

Living in Luxury

By Dr. David A. DeWitt

- *Is it a sin to earn or have a lot of money?*
- *Is it a sin to spend money on yourself or your family?*
- *Is it a sin to live beyond your needs?*

It's very hard to find biblical support for luxurious living. The idea of equating "God's been good to me" or "God's blessed us" with material or monetary gain is without any New Testament support whatsoever. The believers of this (church) age are presented as aliens and strangers living in a hostile world which materially rewards sin not righteousness (John 15:18-19). As the old song goes, "This world is not my home, I'm just a-passin' through. My treasures are laid up, somewhere beyond the blue."

Ultimately, the issue of luxurious living must be answered like the questions about divorce, remarriage, the role of women in Christian leadership, and sexual conduct. Taking all the biblical passages together on luxurious living, what can we determine to be closest to the heart of God? We will get a very different answer if we ask, "What is closest to the heart of God?" instead of, "What can we get by with or get away with?"

Picture a big circle which represents Christianity. Inside the big circle, at its center, is a little circle which represents the heart of God. Most Christians, it seems, want to hang around the edge of the larger circle. They ask, "How close can I get to the edge of the big circle without stepping over?" Suppose instead we ask, "What's closest to God's heart (the small circle in the center)?"

The Bible Never Condemns Wealth

Wealth belongs to God (Psalm 24:1, 1 Corinthians 10:26). The material assets of the world, that God has created and foreordained to be developed by humans, are good (Genesis 1:31).

The Bible Never Condemns People for Being Wealthy

God places His wealth where He wishes (1 Samuel 2:7). Although the majority of the godly people in the Bible were not wealthy, some of the most godly people were. For example, Job *...was blameless, upright, fearing God, and turning away from evil* (Job 1:1). The next two verses describe his wealth ending with the statement *that man was the greatest of all the men of the east*. Here "greatest" clearly means having the greatest wealth. So we must conclude that personal wealth and righteousness are not mutually exclusive. There are others: Abraham was godly and wealthy, so were Joseph, David, Daniel, Boaz, Joseph of Arimathea, the Lydia of Acts 16:14, and the women of Luke 8:3.

The Bible Never Condemns People for Enjoying Wealth

Under the Law, one of the three tithes of their labor was to be consumed. God said, *And you may spend the money for whatever your heart desires, for oxen, or sheep, or wine, or strong drink, or whatever your heart desires; and there you shall eat in the presence of the LORD your God and rejoice, you and your household* (Deuteronomy 14:26, see also Nehemiah 8:10 and Ecclesiastes 5:9).

Paul added this perspective, *For everything created by God is good, and nothing is to be rejected, if it is received with gratitude* (1 Timothy 4:4).

So it appears that God has no problem with His people enjoying the wealth He has given them.

The Bible Strictly and Specifically Condemns Living in Luxury

If God has no objection to wealth, then why does James write, *Come now, you rich, weep and howl for your miseries which are coming upon you* (James 5:1)? James' answer is the rich are to weep because of their judgment at the coming of Christ for the church (James 5:7-9, see also Romans 14:12). But why are they judged? One reason is, *You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter* (James 5:5). The same is true of the rich man who went to Hades (Luke 16:22-23). Abraham told the rich man that he was suffering because *during your life you received good things*. But Abraham does not simply mean that the man had wealth. After all, Abraham ... *was very rich in livestock, in silver and in gold* (Genesis 13:2. see also verse 6). What he meant was described in verse 19, the rich man ... *habitually dressed in purple and fine linen, gaily living in splendor every day*. So the problem was not his wealth, it was that he used his wealth to live luxuriously.

Why We Should Not Live in Luxury

Here are a few reasons:

- (1) The Bible says not to (James 5:5). Enough said.
- (2) Luxury dulls the senses--like a drug (Ecclesiastes 5:20, Psalm 73:3-5, Revelation 3:15-18).
- (3) It leads to pride (Psalm 73:6-7, James 4:1-6; Revelation 3:17).
- (4) It's short-term gratification (James 5:3-4).
- (5) It makes us insensitive to righteousness and the priorities of the Kingdom of God (Psalm 73:8-9; Luke 16:21; James 5:6).
- (6) It's a bad testimony for Christ and the Gospel (all the above plus Matthew 6:25-34).
- (7) Some heavenly rewards depend on living in a way which is financially poor (Luke 6:20-26).

Principles for Avoiding Luxurious Living

Read and apply Matthew 6:25-34.

- (1) Don't live in a house larger or more expensive than you need. (Abraham was wealthy, but he lived in a tent.)
- (2) Don't drive a car more luxurious than you need.
- (3) Don't accumulate toys.
- (4) Don't accumulate clothes or wear clothes more expensive than you need.
- (5) Don't substitute money or goods for affection with your wife, husband, children, or married children.
- (6) Don't buy extra houses, cars, and toys.
- (7) Don't justify luxurious living because you are giving a lot.
- (8) Don't eat in more expensive places, go to more expensive activities, and join more expensive clubs than you need to.
- (9) Don't justify luxurious living by comparing yourself to people living more luxuriously than you do.
- (10) Don't use "it's a good investment" or "I can afford it" as an excuse to live luxuriously.

There should be no connection whatsoever between how much money you have (or how much you make) and the way you live.

Determining Our Needs

No one should attempt to determine needs for anyone else. If asked, you can give advice, but don't judge someone else's motives or gossip about the way they live. Needs must be defined by each one's own business, family, and life situations. ... *walk in a manner worthy of the calling with which you have been called* (Ephesians 4:1-3).

Determining Your Calling

Your calling is determined by things like:

(1) being conformed to the image of Christ (Romans 8:29); (2) seeking first the kingdom of God (Matthew 6:33); (3) physical situation like race, parents, stature, age, and culture; (4) personality, i.e., intellect, emotions, and will; (5) talents; (6) spiritual gifts; (7) desires; (8) opportunities; (9) convictions; and (10) roles. When these are consistent with the Word of God, they determine your calling.

Determining if You Spend Too Much or Too Little on Your Calling

Spending too much or too little on your calling will result in loss of heavenly rewards (Matthew 6:25-34; Luke 6:20-26; 1 Timothy 6:8; and Hebrews 13:5). Here are some questions to help us decide about spending money on stuff. ("It" is "stuff" in these questions.)

- (1) Does it make you more or less dependent on God?
- (2) Do you use it or is it something you put money into that just sits there most of the time?
- (3) Is it a tool or a toy?
- (4) How does it affect the quality of how you use your time?
- (5) Does it bring glory to God as you use it?

Questions and Answers

Q: *Is it a sin to earn or have a lot of money?*

A: No. Many godly people in the Bible were wealthy. If God gives you wealth, that's His business. Your business is to be a steward of it. Be a channel not a reservoir, etc.

Q: *Is it a sin to spend money on yourself or your family?*

A: No. Good things are to be enjoyed.

Q: *Is it a sin to live beyond your needs?*

A: Yes. This is where the problem lies.

Luxurious living, by definition, is living beyond your needs.

The problem, of course, is everyone's needs are different. You decide! You are the one who will have to stand before God and give an account for how you did that (Romans 14:17; 1 Corinthians 5:10). Here is a personal example (which may or may not be relevant for you).

Too little: I ride a bike or drive a car which is in the shop every other day.

Too much: I drive a \$60,000 sports car.