

## LESSON 6

# THE CHRISTIAN AND HIS STANDARD OF LIVING

Jesus said, "Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth" (Luke 12:15). He then told the story of the rich fool in which He illustrated the relentless drive that tempts men to want more and more and never be satisfied.

A basic question for the Christian is, How much do I need? or, How much is enough? This question should set the Christian on a search for the proper life-style or standard of living. Wherever a Christian lives, whether in a poor or a rich nation, he must make decisions about his use of material things. Some face these decisions from a stance of poverty, others from the point of abundance. The standard of living of a community is difficult to determine. Within a community life-styles vary greatly. This variation is seen in comparing one part of the nation to other parts. It is even more dramatic in comparing one part of the world with another. Life standards for rural Nigeria are not the same as those in Lagos, just as life-styles in Singapore are not the same as those in Nairobi, Kenya.

J. R. Crawford defined the term "standard of living" as "that level of wealth in material goods considered normal for a society by the majority of its members."

Many agree that a minimum standard is that which sustains life. However, there is no agreement on what is, or even should be, a maximum level. Living-standard levels not only vary from place to place but from time to time.

The Christian does not conform to this world. He is to be "in the world but not of the world." For him, the Lordship of Christ over the world is real. Equally real and evident in his life-style is love for God and for others. The Christian is different; his life-style is different. Just how it is to differ is a hard question. Yet it is one that must be raised and answered.

What life-style uniquely fits the Christian? The answer will require a theology of possessions that helps the believer set clear purposes, define priorities, and identify the ethics or rules of proper conduct. Only in this way can the Christian avoid being swept along with the life-styles of the world. A new seriousness about the Christian's earthly possessions should be evident as he faces the issues: What do I want? Why do I want it? The Christian will press further by asking, What will this possession do for my life? The search will lead him to ask, Are material things intended to serve people, or are people to serve things? How the individual deals with the issue will determine much of his pursuit of possessions.

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*The story of the rich fool illustrates the relentless drive that tempts men to want \_\_\_\_\_ and \_\_\_\_\_*

*(more, more)*

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*In order to set clear purposes, definite priorities and identify the ethics or rules of proper conduct the Christian must have a \_\_\_\_\_ of \_\_\_\_\_*

*(theology, possessions)*

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The following questions can help the Christian determine a proper philosophy of possessions and a fitting standard of living. These are difficult questions. Perhaps that is why they are seldom raised or confronted.

1. How much is enough? Is there a limit in the standard of living beyond which a Christian should not go?
2. Should the standard of living the Christian adopts be set only by his economic ability? Should the fact that he can afford an item be the only consideration? Should his relationship to Christ involve giving up something—perhaps many things—in order to give more?
3. Will the Christian allow his life-style to be determined more by his community and his friends or by his Christian faith? Should his life-style be different from others? If so, how?
4. To what extent should the Christian allow the claims of the kingdom of God to affect his standard of living?

The purpose of this chapter is to provide information that will aid individuals in answering these difficult questions. It will also assist in evaluating the standard of living that best fits a Christian.

### **A Life-style that Acknowledges the Proper Place of Possessions**

#### **Does not allow possessions to rival God.**

Jesus saw possessions as a potential rival to God's place in the life of persons. Much of His teachings about money reflected this concern. He showed great interest in man and his possessions. This is seen in His concern for the rich and those who desire to be rich. "How hard it is for those who have riches to enter the Kingdom of God" (Luke 18:24, RSV). The god of such persons tends to be their money or even their drive to get money. The psalmist says, "The man greedy for gain curses and renounces the Lord" (Ps. 10:3, RSV). The people of Israel were exhorted not to forget God when they had good houses, large herds, and increased wealth (Deut. 8:11-14).

Today, as in Christ's day, the threat of idolatry is real. The tendency is not so much to worship idols of wood or stone but to worship the products of man's technology. Idolatry is not dead—it only takes on different forms. It remains just as evil, tempting man to let the love of things rival God.

