

The Unrighteous Rich

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Grab your Bibles and let's go to James, alright? The book of James. I have enjoyed revisiting this book. Um, as I've said numerous times on Sunday night, I'll revisit some of these expositions and think, "I'll just preach a message or two," and then, um, I don't know how to say this any other way, but I begin to enjoy my notes, and ah, God shows me different things and it's just a refreshing thing. It's, it's really different when you've preached in one place for almost 40 years and preached through books of the Bible. Unless I do Leviticus or Numbers, um, I like to revisit some of these rich books and James is this book that, um, really gets down to where the rubber meets the road. He gets down to brass tacks and much like our churches today, James is dealing with a professing church with a lot of unbelievers mixed in, and some real wickedness mixed in. Um, so as he's addressing this tonight, it's obvious, it's honestly hard to know if he's talking exactly to only church members, that it includes church members but certainly some unregenerate church members, and to possibly people in the community who are fellowshiping and visiting with the church.

Um, of all things, Pam and I have been watching some of the British Broadcasting Company series about the days of British aristocracies and different things. They are decent and clean, at least, and it has awakened me to understand that, um, what you and I know as America and as having this large middle class is, um, very odd in world history. Most of world history you had the political, religious elite who also controlled the wealth like the aristocracies of, of Europe, and then there was everybody else, most of the time which barely, I mean, literally barely had enough to eat. I mean, that was commonplace. Um, what the liberals and the socialist communists of our country to throw out there as inequalities and injustice and suffering is not, is not even to be compared with what the old world called poverty and suffering. As I've said, ah, a little bit tongue-in-cheek in the past, today they think if you don't have three, ah, widescreen televisions, you know, you're some sort of half-deprived. Their concept is everybody has, has to have the same thing except for the elite. The elite overlords in the centralized government office, now they would have lots of nice stuff but the rest of us, we'll be all equal, we'll have nothing. That's kind of the way I think, and that's a little exaggeration, I guess, but that's kinda the way the modern liberalism use it.

But if you study history, ah, predominantly in most cultures, you see the extremely wealthy and powerful, and then those who are their subjects, more or less, with almost

nothing, and that was true in this day. In this day in, in the Jewish culture, the religious authorities were the state authorities. Their church and state, of course, was one. It was a theocracy and there were people who were very wealthy, very powerful, and they were very cruel and unjust to the common guy. But so when we study the Bible, you've got to understand the context. Um, they're not talking about the wealthy versus those in the middle class here. They're talking about the exceedingly wealthy and the unrighteousness of the way they gained their wealth and the way they used their wealth.

Now saying all that to say Jesus taught us a wonderful wonderful foundation truth and that wonderful wonderful foundational truth is it's the heart condition that God looks at the most. For example, you can have almost nothing materially speaking and yet be greedy and love it and very materialistic, and you can have a lot materially speaking and yet love Jesus first and use it for the glory of God. It's the heart condition that comes in here. Ah, the folks addressed in this text, their hearts were not there. They were not Christians who had been blessed financially and were struggling to find the balance, they were intentionally willfully abusers of their power, authority and their wealth, and abusers of their fellow man.

Let's look at it together. James 5:1-5. He says,

1 Come now, you rich and weep and howl for your miseries which are coming upon you. 2 Your riches have rotted and your garments have become moth-eaten. 3 Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! 4 Behold [now notice how unjust they've been] Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Harvest. 5 You have lived luxuriously on the earth [and you might just amplify that at the cost or price of somebody else] and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. 6 You have condemned and put to death the righteous man; he does not resist you.

So I want to talk about "The Unrighteous Rich." Not just the rich but the unrighteous rich, and the rich man referred to here and he's almost a hypothetical as this is a, a calling forth of judgment. It's not a call to repentance, not here. This is a call of judgment to that one who is a hardened, unrighteous, rich man because the Bible does not condemn either saving or acquiring wealth. For example, there's nothing sinful about putting some money back the Bible says. 2 Corinthians 12:14, "for the children ought not to lay up for the parents but the parents for the children." Is that the wrong verse? Yeah, no, that's the right verse. So here we have the idea that the, the Scripture says it's common and understandable. I like it when there are things in the Bible that just common sense tells you but they're pleasing to God. This is understandable. Parents put money back and it's a general guide or a general that parents ought to bless the next generation.

Ah, 1 Timothy 5:8, "But if any provide not for his own house, and especially for those of his own house, ah, he has denied the faith, he's worse than an infidel or an unbeliever." So here he's talking about having something where you can make sure your family is taken care of.

Then Jesus in a parable used the idea of saving. Matthew 25:27, "Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest."

Now where is the balance in that? And I would almost say, but I won't say, but I will say for illustration sake, that I wish it was as simple as some spiritual elitist could say, "Okay, if you have X amount in the bank, that's not sin but if you get this much in the bank, well, that's sin." Then we could all just save up to that point and we all feel like we're righteous. And by the way, there's lots of religious groups that do that kind of stuff. They just, ah, the, the, the powers that be, the central authority, so to speak, in their religious movement or denomination, they'll, they'll lay out for you specific things you can have and can't have, you know? But the Bible doesn't do that because the Bible is God's wisdom and God knows something. You can dot all the i's and cross all the t's you want in being humble and, ah, ah, self-denying when it comes to material wealth, but your heart still be full of evil and greed and selfishness. Just putting it on externally doesn't mean anything. God understands that.

So there is a righteous saving. How much do you save? How much do you put back? I've been transparent to you before, I've always thought I'm kinda behind on, on saving for my retirement, ah, you know, there's no fixed pension plan in, in Baptist churches and, um, the church has been gracious in gifts of staff, something for their retirement, but it, it, I think it needs a little more than that, not that you ought to give me more but we ought to be doing something, ah, for ourselves in that. And I've wondered, "Well, how much is the right amount? How much is it?" All I know is seek the Lord and trust the Lord in it and say, "Lord, give me guidance on this. What is right? What is good?" You may not live five years past retirement and not need anything. Then you might live 25 or 30 years and need a whole lot. I, I, I just don't know.

Well, savings is not sin. There's a righteous savings and acquiring wealth is not sin. The Bible certainly doesn't, ah, ah, condemn that. Matter of fact, the law in the Old Testament gave specific rules for the Jews about getting and securing wealth. We know that the Bible taught that Jews were allowed to own property. Ah, they were to work for it, gain it, and then gain a profit from it. And we know the Lord Jesus in parables indicated a respect for personal property and for private gain. But, but what we're looking at here is those who have acquired wealth by illegal means or unrighteous means, and use that wealth for illegal or unrighteous purposes and that is strongly condemned throughout both the New and the Old Testament. Let's remind ourselves that even when wealth is legally or righteously acquired and doesn't violate the will of God in how you acquire it, the Bible would not teach us to, to, to use that wealth in extravagant luxuries. Take care of ourselves, take care of our own. There's too many needs around you for a child of God to spend their monies in extravagant luxuries.

Now the point of our text is the judgment upon those who have unrighteous means in gaining their wealth and unrighteous and selfish indulgence in the things that God has given them. Now again, this text very interesting, especially for a New Testament text, is not a call to repentance. It is a pronouncement of judgment. So obviously these are those, and like I've said, this was, ah, just ingrained in the culture. It's almost like the caste system of India. You, you were born into the aristocracy or into elitism and into those kind of settings and you had power and control and wealth, and then there was everybody else, and those people be, were prone to become hardened in their sin and there's a point where God's judgment simply comes against them.

Now, I., notice the present judgment of the unrighteous rich. The present judgment of the unrighteous rich. This is very interesting. Again in verse 1 he talks about those who are rich, another way to, um, further define who they are, these are those who make the center of their purpose to be wealthy. It's the center of their being. They're not those who work hard and invest hard and strive and are creative and take the initiative. The Bible generally speaks if that's your heart and that's your life, you're more prone to gain wealth than the other men. The Bible affirms that and encourages that, but the man, one man gets up in the morning and strives and works hard and he's creative and he works long hours and he strives to get ahead, and he loves Christ and he says, "Lord, guide me in this. Open the right doors. Close doors, Lord, if it's not right. I want to honor You in all I do." And yet God blesses him with wealth. Another man works about the same way, strives and, and tries to be innovative and take the initiative and have the drive, and he makes great wealth but he does not say, "Now Lord, this is about You. Lord, I want to honor You in this. I want to glorify You in all that I do. I want people to see You in my life as I get ahead in this world." Well, that's the guy who, the guy who does not do that is the guy that James is writing to here as the rich. This man trusts in riches. The attainment of riches is the centerpiece of his heart and of his life.

