own experience. Do not be afraid to call on God and request others to pray for you.

LESSON 7

PART A

1. people, people
2. actions
3. evangelical
4. money
5. false, misdirected

PART B

1. It usually arises when we compare ourselves to others. Perhaps some wear fancy jewelry and clothing and make an elaborate show of their wealth while ignoring people in need. Or perhaps we see some in the congregation looking at the visibly well-off with bitterness and jealousy. People often demonstrate their greed and envy in the way they treat others.

2. The merciful, compassionate love of Jesus Christ, as He first loved us
3. Often we bring our love of money into the worship setting with us. The world tempts us with materialism, and we give in to it in subtle ways that manifest themselves even in the Lord's house.
4. Not always. Looks can be deceiving.
5. Answer this question in light of all we have discussed so far and what you know about Jesus from personal experience.

LESSON 8

PART A

1. perfect, sinless
2. Word
3. nothing
4. community
5. calm

PART B

1. Yes. Some good places to look in Scripture are the Gospels and Paul's letters to the Romans and Corinthians. David also attested to these truths in his psalms.
2. Review Psalm 33:10 and 16:1–17:10 to answer this question. You may also provide other examples. The Old Testament records many instances when God rebuked and punished His people to turn them back to Him. We may also attest to the fear and disillusionment we experience when we turn from Him.
3. No. Most of the broken and hurting people who need Christ's love already know they are lost. Rebuking them brings them no closer to Him. Instead, we are to love them

unconditionally, as Christ loves us, and in so doing bring them closer to Him.

4. Answer this question honestly from your own experience.
5. Answer this question based on your personal experience. Read some of the encouraging Scripture we have discussed to remind yourself of God's blessings.

INSTRUCTIONS

The following questions are called multiple-choice questions. Each question has three potential answers, but only one is correct. Mark the correct answer on the ANSWER PAGE. Please mark your answers in black ink or pencil.

When you have marked all your answers, please remove the ANSWER PAGE from this book and mail it to the address provided on the RESPONSE PAGE. May God bless you as you answer these questions.

1. Study the lessons well and carefully review them. Then answer the questions.
2. Please write your answers on the ANSWER PAGE itself. (Remove these and any other pages from the book with responses or addresses you wish to send to us.)
3. Do not return the lessons. They are for you to keep.
4. Write the address clearly on an envelope. Be sure to include your return address and postage on the envelope. Insert the selected pages and mail the envelope.

ANSWER PAGE

Questions About The Counterfeit Wealth

1. The world values
 - a. having and keeping material wealth and the outward appearance of success.
 - b. a person's inner, noble heart.
 - c. refined tastes and a well-developed intellect.
2. If we focus on materialism long enough, we
 - a. stay like we are, content to be ourselves.
 - b. try to counteract it with anti-materialist ideals.
 - c. internalize the images as reality and try to become what we see.
3. Scripture says the love of money is
 - a. a benevolent force that drives us to better ourselves through attaining material goods and wealth.
 - b. something the poor have not grasped, and therein lies their problem.
 - c. is the root of all kinds of evil, driving people from their faith and bringing them misery.
4. Those more likely to be materialistic are the
 - a. rich—never satisfied and always seeking more at the expense of the poor.
 - b. poor, who know the only way to get ahead is to cheat and steal
 - c. rich and poor alike. No one is immune to the temptation because greed and envy are conditions of the heart, not the pocketbook.
5. Jesus died on the cross
 - a. as a martyr to His beliefs. He was making a political statement.
 - b. because He had broken a law, and crucifixion was the appropriate punishment
 - c. so that, by His death, our sins would be covered and we would be able to have a loving relationship with God.
6. The Bible says material goods
 - a. will go with us when we die.
 - b. we have gathered will be matched cent for cent in the afterlife.
 - c. have no eternal kingdom value.

THE COUNTERFEIT WEALTH

7. King Solomon's writings demonstrate that
 - a. riches are to be desired above all other things.
 - b. the poor are unworthy of God's love.
 - c. wisdom and nearness to God are to be treasured above all.
8. When Jesus says to take up our cross and follow Him, He
 - a. meant for us to literally sell all we have, build a cross to carry, and go where He went in His lifetime.
 - b. was just making sure we were paying attention.
 - c. wanted us to be willing to abandon all for a life in Him, unattached to the things of this world and dependent on Him.
9. The materialistic behavior of church people demonstrates that
 - a. Jesus did not mean what He said and material wealth is just as important to Him as it is to the rest of the world.
 - b. we should be as wealthy and successful as they are or we will not belong.
 - c. people within the church can be as fallible as those outside, but the true Head of the Church remains the same.
10. God values
 - a. our money, so we must give as much as the rich or He will be angry.
 - b. the rich because our worth is found in our bank balance.
 - c. a humble, contrite heart, a giving spirit, and dependence and trust in Him.



RESPONSE PAGE

YOUR NAME _____

MAILING ADDRESS _____

Thank you so much for studying these lessons called *The Counterfeit Wealth*. If you have enjoyed studying this subject, please tell us about the blessings you have received on the following lines.

We would also like to know how you feel about some of the materialistic impulses you may have in your own life. Has the Lord spoken to you about any of these areas since your reading of these lessons? How do you feel He is trying to turn you to Him and experience His blessings? Have you come to believe in Jesus Christ as your personal Savior through these lessons?

NAMES & ADDRESSES OF YOUR FRIENDS

Full name

Address

Age

Grade level or Profession.....

Full name

Address

Age

Grade level or Profession.....

Full name

Address

Age

Grade level or Profession

Full name

Address

Age

Grade level or Profession

Full name

Address

Age

Grade level or Profession

Address of local office:

