

Tough Economic Times

The Bailout

Anyone watching the news or looking at their checking account knows that we are in for some tough economic times. I want to spend some time looking at how we arrived at this place and set forth some biblical principles that we collectively and individually need to follow.

Who would have imagined a year ago we would be talking about spending such enormous amounts of money on a bailout? The first bailout was for \$700 billion. When these numbers are so big, we lose all proportion of their size and potential impact. So let me use a few comparisons from a recent *Time* magazine article to make my point.[{1}](#)

If we took \$700 billion and gave it to every person in America, they would receive a check for \$2,300. Or if we decided to give that money instead to every household in America, they would receive \$6,200.

What if we were able to use \$700 billion to fund the government for a year? If we did so, it would fully fund the Defense Department, the State Department, the Treasury, the Department of Education, Veterans Affairs, the Department of the Interior, and NASA. If instead we decided to pay off some of the national debt, it would retire seven percent of that debt.

Are you a sports fan? What if we used that money to buy sports teams? This is enough money to buy every NFL team, every NBA team, and every Major League Baseball team. But we would have so much left over that we could also buy every one of these teams a new stadium. And we would still have so much money left over that we could pay each of these players \$191 million for a year.

Of course this is just the down payment. When we add up all the money for bailouts and the economic stimulus, the numbers are much larger (some estimate on the order of \$4.6 trillion).

Jim Bianco (of Bianco Research) crunched the inflation adjusted numbers.^[2] The current bailout actually costs more than all of the following big budget government expenditures: the Marshall Plan (\$115.3 billion), the Louisiana Purchase (\$217 billion), the New Deal (\$500 billion [est.]), the Race to the Moon (\$237 billion), the Savings and Loan bailout (\$256 billion), the Korean War (\$454 billion), the Iraq war (\$597 billion), the Vietnam War (\$698 billion), and NASA (\$851.2 billion).

Even if you add all of this up, it actually comes to \$3.9 trillion and so is still \$700 billion short (which incidentally is the original cost of one of the bailout packages most people have been talking about).

Keep in mind that these are inflation-adjusted figures. So you can begin to see that what has happened this year is absolutely unprecedented. Until you run the numbers, it seems like Monopoly money. But the reality is that it is real money that must either be borrowed or printed. There is no stash of this amount of money somewhere that Congress is putting into the economy.

What Caused the Financial Crisis?

What caused the financial crisis? Answering that question in a few minutes may be difficult, but let me give it a try.

First, there was risky mortgage lending. Some of that was due to government influence through the Community Reinvestment Act which encouraged commercial banks and savings associations to loan money to people in low-income and moderate-income neighborhoods. And part of it was due to the fact that some mortgage lenders were aggressively pushing subprime loans.

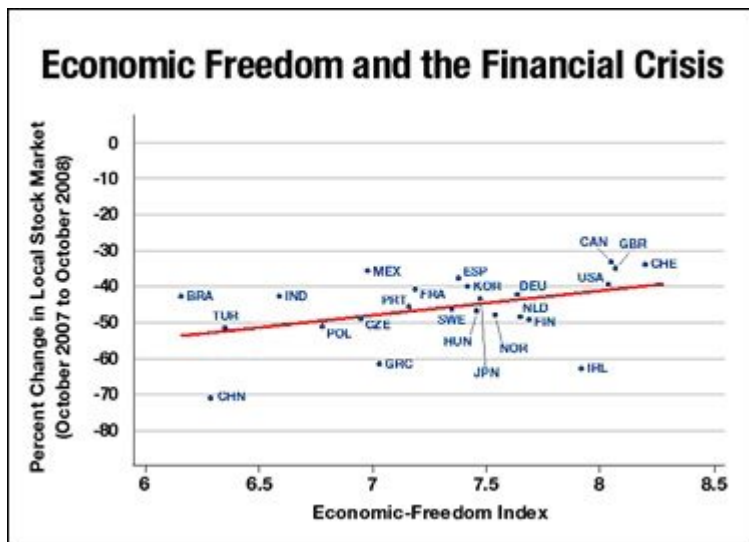
Some did this by fraudulently overestimating the value of the homes or by overstating the lender's income. When these people couldn't pay on their loan, they lost their homes (and we had a record number of foreclosures).

Next, the lenders who pushed those bad loans went bankrupt. Then a whole series of dominoes began to fall. Government sponsored enterprises like Fannie Mae and Freddie Mac as well as financial institutions like Bear Stearns, Lehman Brothers, Merrill Lynch and AIG began to fail.

As this was happening, commentators began to blame government, the financial institutions, Wall Street, and even those who obtained mortgages. Throughout the presidential campaign and into 2009 there was a cry that this was the result of shredded consumer protections and deregulation.

So is the current crisis a result of these policies? Is deregulation the culprit? Kevin Hassett has proposed a simple test of this view.[\[3\]](#) He points out that countries around the world have very different regulatory structures. Some have relatively light regulatory structures, while others have much more significant intrusion into markets.

If deregulation is the problem, then those countries that have looser regulations should have a greater economic crisis. But that is not what we find. If you plot the degree of economic freedom of a country on the x-axis and the percent of change in the local stock market on the y-axis, you find just the opposite of that prediction.



The correlation is striking. Draw a line from countries with low economic freedom (like China and Turkey) to countries with greater economic freedom (like the United States) and you will notice that most of the countries hug the line. Put another way, the regression line is statistically significant.

If the crisis were a result of deregulation, then the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock markets). But the line slopes up. That seems to imply that countries that are economically free have suffered less than countries that are not. While it may be true that a single graph and a statistical correlation certainly does not tell the whole story, it does suggest that the crisis was not due to deregulation.

The End of Prosperity

It is interesting that as the financial crisis was unfolding, a significant economic book was coming on the market. The title of the book is *The End of Prosperity*.[\[4\]](#)

Recently I interviewed Stephen Moore with the *Wall Street Journal*. He is the co-author with Arthur Laffer and Peter Tanous of *The End of Prosperity*. The book provides excellent documentation to many of the economic issues that I have discussed in the past but also looks ahead to the future.

The authors show that, contrary to conventional wisdom, the middle class has been doing better in America. They show how people in high tax states are moving to low tax states. And they document the remarkable changes in Ireland due to lowering taxes. I have talked about some of these issues in previous articles and in my radio commentaries. Their book provides ample endnotes and documentation to buttress these conclusions.

What is most interesting about the book is that it was written before the financial meltdown of the last few months. Those of us who write books have to guess what circumstances will be when the book is finally published. These authors probably had less of a lag time, but I doubt any of them anticipated the economic circumstances that we currently find.

Arthur Laffer, in a column in the *Wall Street Journal*, believes that “financial panics, if left alone, rarely cause much damage to the real economy.”[\[5\]](#) But he then points out that government could not leave this financial meltdown alone. He laments that taxpayers have to pay for these bailouts because homeowners and lenders lost money. He notes: “If the house’s value had appreciated, believe you me the overleveraged homeowners and the overly aggressive banks would never have shared their gain with the taxpayers.”

He is also concerned with the ability of government to deal with the problem. He says, “Just watch how Congress and Barney Frank run the banks. If you thought they did a bad job running the post office, Amtrak, Fannie Mae, Freddie Mac and the military, just wait till you see what they’ll do with Wall Street.”

The reason the authors wrote *The End of Prosperity* was to set forth what has worked in the past as a prescription for the future. They were concerned that tax rates were headed up and not down, that the dollar is falling, and that America was turning it back on trade and globalization. They also were

concerned that the federal budget was spiraling out of control and that various campaign promises (health care, energy policy, environmental policy) would actually do more harm than good.

One of their final chapters is titled “The Death of Economic Sanity.” They feared that the current push toward more governmental intervention would kill the economy. While they hoped that politicians would go slow instead of launching an arsenal of economy killers, they weren’t too optimistic. That is why they called their book *The End of Prosperity*.

The Future of Affluence

Let’s see what another economist has to say. The Bible tells us that there is wisdom in many counselors (Proverbs 15:22). So when we see different economists essentially saying the same thing, we should pay attention.

Robert Samuelson, writing in *Newsweek* magazine, talks about “The Future of Affluence.”[\[6\]](#) He begins by talking about the major economic dislocations of the last few months:

“Government has taken over mortgage giants Fannie Mae and Freddie Mac. The Treasury has made investments in many of the nation’s major banks. The Federal Reserve is pumping out \$1 trillion to stabilize credit markets. U.S. unemployment is at 6.1 percent, up from a recent low of 4.4 percent, and headed toward 8 percent, by some estimates.”

Samuelson says that a recovery will take place but we may find it unsatisfying. He believes we will lapse into a state of “affluent deprivation.” By that he doesn’t mean poverty, but he does mean that there will be a state of mind in which people will feel poorer than they feel right now.

He says that the U.S. economy has benefited for roughly a

quarter century “from the expansionary side effects of falling inflation—lower interest rates, greater debt, higher personal wealth—to the point now that we have now overdosed on its pleasures and are suffering a hangover.” Essentially, prosperity bred habits, and many of these habits were bad habits. Personal savings went down, and debt and spending went up.

Essentially we are suffering from “affluenza.” Actually that is the title of a book published many years ago to define the problem of materialism in general and consumerism in particular.

The authors say that the virus of affluenza “is not confined to the upper classes but has found its ways throughout our society. Its symptoms affect the poor as well as the rich . . . affluenza infects all of us, though in different ways.”[\[7\]](#) The authors go on to say that “the affluenza epidemic is rooted in the obsessive, almost religious quest for economic expansion that has become the core principle of what is called the American dream.”

Anyone looking at some of the social statistics for the U.S. might conclude that our priorities are out of whack. We spend more on shoes, jewelry, and watches than on higher education. We spend much more on auto maintenance than on religious and welfare activities. We have twice as many shopping centers as high schools.

The cure for the virus affluenza is a proper biblical perspective toward life. Jesus tells the parable of a rich man who decides to tear down his barns and build bigger ones (Luke 12:18). He is not satisfied with his current situation, but is striving to make it better. Today most of us have adjusted to a life of affluence as normal and need to actively resist the virus of affluenza.

Squanderville

Warren Buffett tells the story of two side-by-side islands of equal size: Thriftville and Squanderville.^{8} On these islands, land is a capital asset. At first, the people on both islands are at a subsistence level and work eight hours a day to meet their needs. But the Thrifts realize that if they work harder and longer, they can produce a surplus of goods they can trade with the Squanders. So the Thrifts decide to do some serious saving and investing and begin to work sixteen hours a day. They begin exporting to Squanderville.

The people of Squanderville like the idea of working less. They can begin to live their lives free from toil. So they willingly trade for these goods with “Squanderbonds” that are denominated in “Squanderbucks.”

Over time, the citizens of Thriftville accumulate lots of Squanderbonds. Some of the pundits in Squanderville see trouble. They foresee that the Squanders will now have to put in double time to eat and pay off their debt.

At about the same time, the citizens of Thriftville begin to get nervous and wonder if the Squanders will make good on their Squanderbonds (which are essentially IOUs). So the Thrifts start selling their Squanderbonds for Squanderbucks. Then they use the Squanderbucks to buy Squanderville land. Eventually the Thrifts own all of Squanderville.

Now the citizens of Squanderville must pay rent to live on the land which is owned by the Thrifts. The Squanders feel like they have been colonized by purchase rather than conquest. And they also face a horrible set of circumstances. They now must not only work eight hours in order to eat, but they must work additional hours to service the debt and pay Thriftville rent on the land they sold to them.

Does this story sound familiar? It should. Squanderville is

America.

Economist Peter Schiff says that the United States has “been getting a free ride on the global gravy train.” He sees other countries starting to reclaim their resources and manufactured goods. As a result, Americans are getting priced out of the market because these other countries are going to enjoy the consumption of goods that Americans previously purchased.