And here's what the Bible says here in James 5:1-3, look at with me together again. "Come now, you rich, weep and howl," notice this is present tense, these are the present judgments coming upon them, "for your miseries which are coming upon you. Your riches have rotted and your garments have become moth-eaten." And the first part of verse 3, "Your gold and your silver have rusted." So this is a word of prophetic, ah, utterance against them. He uses the phrases up in verse 1 that they are to weep and to howl. It has the idea of burst into tears. Look at where this has gotten you. So the point is even in this life, riches bring great sorrow if you trust in them. Even in this life. He uses the word "misery" in verse 1. So he's talking about those who live for riches. They will if they continue to let that be the motivation of their hearts, they undergo a hardening and as they are hardened, they get so, um, cold or hardened toward anyone and anything as they pursue their idol, their god of riches.

You know, um, um, Pam and I went and saw the, the, um, the play of, um, "The Christmas Carol," and Ebenezer Scrooge is the key character and we all know the story, by the time he reaches that old age before the, the ghost came and visited him, he was indifferent to everybody's need and to everybody's problems around him though he had

the wealth, he could have met a lot of needs and never missed it. And that's what happens. The, the, the – now listen to me – the, the man who's hardened thinks he's getting ahead because he enjoys his money and he's not bothered that others have need. He thinks he's doing good but God's actually gotten him under judgment and God is hardening his heart in judgment. The, the, the blindness of the unrepentant center, sinner is a part of his judgment.

Now so you have that inevitable chain of dominoes, if you will, the lust for riches, the increasing hardness of heart, and then the woe and the misery that ultimately become even in this life. Now again in the context of widespread persecution, especially persecution of Christians, we have a couple of verses I want you to look at. Luke 6:24-26 where the Lord says, "But woe to you who are rich, for you are receiving your comfort in full. Woe to you who are well-fed now, for you shall be hungry. Woe to you who laugh now, for you shall mourn and weep. Woe to you when all men speak well of you, for in the same their fathers used to treat the false prophets." So here he has, ah, this casting of judgment out on these. Now remember, the context is if you're a believer and you, and you fellowship and walk with your brothers and sisters in Christ, you're gonna be persecuted and not have much in this day. Some of them almost starved to death. Some of them ended up in prison. So a lot of people would pull away from their profession of faith, apostasize, if you will, so they can keep their wealth and keep their jobs and keep in good standing and Jesus said, "Okay, very well. Make gaining money your main goal as to the serving me. There's gonna be a time when it's going to bring misery in your life even in this life."

1 Timothy 6:7-11, "For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who," here's the key phrase, "those who want to get rich fall into temptation and a snare and many foolish and harmful desires," notice, "which plunge men into ruin and destruction." That's in this life. That's judgment in this life on the unrighteous rich. "For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many a pang." Again, it's not money or even acquiring money but it's the love of money. Test your hearts. I've often said to you I know more people who have the sin of loving money who are poor than I know people who have the sin of loving money who are rich because I know more poor people than I know rich people. We all have these weak struggling hearts, do we not? But then verse 11 of 1 Timothy 6, "But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness." The, the man of God is not a man who has 100% victory here but he is the man who says, "Lord, I know, I know I'm capable of sliding right into a hardened lust for things of this world and I want to gain and I want to work and I want to get ahead and I want to be successful." Good. Wonderful. I think God wants you to, but God does not want you to set your heart on riches. That's the difference. Where is your heart? Where is your joy? Where is your confidence? Is it in what you've amassed or is it in the true Lord of heaven? He says in this life there's a punishment coming for those who are unrighteous rich.