#### **Adopts God's purposes for his possessions.**

The way a follower of Christ relates to his possessions is one of the most important aspects of his life. It reveals how seriously he accepts the Lordship of Christ. It is not

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*Are the following statements true or false?*

*Jesus saw possessions as a potential rival to God's place in the life of persons. \_\_\_\_\_*

*There is no threat of idolatry today. \_\_\_\_\_*

*(Compare your answers with the text.)*

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enough just to avoid idolatry. The Christian's life-style is to be a positive pursuit of purpose. The pursuit will lead him to link his purposes with God's. Guidelines for the Christian in shaping his standard of living should include (1) purpose for one's life and interests that centre in the will and purpose of God; (2) responsible management of possessions which sees them as a gift from God to be used for His purposes; (3) use of things to serve, not simply to benefit one's own life.

The Christian faces the question of how to use possessions and how to acquire them. He will never allow the process of accumulating things to become a rival to God. Neither will he allow his earning process to be outside the will of God. The Bible is not silent on one's way of gaining money. It denounces acts that violate morality, justice, and love. " 'And if your brother becomes poor, and cannot maintain himself with you, you shall maintain him. . . . Take no interest from him or increase, . . . that your brother may live beside you' " (Lev. 25:35-36, RSV). Here the Word forbids profiting off a poor brother or a stranger. Amos adds, "I will not turn away the punishment thereof; because they sold the righteous for silver, and the poor for a pair of shoes" (Amos 2:6).

The Bible does not give specific guidance on such things as savings, insurance, or retirement plans. Even here, however, the Christian is not without help. He has the indwelling Spirit of God to help him interpret biblical principles. At the point of decision, the believer must assume the responsibility of applying Christian principles.

### **Accepts responsibility to God.**

The demands of living responsibility shape the Christian's life-style. The Christian sees himself as a trustee. All possessions are a special trust from God. Faithfulness to this consuming purpose helps the believer to recognize the proper place of possessions and to keep them there.

### **Refuses to denounce material things.**

New Testament writers do not view material things as evil. Paul saw all things as coming from God. Material things are servants to man. Luke records that Christian women "provided for them out of their means" (Luke 8:3, RSV). Zacchaeus saw his new role as a follower of Christ in terms of service, as evidenced by his giving one half of his possessions to the poor (Luke 19:8, RSV). In the New Testament the pursuit of wealth is renounced for the sake of the Kingdom of God. The desire to accumulate is always a danger. Yet despite this clear priority of the Kingdom of God, the Christian is not to denounce the material world. In John 17:15-16, Jesus prayed for His followers who are in the world but not of the world.

### **A Life-style that Distinguishes Between Necessities and Surplus**

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*List some guidelines for the Christian in shaping his standard of living.* \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*(Compare your answers with the text.)*

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*The indwelling Spirit of God helps the Christian interpret* \_\_\_\_\_

*(biblical, principles)*

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*Is the following statement true or false?*

*The Christian should denounce the material world.*

*(false)*

**Learns the difference.**

“There is probably no area in which a person’s genuine Christian commitment is tested more severely than in his disposition of surplus. There are few things that will reveal more clearly what kind of person he is.”<sup>2</sup> Many Christians agree with this statement by Malcolm Tolbert but will hardly apply it themselves. Few people think of themselves as having a surplus, and still fewer see themselves as rich. More Christians in the United States are nearer to the line of abundance than they are to the poverty line. Debts and installment payments and the corresponding lack of cash deceive many into thinking of themselves as poor, when in reality they are rich. When doctors spend more time treating problems of overweight than dealing with hunger, it is a sign of prosperity.

What is a surplus? A surplus exists when one has more than the basic necessities of life. Every decision made beyond the necessity line is a decision about the use of surplus. This involves the choice of moving from a modest house that can sustain life to a better house, or from clothes to protect to better clothes.

If the meaning of surplus is limited only to unneeded money, few would ever have a decision to make about surplus. The capacity of man is almost limitless to enlarge his appetite to consume all that he earns. Unfortunately, many Christians get caught in this endless appetite for things and in doing so miss the rewarding relationship to the will of God in making decisions.