He says: “If America had maintained a viable economy and continued to produce goods instead of merely consuming them, and if we had saved money instead of borrowing, our standard of living could rise with everybody else’s. Instead, we gutted our manufacturing, let our infrastructure decay, and encouraged our citizens to borrow with reckless abandon.”[\[9\]](#)

It appears we have been infected with the virus of affluenza. The root problem is materialism that often breeds discontent. We want more of the world and its possessions rather than more of God and His will in our lives. What a contrast to what Paul says in Philippians where he counts all things to be loss (3:7-8) and instead has learned to be content (4:11). He goes on to talk about godliness with contentment in 1 Timothy 6:6-7. Contentment is an effective antidote to materialism and the foundation to a proper biblical perspective during these tough economic times.

Notes

1. “What Else You Could Spend \$700 Billion On,” *Time*, September 2008, www.eandppub.com/2008/09/what-else-you-c.html.
2. Barry Ritholtz, “Big Bailouts, Bigger Bucks,” *Bailouts, Markets, Taxes and Policy*, www.ritholtz.com/blog/2008/11/big-bailouts-bigger-bucks/.
3. Kevin Hassett, “The Regulators’ Rough Ride,” *National Review*, 15 December 2008, 10.
4. Arthur Laffer, Stephen Moore, and Peter Tanous, *The End of Prosperity* (New York: Simon and Schuster, 2008).

5. Arthur Laffer, "The Age of Prosperity Is Over," *Wall Street Journal*, 27 October, 2008, A19, online.wsj.com/article/SB122506830024970697.html.
6. Robert Samuelson, "The Future of Affluence," *Newsweek*, 10 November 2008, 26-30.
7. John DeGraaf, David Wann, and Thomas Naylor, *Affluenza: The All-Consuming Epidemic*, 2nd ed. (SF: Berrett-Koehler, 2005), xviii.
8. Warren Buffett, "America's Growing Trade Deficit Is Selling the Nation Out From Under Us," *Fortune*, 26 October 2003.
9. Kirk Shinkle, "Permabear Peter Schiff's Worst-Case Scenario," *U.S. News and World Report*, 10 December 2008, tinyurl.com/63sqkh

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"Trusting God a Joke Since Wicked Prosper, Godly Suffer"

I write to you feeling perturbed about God. At times I really wonder the question of His existence.

I would appreciate if you could enlighten me in the area of trusting in God. I find it hard to trust Him nowadays. I trust in Him to provide financially, but instead I receive more financial problems. I see sinners who are ruthless and despicable earning tons of money, curse Him with the very breath He gave them. What a joke! His children suffered in hunger and He dared to claim that He will not allowed the righteous to suffer hunger. Sometimes when I see how He blessed those rogues, I told myself where is His logic? Of course He hopes that by showing mercy, these crooks will repent, then how about His children who are suffering hunger?

You mean God enjoys people cursing Him so that He could bless them? Then I think His children will begin to curse and swear at Him.

I poured my hope on Him in several areas of my life. He said that whoever called upon the name of the Lord shall not be put to shame. I trusted Him time and time again in some areas of my life such as my career, my family problems etc. But none of them came true for me. Instead my feeling right now that He is a cheat and I feel more ashamed trusting Him. What a joke!

I thought to myself, if He cannot even keep up His promise as Jehovah Jireh, our providence, that can meet our needs on earth, how can we trust Him for our salvation?

My pastor emphasized a lot on His grace and prosperity. I believe wholeheartedly but now I feel very cheated by such messages. I felt worse than Job, he suffered but at least God restored him eventually. I felt like a fool believing in a book that was claimed to be written by Him.

Jesus came to give us life so that we can have life more abundantly. Now instead of having life more abundantly, I guess it should be read as a bums life. A life that is cheap and useless comparable to the fate of a bum.

I winced when I read that your pastor emphasizes prosperity. If it's the same kind of prosperity theology that some preach here in the U.S. that God wants to lavish good stuff on His kids, including health and lots of money and whatever our hearts desire then no wonder you are disillusioned with Him. We believe this is a false gospel and it leads believers to stumble because it teaches a lie about God.