Now secondly, notice he talks about even a future judgment for the unrighteous rich. We see this in verses 2 through 4 and verse 6. We've already looked at verse 2 but look at verse 3 again, "Your gold and your silver have rusted; and their rust will be a witness against you," notice that phrase, a witness against you, "and will consume your flesh like fire. It is in the last days that you have stored up your treasure! Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you," another witness against you, "and the outcry of those who did the harvesting has reached the ears of the Lord of Harvest," another witness against you. Then verse 6, "You have condemned and put to death the righteous man and he does not resist you." So what a statement this is.

Um, some sub, subpoints here under this. Notice first of all the wealth, the wealth itself will bear witness against them in the day of judgment. The wealth itself bears witness against them. In verses 2 and 3, their gold and their silver corrodes, their houses and their lands and their clothes deteriorate. It's almost as if God on the, at the Great White Throne brings them before him because this is not Christians who are backslidden or struggling with this sin, these are those who have given themselves wholly to this sin, and they come on the day of judgment because they know not Christ and they've not been cleansed by his precious blood, and they come before the Great White Throne Judgment and it's as if God lines up all that they trusted in, houses and lands and material things and fancy clothes and cars, whatever it may be, and they're just rotting away and God says, "These bear witness. These are your gods. They bear witness against, they testify against you as to what you trusted in, and the fact that now as you stand before Me, you have no hope."

Think about it, even in this lifetime when tragedy strikes and there's so many ways tragedy can strike, and all the wealth you amass cannot do one thing to save you. The doctor can walk in and say it's cancer. You can have all the wealth of the world and it not help you one bit. At the Great White Throne Judgment, these will stand before God and these very things, their very wealth with testify against them. Here's a good quote I found, "It's good to have riches in your hand provided they do not get in your heart." It's good to have riches in your hand provided they do not get in your heart.

Now man of God, here's your challenge: confess your weakness, confess your struggle and say, "God, don't let it have me. The wealth You give me, the good things You give me, help me to hold to it but to hold to it loosely and may my heart be always Yours." Now I'm just gonna tell you, I have to regularly take the stuff I have, well, the banking I have, and I have to regularly just take it to God and say, "God, now that's Yours. I enjoy this but, Lord, it's not my joy." Now he may test me in this one day, he may test you in it. "But Lord, by Your grace I don't want to make this the center of my life. It's here now but, look, it's gonna be gone tomorrow."

So these folks at the Great White Throne, the way the prophet or James the pastor is making this prophecy, it's as if they're gonna stand before God and their wealth itself will witness against them. Psalm 62 remind us, "If riches increase, do not set your heart upon them." Secondly, not only will a man's wealth bear witness against him in the judgment but the Bible says here that the unfulfilled wages to those under him will testify against

him. Now you and I live in a country and there's all of these laws, it's almost impossible to unjustly compensate a man the way these people were doing their employees. I'm not saying that there's not some work to be done here and there on properly compensating those who work for you or work for whoever, but it's not the parallel. So don't let these liberals take the Bible and say, "See what that says?" No, we're talking about people that would work today for a nickel on the dollar because they had no choice. No such thing as a minimum wage. No such thing as, as all the rules and the laws we have in our culture to take care of the worker, but in this day there was great abuse here.

Um, notice what it says here in verse 4. "Behold, the pay of the laborers who mowed your fields, and which has been withheld by you." In this case, they'd just go days and weeks and not pay them anything. It "cries out against you," their witness will come against you in the day of judgment. Somebody says money talks, well, here the money that they didn't pay will talk against them on the day of judgment. And I would just tell you, brothers and sisters in Christ, try to be a little more generous than average when you pay somebody for doing something for you. Now I, look, I think it's perfectly right and, and proper if somebody is sloppy and lazy that you don't bless that, you're actually hurting them, but if somebody tries to do you a good job, try to do a little extra for them.