**Avoids pursuing false values.**

Standards of living vary greatly from place to place and time to time. This is true of Christians also. While a standard cannot be fixed, there are guides for Christians everywhere. There are also some cautions that all Christians should heed.

*Caution about the abuse of credit.*—“Owe no one anything” (Rom. 13:8, RSV) is the admonition of the Scriptures. The apostle believed that a Christian should not owe money to another. One reason was the danger of being imprisoned or made a slave for lack of repayment. The responsible Christian avoids becoming indebted to another at the risk of forfeiting the freedom necessary to serve God. Yet it is hardly possible today for most people to provide such basic needs as a home without some use of credit.

Credit abuse is something else. This involves the use of credit to the hurt of the Christian’s witness. It is wrong if a Christian charges beyond his ability to pay. He must avoid being caught in the web of materialism so that he buys to his limit and leaves no room for a loving gift response to God. A Christian must not allow the abuse of his financial resources to rob him of his Christian witness.

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*When one has more than one’s basic necessities, he has a*

*(surplus)*

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*Is the following statement true or false?*

*The responsible Christian avoids becoming indebted to another at the risk of forfeiting the freedom necessary to serve God.* \_\_\_\_\_

*(true)*

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**Caution about status-seeking.**—Closely related to the credit abuse is the status-seeking issue. James called on New Testament churches to “show no partiality.” He asked, “If a man with gold rings and in fine clothing comes into your assembly, and a poor man in shabby clothing also comes in, and you pay attention to the one who wears the fine clothing . . . have you not made distinctions among yourselves, and become judges with evil thoughts?” (Jas. 2:2–4, RSV). James saw great evil in the class system of giving honour to the financially successful over the poor. This evil persists to this day.

What others buy tends to affect what one may buy even more than his needs. The drive to be accepted and to be like others is strong. Only a higher commitment can enable one to overcome this temptation. One of the tragedies of many Christians is their absorption with luxury and status-seeking.

**Caution about toys.**—Adults, like children, can get hooked on toys. Life can become little more than the pursuit of gadgets. Adult toys cost more. The list of adult toys includes motor cars, electronics, boats, beach cottages, and fashion. There is nothing wrong with any of these items, and in many instances their purchase and use is properly related to the responsible Christian life.

Knowing the difference between needs and the desire for toys is not always easy. However, it is imperative that the Christian learn the difference. Great is the danger of becoming owned by toys instead of owning them.

One way to guard against the credit trap, status-seeking, and toy-involvement is to ask these questions before every purchase: What will this thing do for my life? Will it help me move towards my Christian goals? Will it enrich my life and give me a true sense of commitment?

Elmer West encourages families to learn the true value of things by playing games. One of these is called “my survival things.” He suggests that a family list what they would keep if they were going overseas to live and could carry only 20 per cent of their possessions. Or list the things they would take in the face of an impending storm that allowed only time to remove about 20 per cent of their possessions. Their choice would become their “survival things” or the items of true value to them.<sup>3</sup>

In the same article West tells of a young couple who had come to their own system for placing value on various items. They decided that a possession has value if (1) you make it, (2) it is a gift, (3) it has personal or family history in it, (4) it frees you from non-personal transactions to personal ones, (5) it is an investment in persons.

Beware! Be on your guard against greed of every kind, for even when a man has more than enough, his wealth does not give him life (Luke 12:15, NEB).

### **A Life-style that Accepts the Responsibility of Advantage**

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*The status-seeking issue is closely related to*

*(credit, abuse)*

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*Summarize the author's suggestion on ways to avoid the credit trap, status-seeking, and toy-involvement.*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

*(Compare your answers to the text.)*

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## Accepts abundance as a means of service.

As long as one has only enough to sustain life, decisions are simple. But when one has enough to sustain life and more, decisions become more complex and responsibilities increase. Not only is it difficult to know when enough is enough, it is equally hard to know how to translate one's faith into the proper use of his new advantage.