God is concerned about His glory, and about us having a close, intimate relationship with Him (the second produces the first). Making us or keeping us comfortable usually doesn't result in God getting the glory or in a close, dependent relationship with Him, because it's so easy to cherish the

gifts instead of the giver.

So, because of false teaching, it is quite possible that you had unrealistic expectations of a God who is not the same God of the scriptures a God who is holy, just, righteous, sovereign, and not at all committed to jumping through our hoops. And then you blame God for not being faithful or good, correct?

But because God IS good and because He loves us so much, He only acts in our best interests. If our prayers are for things that are not in our best interest, He will not grant our requests (or our demands). Which is why I think Philippians 4:6-7 is so incredibly important: God wants us to let our requests be made known to Him *with thanksgiving*. However He chooses to answer, when we give thanks, we are relinquishing our illusion of control and expressing our belief that He is sovereign and He knows what He's doing.

I learned this important (and now precious to me) lesson the hard way when He kept saying "no" to the huge prayer of my heart for physical healing. I invite you to read my story, [How to Handle the Things You Hate But Can't Change](#).

Blessings,

Sue Bohlin

[Editor's Note: The inquirer shares the frustrations of the psalmists in seeing the rich and ruthless get off apparently scot-free, seemingly unnoticed by a God who promises justice and blessings. This quandary is nothing new, but it is significant that a sovereign God would allow it into the Scriptures it would make God look bad if there were no bigger, truer picture as explained briefly above. See for reference: Psalm 73: 2-12.

Regarding the inquirer's reference to Psalm 37: 25-2 about the righteous never being forsaken or their children begging for

bread, *Hard Sayings of the Bible*, by Walter C. Kaiser, Jr. and others, explains, "David must surely have seen good people in great difficulties! But this misses the psalmist's point. He did not question that the righteous may be temporarily forsaken, needy and poor. Rather, he observed that nowhere can it be shown that the righteous have experienced continued desertion and destitution.... The point is this: in the long haul, God does not forsake his own whether they have little or much; their children will be blessed! (pages 267-268)." *Hard Sayings of the Bible* also addresses the issues of why the godly so frequently suffer and the ungodly seem so prosperous related to Psalm 73. For another Probe perspective on how Psalm 73 helps us deal with the problem of evil, please see Dr. Ray Bohlin's article ["Where Was God on September 11?"](#)]

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The Stairway to Heaven: Materialism and the Church

Don Closson looks at the threat materialism poses to the church and proposes ways for Christians to avoid this snare.

One of the most popular rock songs of the seventies begins with the lyrics, "There's a lady who's sure all that glitters is gold and she's buying a stairway to heaven." The words, written by Jimmy Page, Robert Plant and John Paul Jones of the group Led Zeppelin, reflects the fashionable message of anti-materialism that pervaded much of rock music in the late sixties and seventies. The notion of dropping out of the rat race and rejecting the corporate mentality of one's parents formed the foundation of many a rock musician's career. Today, one often hears people refer to the entire decade of the

eighties as the “me decade” as if during that period of time Americans were somehow more self- centered and money hungry than during any that came before it. One popular newspaper framed the mindset with a poem:

Now I lay me down to sleep
I pray my Cuisinart to keep
I pray my stocks are on the rise
And that my analyst is wise
That all the wine I sip is white
And that my hot tub is watertight
That racquetball won't get too tough
That all my sushi's fresh enough
I pray my cordless phone still works
That my career won't lose its perks
My microwave won't radiate
My condo won't depreciate
I pray my health club doesn't close
And that my money market grows
If I go broke before I wake
I pray my Volvo they won't take.

Christianity has had a much longer tradition of critiquing a materialistic lifestyle. Jesus' life was lived as a rejection of the merely material perspective. In His Sermon on the Mount, Jesus tells us that we can become enslaved by the desire for money and things. He pleads with us to go beyond concerns for what we will consume and to seek our creator and His will. In Matthew 6:24-25 Jesus taught that “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money. Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?”