Thirdly, the abused worker not just the wages they withheld but the worker himself will testify against you. Last part of verse 4, ah, "and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Harvest." The Old Testament had a lot to say about this. Deuteronomy 24:14 and 15, "You shall not oppress a hired servant who is poor and needy, whether he is one of your countrymen or one of your aliens who is in your land in your towns. You shall give him his wages on the day before the sun sets, for he is poor and sets his heart on it; so that he will not cry against you to the LORD and it become sin in you." Now again, the concept in biblical justice is not that everybody deserves to be equal but the worker deserves to be adequately compensated and that's where it, now folks, remember this, everything in our culture that leaves the Bible out, leaves biblical truth out but tries to be just, tries to enforce equality, ah, tries to enforce fairness, they always get it warped. The Bible keeps us in the right balance and, boy, we're seeing so much of that and that troubles me that the concept's bleeding over into the church under the, ah, whole concept of so-called social justice and I'm, every Christian is for social justice, I just need to know how you're defining it. Are you going to the Godless, atheistic socialist, ah, who's come up with all kinds of theories about how to define justice? Are you going to the Bible to define justice? If you're going to the Bible, I'm 1,000% with you but when you hear those terms "social justice" and things and how the church needs to be involved, you need to back up and say, "Now wait a minute, time out. How are you defining what justice is? Are you talking about a, a, a communism? Are you talking about a biblical concept of giving a fair wage to a worker?" Well, God says if you oppress this man, you withhold his wages, you're in trouble because he's gonna cry out. God just makes it clear when somebody has been treated in that way, "I hear when they cry out."

Leviticus 19:13, "You shall not oppress your neighbor, nor rob him. The wages of a hired man are not to remain with you all night until morning." Ah, the idea was they would just

withhold and hold back giving and then finally maybe give it reluctantly at the, ah, the, after or, or, or some days later and the idea in this day was you were paid every day at the end of the day or you withheld a man his just wages.

Jeremiah 22:13, "Woe to him that buildeth his house by unrighteousness and his chambers by wrong, that useth his neighbor's service without wages and gives him not for his work."

And then look at verse 6, what a powerful statement, "You have condemned and put to death the righteous man; he does not resist you." This is a further reason why God's judgment will come upon these unrighteous rich is that the wealthy were also the religious authorities, which were also the political authorities, which also controlled the courts and when a, a worker was abused and robbed of his earned wages, his justly earned wages, he'd go to court but he had no hope. The judge was in cahoots with the power, the powerful and the wealthy and God said, "That will bring God's condemnation upon you."

I saw a cartoon some time ago and one, one character said, "What is the Golden Rule?" And the other guy said, "Well, he who has the gold makes the rules." Well, actually you and I live in a democratic republic so we get a vote about who makes the rules. Ah, I don't know about you but I'm personally very thrilled that President Trump has appointed close to 200 Federal judges, lifetime appointments, and all of these judges have a record of strict conservative literalists when it comes to the Constitution. Ah, that means a lot to me and it ought to mean a lot to you, that the, the liberals can't use the courts to legislate and control our lives but the judges will have to rule according to established legislative law, and I think that, ah, is the best, ah, you can do in a secular court system to, to prevent the kind of power and control that, ah, we see trying to creep into the judiciary which is not meant to be there.

Well, the Bible warns against this unrighteous riches and the gaining of riches by illegal means and the using of those riches by, for illegal or unrighteous means. Let's remind ourselves that God owns all wealth. Everything we have, everything, God owns it. You're gonna die and somebody else will have it. It's not yours. Secondly, not only does God own it all, you're just a temporary steward of another's property. A temporary stewardship of another's property. And by the way, the more of his property he's let you have for a while, the greater your responsibility in stewardship. The Bible says wealth obtained by fraud dwindles but the one who gathers by labor increases it.

So thirdly, not only does God own it all, not only are we temporary stewards of the stuff we have, thirdly, we must put God first in our lives and he will see to it that we always have what we need. I was talking to a businessman just recently and he said, "I, I had something happen and I think you'll be blessed by hearing this." And I said, "Well, tell me about it." And he said, "Well, I have a client and I found out he's a believer and he's got, ah, children and I told him about, um, our dating and discipleship things that you've preached and teach our church, and so I gave him a copy of the dating and discipleship and he and his wife sat down and listened to it, and took pages of notes and are just

thrilled about the way its giving them guidance about, about raising their children." And he said, "You know, now it seems that he's a lot more eager to, um, do business with me than he was before." Matthew 6:33 says, "Seek first the kingdom of God and his righteousness and all these things," in the context what are the things? Clothing, food, shelter, stuff, wealth. That's the things. "Seek first the kingdom of God and his righteousness and all these things shall be added unto you." Now don't you businessmen line up and get a copy of my dating and discipleship now, and go out next week and say, "I'm gonna increase my business." No, your heart's gotta be right about it, but just seeking to be a witness for Christ can bless you in ways you don't understand.