Two Christian families illustrate this struggle. Both families are prosperous and leaders in their churches, yet their responses are different. The Browns, now retired, still live in the house where they reared their family. It is a small frame house in a low-income section of town. They could afford a better home, but they are using their money for what gives them their greatest joy. They have already given hundreds of dollars to Baptist ministries. This is in addition to their support of their church. Most of their estate is to be given to a Baptist school as specified in their will. The Browns have always viewed money as a means of serving the cause of Christ.

By contrast, the Stones live in an exclusive residential area. They tithe and are openly grateful for God's blessings on their family and their business. Their wealth has been used to purchase a beautiful resort home. They are planning to build a much larger home in the city. They have just purchased another new car.

Both are good families, but their understanding of how a Christian should use his possessions differs sharply.

Jesus' account of the rich fool (Luke 12:16-20) illustrates the responsibilities of prosperity as well as the consequences of the wrong decision. The farmer is not criticized for having an abundant crop but for what he chose to do with it. His sin was that he saw his advantage only for himself. He was aggressively selfish. Obviously there were many options for him, but he saw only himself. Like the rich farmer, many Christians are faced with the dilemma of more than enough. Unlike the godless farmer, the Christian has a guiding purpose that can prevent a similar sin in his life. Biblical faith guides the believer to recognize that the only purpose for abundance is to serve. Never is the accumulation of possessions exalted in the Scriptures except in serving. The responsible life requires a fine balance between caring for self and for the needs of others.

Economic advantage gives the Christian an added dimension of service. It allows him to use possessions to be a "Christ" to his neighbour in need. The world of the have-nots becomes a part of the Christian's neighbourhood. People who are hurting become the concern of the Christian with advantage.

## Rejects waste and abuse.

Man is trusted with God's good world and is charged to use it and not abuse it. The Christian steward must reject the temptation to pollute or abuse in any way. He will not

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*When one has more than enough to sustain life, decisions become more complex and \_\_\_\_\_*

*(responsibilities, increase)*

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*Is the following statement true or false?*

*Jesus' account of the rich fool criticized the farmer because of his abundant crop. \_\_\_\_\_*

*(false)*

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*The only purpose for abundance is \_\_\_\_\_*

*(to, serve)*

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claim some worthy end, such as a gift to the church, to justify the neglect of his stewardship of the earth. He refrains from excessive buying of things he does not need.

### **Will not make the good life his god.**

One of the most subtle threats facing the Christian today is the appeal of the good life. The term "good life" is commonly used to describe abundant luxuries. This danger is so subtle that many Christians get caught in it without recognizing it as a form of idolatry. So many Christians have been enticed by the idea that to them it seems an "approved kind of Christian idol worship." This, of course, cannot make it right; it only suggests the seriousness of the issue.

The good life is really another way to describe secularism. Georgia Harkness defined secularism as the "organization of life as if God did not exist."<sup>4</sup> This way of life sets values only in that which pertains to this world. The test of the Christian is how much he is caught up in this drive for the good life, or by contrast, whether he refuses to bow to the good life as his god. Some contend that the Christian should get all he can and use it as he pleases so long as he keeps the "rules of the game," such as paying his honest debts and supporting the church. This bent to the good life has brought some to feel that the greatest sin is to be poor.

The good-life dangers for the Christian are real. James Leo Garrett listed four dangers of secularism that need to be recognized.

1. It mutes the sound of God and magnifies the works of men.
2. It promises security in abundance but instead gives anxiety.
3. It pursues false standards by making possessions more important than people, by justifying their exploiting of the earth, and by making profits greater than service.
4. It has no regard for the lessons of the past or the needs of the future.<sup>5</sup>

### **A Life-style that Seeks Contentment**

#### **Learns the secret of contentment.**

Contentment is great gain. This is just the opposite of covetousness. It is the way to happiness. Paul revealed the secret of contentment: "There is great gain in godliness with contentment" (1 Tim. 6:6, RSV). The key to contentment is understanding what is gain. The proud think that material gain is the sign of godliness. The apostle asserts, instead, that the real gain is learning of the faith in God that

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*Is the following statement true or false?*

*The Christian is tested by "the good life."* \_\_\_\_\_

*(true)*

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assures the spirit of contentment. Contentment or happiness is the reward of the godly life.