In spite of the fact that materialism is apparently held in

low regard by large segments of both popular and religious culture, surveys indicate that it influences the thinking of many Americans. In a recent survey, George Barna found that seventy-two percent of Americans believed that people are blessed by God so that they can enjoy life as much as possible, and fifty-eight percent agreed with the statement that the primary purpose of life is enjoyment and fulfillment. Eighty-one percent believed that God helps those who help themselves. These responses point to the validity of what has been called our "therapeutic culture." The first commandment of this culture appears to be *do whatever makes you feel good, whatever helps you to cope materially*. When Jesus was asked what was the most important commandment He responded by saying we are to love God (not things) with all our heart, soul, mind and strength, and to love our neighbors as ourselves (Mk. 12:30, 31). That kind of love is self-denying and sacrificial.

In this article, I will look at the threat materialism poses to the church and propose ways for Christians to avoid this snare.

The Millionaire and The Dreamer

In his book *The Gospel and the American Dream*, Bruce Shelley tells the true story of a man who boasted to others that he would be a millionaire by age thirty-five. This young man was known as a really nice guy with a good sense of humor. He was considered bright, thoughtful, and generous to a fault. In 1984 he had acquired many of the appearances of success. He was flying to Dallas from Phoenix weekly on business. He drove a nice company car, and had moved his family into an exclusive neighborhood. He was also doing all the things that wealthy young men should do. He was the program chairman of the local Lions Club, president of the 200-member Arizona chapter of the American Institute of Chemical Engineers, and a board member for the local Boys Club. However, on a Sunday in May 1985, the family missed church for the first time in months. The

aspiring millionaire spent the day struggling in vain to scrape together enough cash to salvage his business, his image, and his pride. At 11:30 that night, after the family went to bed, he laid out his insurance policies and then went into the garage. He got into his expensive, company-provided BMW and turned on the ignition. He was dead within minutes.

Here is another story about someone that I know. My friend had an important job working for a large defense contractor in the Dallas area. After a number of years, he had placed a substantial amount of money into 401(k)s and other investments, money that most people would consider their financial security for their retirement years. He had also completed a masters degree in theology and left his well paying job in order to teach part-time at a local Christian college for far less pay. However, this young man's real dream was to purchase a large old house in the city and fill it with students who desired to know God deeply and to live in community with others who wanted to do the same. Eventually, he found just such a house. Knowing that it would consume most, if not all, of his savings, he bought it. It is now a few years down the road and my friend has virtually run out of money. But his dream is coming true. The house has been completely renovated and both graduate and undergraduate students are living in it. He conducts Bible studies and reading groups with students living in the house and some who do not. He is broke, but he is excited and rejoicing in what God is doing.

The two lives described here depict two different faith systems. The millionaire, claiming to have faith in the God of the Bible, ultimately had placed his faith in things. When he was in danger of losing them, he gave up on life itself. My friend who is renovating the old house is just about out of money. However, he is optimistic and excited about the ministry he is having in the lives of the students living there. He is aware of the financial difficulties that his

dream presents, but he is trusting in God to provide even when good business sense may argue against it.

Could it be that many Christians have succumbed to the notion of rugged individualism, placing the building of an earthly empire above the building of God's kingdom? James 5:1-3 holds a severe warning for those tempted by wealth. "Now listen, you rich people, weep and wail because of the misery that is coming upon you." God warns believers against placing their faith in things and treating people as expendable commodities.

The Sources of Materialism

In spite of both secular and religious messages against materialism in our culture, it still seems to have a great deal of influence on the lives of typical Americans. Why is this? I propose that there are two sources of materialism: philosophical materialism and functional materialism.