Well, thirdly, we won't be long here but one of the things we'll be held accountable for is missed opportunities and I think that's part of the emphasis of having great wealth is God wants you to use it. God's given you an opportunity, I should say, to use it for something that counts for eternity. Notice how he words this in verse, um, ah, 3, the last phrase, "It is in the last days that you've stored up your treasure." In other words, we're toward the end of time, it's time to get work done for the Lord and for his kingdom, and in that context, you're lavishly storing up for yourself.

And then, um, down in verse 5, he says, "You have lived luxuriously on the earth," and then he says, you've "led a life of wanton pleasure." This is the idea of extravagance when there's real need around you and real ministry around you that could be supported. Now listen, God is not condemning our modern conveniences. He's not calling us all, all of us to live like the Amish. Um, again, you may just own a horse and buggy and not even have electricity but your heart can love stuff and you're just as guilty as the billionaire who hates God and loves his stuff. So God's not against or condemning modern convenience but he is against extravagant waste and extravagant luxury is a waste and waste is a sin.

I don't know, years ago I found this in a magazine article where an oil rich Sultan came to America and he purchased 19 Cadillacs for his 19 wives. Boy, I'd hate to be that guy. He had each Cadillac modified so it would stretch out and be longer than it was naturally. He also bought 2 Porsche, 6 Mercedes, a very expensive speed boat. He bought a truck for hauling the speed boat. He bought 16 refrigerators, \$47,000 worth of expensive women's luggage, 2 Florida grapefruit trees, 2 reclining chairs, 1 slot machine. His total bill even back then was \$1.5 million and he had to pay another \$194,000 to have everything delivered. Well, that might be an extreme version of extravagance but the child of God should know nothing of that.

I'll never forget reading, ah, actually, it was, it was a cd, it was a dvd, I think, of some of the wealthiest men in the last century, and, um, it was a story of Mr. Kraft, you've heard of Kraft. It was a story of, um, um, Mr. I think it's Cromwell, I'm not exactly sure there but he owned the Quaker Oat Company. It was a story of a man named, ah, LeTourneau, and I think I'm pronouncing that right. He invented these massive, um, machines that moved the earth. They didn't have those before he, he invented them. J. C. Penney. And these men became extravagantly wealthy but they were Christians and almost all of them by the time they died had dedicated 90% to 100% of their wealth to Gospel causes. Now

boy, that's a far cry from Bill Gates and the wealth, the wealthy men of our day. Those men just thought in terms of what can I use? Now they lived very good lives and so did their families but they sought ways to use what they had for the kingdom of God and the glory of God.

I, I'm telling you, I, knowing these kind of truths, I don't want to face God with the guilt on my hands that my heart was set on extravagance for myself when the kingdom of God needed to be built. You know, there is a point of diminishing return. Stuff just doesn't give us any happiness after a while. Luke 12:15, "Then He said to them, 'Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.'" We should enjoy what God has given us but we are not to live extravagantly, especially if our extravagance is based on unrighteously misusing and mistreating others, and even if our wealth is lawfully earned and in God's will, we don't need to waste it in extravagant living when there's needs for God's work in our fellow man around us.

Let's remind ourselves that luxury has a way of ruining character. If God's given you a lot of material stuff and you still are humble before God and you love the Lord and you know that you're nothing apart from him, you need to praise God, that's grace because wealth has a way of corrupting your heart unless God helps you. And you add indulgence with wealth and that's when you get sin. Now it is possible to be rich in this world and yet poor in the next world. It is possible to be poor in this world and be rich in the next world. And it is possible to be rich in this world and rich in the next world if your heart's right and your centered on the things of Christ. We know when Jesus returns, he'll make some poor and some rich depending on the condition of the heart. In simple based on Bible truth, what we keep we lose, what we give to God we keep and he gives us interest on top of that.