"For we brought nothing into the world, and we cannot take anything out of the world; but if we have food and clothing, with these we shall be content" (1 Tim. 6:7-8, RSV). If a little is not enough, then no amount of possessions will be enough. Happiness does not come from the quantity of one's possessions but from his relationship to God and things. The Apostle does not say that poverty is gain. He gives three secret ingredients to finding contentment.

The first secret is not to be haughty. The Christian should avoid demanding that life revolve around himself and that everything serve his self-interest (v. 5).

The second secret of contentment is to put hope in God and not in uncertain riches. This presupposes faith in God. A person who knows not God cannot conceive of using possessions to lay up treasures in heaven. Contentment implies a Christian's capacity to find happiness from the inner resources received in Christ. The uncertain nature of riches tends to crowd one's life with anxieties. It is never in the power of things to give happiness. The Apostle added: "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows" (vv. 9-10).

The third secret that brings contentment is to do good with one's money (1 Tim. 6:17-19). When possessions are seen as gain or an end within themselves, they never bring satisfaction. When viewed this way, there is never enough. The Christian goal is to learn the contentment that comes from laying up "treasures in heaven" (Matt. 6:20). The Christian's aim is for the kind of riches that make one truly rich with God. Happiness comes from relationships, not things. When one's relationship to God, to man, and to possessions are correct, his great gain is the happy life.

### Adopts guides for growing in contentment.

Contentment does not depend on ideal conditions. Paul claimed: "I have learned, in whatever state I am, to be content. I know how to be abased, and I know how to abound; in any and all circumstances I have learned the secret of facing plenty and hunger, abundance and want" (Phil. 4:11-12, RSV). The secret is, "I can do all things in him who strengthens me" (Phil. 4:13, RSV). The man in Christ will discover growing contentment as he follows basic Christlike priorities. One priority is to remember that life is more than bread. This is not to deny that there is a place for possessions but to recognize that material things are secondary. They are not the prime objective of life. A second priority is to refuse the profit motive as the supreme drive of life. The Christian life does not guarantee great gain of things but great gain of enjoyment. The third priority

The reward of the godly life is \_\_\_\_\_

The Apostle Paul gives three secret ingredients to \_\_\_\_\_

"Things" cannot give \_\_\_\_\_

(Compare your answers with the text.)

Is the following statement true or false?

The Christian has no priorities in seeking growing contentment. \_\_\_\_\_

(false)

is to use things to serve people. Doing good becomes a life-style.

### Sets life's goal in true riches.

Persons who achieve live by goals. The goal for the Christian is to seek the true riches—to be rich towards God. Jesus talked of being rich towards God as the true aim of life (Matt. 6:21; Luke 12:21). To the rich young man He said, "If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven" (Matt. 19:21). Jesus does not require that His followers give up their property. He does, however, require of everyone the surrender of money, of comforts, of ambition, or of anything that hinders commitment to God.

The goal for the Christian is to find contentment in his own life and, in so doing, set an example for others. Holmes Rolston appeals to Christians for such an example.

In a world which may be described as money-mad, Christianity can perform to many people no greater service than that of teaching them to achieve contentment **with the external circumstances which are part of their lot in life.** In a world in which most people are dominated by false values, Christianity can teach men to realize the riches that are involved in character, in righteousness, in inner peace, in the loving service to others, and in that **vast realm of spiritual values which makes life worth while.** In a world which thinks largely in terms of material things, Christianity can point out the perishing nature of all the things that belong to this present world and the abiding realities to be found in the things which are not seen but are eternal.<sup>6</sup>

### Notes

<sup>1</sup> J. R. Crawford, *A Christian and His Money* (Nashville: Abingdon Press, 1967), p. 67. Used by permission.

<sup>2</sup> Malcolm Tolbert, "Christian Responsibility," *Resource Unlimited*, ed. William L. Hendricks (Nashville: The Stewardship Commission of the Southern Baptist Convention, 1972), p. 150. Used by permission.