C. S. Lewis defines philosophical materialism as the belief held by people who "think that matter and space just happen to exist, and always have existed, nobody knows why; and that the matter, behaving in certain fixed ways, has just happened, by a sort of fluke, to produce creatures like ourselves who are able to think."[1](#) Philosophical materialism imagines a universe without a spiritual dimension. Carl Sagan, one of the most popular and prolific writers on science in history, held to philosophical materialism. He wrote that the physical cosmos is all that exists, and we inhabit this cosmos as the result of a series of chance occurrences. If one holds to this position, being anything but materialistic would be illogical. This does not mean that philosophical materialists treat all people as if they were merely things. It just means that they have no good reason for treating them in any other way. The atheist philosopher Kai Nielsen wrote, "We have not been able to show that reason requires the moral point of view, or that all really rational persons, unhoodwinked by myth or ideology, need not be individual egoists or classical amoralists. . . .

Pure practical reason, even with a good knowledge of the facts, will not take you to morality.”^{2} Bertrand Russell wrote that humans are nothing more than impure lumps of carbon and water, and yet late in life talked about his love for humanity.^{3} What is there to love about impure lumps of carbon and water? It is hard to live out philosophical materialism. That is why there are very few who hold to this viewpoint.

Survey after survey reveals that the vast majority of Americans believe that a God exists. If most Americans believe in God, why do so many of them live as though He is unimportant? Why do they act like functional materialists? Why do so many Christians measure their success in life by materialistic standards? We could blame our modern society. The triumph of scientism, the tendency to reduce every phenomenon to materialistic components, often leaves little room for behavior motivated by a spiritual reality. However, I believe that the problem goes deeper than this.

Every believer experiences a battle between the spirit and the flesh. In Galatians 5:17 Paul writes, “For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature. They are in conflict with each other, so that you do not do what you want.” Further, he warns the Galatians that people whose lives are filled with selfish ambition and envy, among other things, will not inherit the kingdom of God. This is not saying that one will lose his or her salvation, but that a life consumed by materialistic desires is probably devoid of a spiritual dimension. If the Holy Spirit is not evident, there is no regeneration and no salvation.

Jesus’ ministry was filled with teachings about materialism, both in parables and more directly. In fact, the beginning of His ministry is highlighted by His experience in the wilderness where Satan tries to tempt Him with materialistic seduction. Consideration of the temptation of Christ sheds

light on how our surrounding culture operates in much the same way as Satan did in the desert.

Materialistic Temptations

In examining the seduction of materialism and its impact on the church, it is significant that at the beginning of Jesus' short ministry He was lead into the wilderness by the Spirit to experience deprivation and temptation (Matt. 4:1). Biblical writers often use the word *tempt* to mean "to try something for the purpose of demonstrating its worth or faithfulness."[\[4\]](#) Jesus' fasting in the desert provides His followers with an example of earthly suffering they could relate to. It also provides a model for how to resist temptation.

Satan's testing of Jesus in Matthew 4 should be a warning for Christians in our highly materialistic culture. Satan still uses these techniques today to test the faithfulness of the body of Christ. Matthew tells us that the first temptation Satan uses is to fulfill a perfectly normal bodily need. Jesus is hungry; He had fasted for forty days and nights. Satan suggests that He turn the stones into bread, something well within Jesus' capabilities. Believers wrestle with the same suggestion from Satan today. But what is wrong with fulfilling normal bodily functions? We need food, clothing, and shelter (and some would add sexual outlets) to survive. God made us that way, right?

Satan's temptation is to reduce human nature to what might be called the *will to pleasure* principal, the idea that sensual pleasure explains all of our motivations and needs. Jesus responds with the Scripture "It is written: 'Man does not live on bread alone, but on every word that comes from the mouth of God'" (Matt. 4:4). He replaces the *will to pleasure* view of human nature with a *will to meaning* view. We cannot live on food alone; humans must have meaning and purpose to survive. In his personal struggle to survive a Nazi concentration camp, the psychologist Victor Frankl discovered that when men lost

meaning they quickly died. Mankind needs a transcendent reason to continue striving against the struggles that life presents. It is the Word of God that provides the only true foundation for this struggle.

Next, Jesus is tempted with a formula for *instant status*. Satan suggests that He perform a miracle that would surely convince the Jews that He is their Messiah. He should throw Himself down from the temple. His survival will be just the right sign needed for the Jews to recognize Him. The only problem with this plan is that it is not the will of the Father. Jesus might gain notoriety, but He would lose His integrity. Jesus responds by declaring that we are not to put God to the test. We are not to presume that God will accept our plans with miraculous support. We conform to His will; He does not conform to ours.

Finally, Satan shows Jesus all of the kingdoms of the world and tells Him that they are His if He will only worship him. Satan is tempting Jesus with what might be called the *success syndrome*. If Jesus' goal is to be the king of the Jews, why not do it the easy way? Jesus replies to him, "Away from me, Satan! For it is written: 'Worship the Lord your God, and serve him only'" (Matt 4:10). Likewise, we are not called to success, but to obedience. There are many messages in our surrounding culture encouraging the pleasure principal, the importance of status, and the idea of success at all costs. However, as believers we are to seek a higher standard than pleasure, regardless of what others think and often in the face of disappointing results.

Material Possessions and the Church

A Cuban pastor recently attended a conference in Dallas and noticed how people here often say that they have no time. He said that people in Cuba have relatively few things but rarely run out of time. This brings to mind the idea of opportunity cost. This rule from economics tells us that if we spend our

resources on one thing we cannot use them on another. If our focus is on things, and our time is spent buying, using, fixing, and replacing them, do we really have time to build the relationships with people necessary to communicating the Gospel?

In his book *A Biblical Theology of Material Possessions*, Dr. Gene Getz suggests some biblical principles to guide Christians in their relationship to material things. First, he notes biblical warnings against being materialistic. As we mentioned earlier, it is possible for believers to be in bondage to things; we cannot serve both things and God. Second, accumulating wealth brings with it specific temptations. The fifth chapter of James and the book of Amos describe how financial power can lead to economic injustice as well as other forms of oppression. In Acts 8, Luke warns believers that some in the church will use the Christian message to benefit themselves. Since this was present at the very beginning of the Church, we should not be surprised or discouraged when we see it happen today.

As the church looks for the imminent return of Christ, believers should avoid the increasing tendency to intensify love for self, money, and pleasure. The warning in 2 Timothy 3 tells us to avoid those who succumb to this temptation. Christians also have to constantly be on guard against self-deception and rationalization when living in an affluent society. When the church at Laodicea imagined itself self-sufficient and without need, Jesus described them as wretched, pitiful, poor, blind, and naked (Rev. 3:17-18).

How then do Christians avoid materialism? The apostle Paul writes that godliness with contentment is great gain (1 Tim. 6:6). Do we have enough faith to believe this revealed truth? If so our first priority in life should be the pursuit of contentment rather than riches. As Paul declares, "I have learned the secret of being content in any and every situation, whether well-fed or hungry, whether living in

plenty or in want" (Phil. 4:12-14).

When God blesses us with abundance, our goal should be to use it in creative ways to further God's kingdom, for where our treasure is so is our heart (Matt. 6:19-21). Jesus taught the disciples not to be absorbed with worry about the future but to seek His kingdom and his righteousness (Matt. 6:34).

What happens when people use their material possessions in harmony with God's will? A good example is given in Acts 2. When believers had given up their claim to even their personal belongings, God added to their number daily. How we use our wealth has a great impact on the watching world. A second effect is that love and unity are created in the body of Christ. When the church was sharing their personal possessions, "all the believers were one in heart and mind"(Acts 4:32). What could be more powerful in our materialistic age than a church using its wealth to further God's kingdom, united in love, and growing daily in numbers? This is how the early church had such a remarkable impact on its surrounding culture. Do we have enough faith to trust God for the same today?

Notes

1. Lewis, C. S., *Mere Christianity* (MacMillan: New York).
2. Craig, William Lane, *Reasonable Faith: Christian Truth and Apologetics* (Wheaton, IL: Crossway Books, 1994), 61.
3. Israel Shenker, "The provocative progress of a pilgrim polymath," *Smithsonian* (May 1993), 128.
4. Graham H. Twelftree, *Dictionary of Jesus and the Gospels* (Downers Grove, IL: InterVarsity Press, 1992), 821.>