<sup>3</sup> Elmer West, "The Theology of Enough," *The Student*, June 1973 (Nashville: The Sunday School Board of the Southern Baptist Convention), p. 36. Used by permission.

<sup>4</sup> Georgia Harkness, *The Modern Rival of the Christian Faith; an Analysis of Secularism* (Nashville: Abingdon-Cokesbury Press, 1952), pp. 11-12. Used by permission.

<sup>5</sup> James Leo Garrett, from an unpublished paper, "The Christian, Secularism, and His Standard of Living" (Baylor University, Waco, Tex., 1970), pp. 3-5.

<sup>6</sup> Holmes Rolston, *Stewardship in the New Testament Church* (Richmond: John Knox Press, 1946), p. 121. Used by permission.

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*The Christian is to find contentment in his own life and set an \_\_\_\_\_ for \_\_\_\_\_.*

*(example, others)*

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## Home Study Exercise

**Basic activity** (Levels 1, 2, and 3). Read the study guide text and answer the following questions.

1. What is the relentless drive that tempts all men? \_\_\_\_\_  
\_\_\_\_\_
2. What is a basic question the Christian must ask himself concerning his standard of living? \_\_\_\_\_  
\_\_\_\_\_
3. Since the Christian does not conform to this world, what life-style uniquely fits the Christian? \_\_\_\_\_  
\_\_\_\_\_
4. How did Jesus see possessions? \_\_\_\_\_  
\_\_\_\_\_
5. What guidelines should a Christian use in shaping his standard of living? \_\_\_\_\_  
\_\_\_\_\_
6. Name four things that show one acknowledges the proper place of possessions. \_\_\_\_\_  
\_\_\_\_\_
7. Why does the responsible Christian avoid becoming too much indebted? \_\_\_\_\_  
\_\_\_\_\_
8. What issue is closely related to credit abuse? \_\_\_\_\_  
\_\_\_\_\_
9. What three questions help the Christian avoid the credit trap, status-seeking, and toy-involvement? \_\_\_\_\_  
\_\_\_\_\_
10. How does biblical faith guide the believer to view abundance? \_\_\_\_\_  
\_\_\_\_\_
11. In discussing "the good life," the author gives us a test of the Christian. What is the test? \_\_\_\_\_  
\_\_\_\_\_
12. List three secret ingredients to finding contentment. Include Scripture references with your answers.  
\_\_\_\_\_  
\_\_\_\_\_
13. Name three Christlike priorities that will bring growing contentment to the Christian. \_\_\_\_\_  
\_\_\_\_\_
14. Read pages 112-132 in *God's Miraculous Plan of Economy*.
15. Prepare a sermon or Bible lesson on one of the following subjects:  
    "Prosperity: Blessing or Curse?"  
    "Contentment Is Possible!"  
    "All Needs Supplied!"

**Supplementary activity** (Levels 2 and 3). After reading pages 112-132 in *God's Miraculous Plan of Economy*, do the following.

1. Suggest some proper uses of possessions, and some improper ones.
2. Define prosperity. Is prosperity against New Testament Christianity? Explain your answer.
3. Explain Taylor's statement: "There is supply because there is need." Give Scripture references supporting your explanation.

**Advanced activity** (Level 3).

1. What does Taylor mean by the following:
  - a. Direction of the promise
  - b. Dynamic of the promise
  - c. Dimensions of the promise
  - d. Disposition of the promise
2. Discuss Taylor's definition of "neediness." List needs of your church or mission. How can they be met? List needs in your life. How can they be met?
3. Prepare a sermon or Bible lesson outline on this subject:  
"Response to Neediness or Adversity." Give Scripture references.

## Seminar Discussion

1. How much is enough?
2. Discuss the difference between necessities and luxury or surplus.
3. Does prosperity have any purposes in the Christian's life? What are some purposes?
4. Discuss Paul's "Contentment is a great gain."
5. Discuss some ways in which a Christian can find help in growth in contentment.
6. If you have Level 2 and 3 students, ask them to share numbers 2 and 3 of Supplementary activity with your seminar group.
7. If you have Level 3 students, ask them to share number 3 of Advanced activity with your seminar group.