



GETTING COMFORTABLE WITH YOUR WEALTH

“We’re just regular folks. We don’t see ourselves as rich at all.” I have been hearing this kind of comment from wealthy Christians for many years. I find it fascinating wealthy people compare themselves to even wealthier people when evaluating if they are truly “rich.” Using this method of evaluation means no one in the world is actually rich except for Bill Gates (the richest man on the earth).

A number of years ago I worked with a man worth approximately \$15 million. He wanted to introduce me to his friend who was worth about \$150 million. I’ll never forget he said, “Compared to him, I’m small potatoes.” I couldn’t help but think, “Compared to 99.9% of the world, \$15 million of net worth is not small potatoes, it is humongous potatoes.” But “small potatoes” was his assessment because he wasn’t comparing himself to the 99.9%, he was comparing himself to the .1%.

What typically happens with these “salt of the earth” folks who slowly and surely grow materially rich is that the spiritual, social, and strategic aspects of their wealth have not grown at the same pace as their ever-increasing net worth, leaving them not quite believing they are rich and not exactly sure how to fully embrace or successfully relate to this “new found” material wealth, much less have real clarity on what God wants them to do with all of it. Consequently, these rich Christians most often end up substantially underutilizing all their God-given resources because they are living a life that is contradictory to their current reality and material circumstances.

So, when I say “getting comfortable with my wealth”, I do not mean that in so doing we should throw frugality to the wind and start spending money like there is no tomorrow. I do not mean that we should develop a sense of pride because of all the riches we have accumulated. Finally, I do not mean that we should start putting our trust and confidence in the “provided” instead of the Provider. All three of these attitudes and actions are sinful responses to wealth and are a clear violation of Scripture.

What I do mean is that we stop emotionally resisting that we are, in fact, rich. It is important we stop feeling a degree of embarrassment or guilt because we are rich while so many others in the world are poor. Finally, we happily and humbly embrace the honor and responsibility of being one of a relatively small group that have truly become rich.

When we finally become properly comfortable with our wealth we will not flaunt it, but neither will we try to hide it. We will not waste it, but neither will we hoard it. We will not love it, but neither will we hate it. We will not deny it, but neither will we ignore it.

In this article, I will address three under-developed aspects of material wealth that commonly hinder rich Christians from fully maximizing their life-capacity and achieving the greatest possible Kingdom impact with all they are and have.

Becoming Spiritually Comfortable with My Wealth

As wealthy Christians, we need to become spiritually comfortable with our wealth, especially since much of the Christian-world looks at wealthy believers with a jaundiced eye. There are three primary obstacles that we need to break through in order to achieve a spiritual comfort with our wealth.

Obstacle #1: Spiritually Overcoming the Guilt of Wealth

There is clearly a stigma in religious circles towards Christians who are rich. Anyone with wealth has felt it, no matter how covert it may be. This attitude believes there is something spiritually questionable, at best, about any believer who is wealthy.

The Catholic Church has overtly promoted this mindset for centuries. Priests, monks, and nuns take vows of poverty as a sign of their devotion to the Lord. If they have any material possessions at the time they make this vow, they divest themselves of it all. Consequently, poverty became the model of total devotion to the Lord. Where does that put a person who finds himself quite rich? They obviously must be “materialistic” and “unspiritual.”

Many will assume a committed Christian should not be rich, because if they were serious about their relationship with the Lord, they would give all their money away and be poor like Jesus was. If a Christian is wealthy, they are viewed as “carnal.” Historically, there has been a distinction between “secular” and “sacred.” Prayer, worship, bible reading, meditation, and service are sacred activities (good), while work and making money are secular activities (bad). We have all heard the term “filthy lucre”. Unfortunately, many believe material things are secular and “dirty.”

Martin Luther and John Calvin, among others, made a great effort to debunk this false distinction between sacred and secular by teaching everything a believer does is sacred—including work. The apostle Paul said it this way, *Whatever you do, do your work heartily, as for the Lord...* (Colossians 3:23).

There are three assumptions that are commonly held within the Christian community that need to be evaluated.

Assumption #1 – Wealthy people are characteristically unscrupulous and dishonest. There is an attitude that no one could have made this kind of wealth without having done something unethical, illegal or immoral along the way to get them where they are now. They must have taken advantage of someone to have become as rich as they are – what I call the Zaccheus caricature.

Assumption #2 – Wealthy people are characteristically greedy and materialistic. People assume their focus is on accumulating worldly and material things, and they will make whatever sacrifice is necessary to gain greater riches. They already have more wealth than they could ever need, and yet they are still working hard to get richer—what I call the Ebenezer Scrooge caricature.

Assumption #3 – Wealthy people are characteristically selfish and narcissistic. Many blame the rich for giving too little away, considering all the problems in the world and how many desperately need people there are. They say, “Look how much they have and how little of it they use to help others.” It’s all about them—what I call the rich, young ruler caricature.

If any of these three “assumptions” about wealthy people is true, in whole or in part, I think we need to come clean with the Owner and repent and make things right. If these are not true of us, we need to set aside that nagging sense of guilt (self-imposed or other-imposed) and see it as a gift to be used for God’s eternal purposes. Being affluent is nothing of which to be proud, but neither guilty.

The Bible is full of followers of God who were rich: Job, Abraham, David, Solomon, Joseph of Arimathea, and Barnabas, just to name a few. The Bible nowhere speaks negatively of these men because they possessed great wealth. If God isn’t condemning you for possessing wealth, why should you or others set a standard of judgment on yourselves that even God has not imposed?

Obstacle #2: Spiritually Overcoming the Myth of Tithing

One of the greatest hindrances to wealthy families getting comfortable with their wealth is the pervasive false teaching in the church about tithing. We have all been “drilled” for years in our churches with the directive that 10% is the amount we “owe” God. To do less than 10% is stealing from God.

Space will not allow me to fully expound on just what a terribly false doctrine tithing is for a New Testament Christian. Dr. Andreas Köstenberger and Dr. David Croteau have written an exhaustive and scholarly research paper entitled, *Will a Man Rob God? (Malachi 3:8): A Study of Tithing in the Old and New Testaments* in which they consider every verse in the entire Bible that refers to tithing. They entirely debunk the notion that tithing (10%) is the biblical standard of giving for the New Testament church. (If you would like a copy of this research paper, please email me.)

I believe that the New Testament guideline for giving can be found in II Corinthians 9:7, *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver*. For some believers, giving 2% may demonstrate a real act of faith on their part, while others giving anything less than 90% of their income would require no faith. Giving by math (a percentage of your income) is an Old Testament concept—giving by faith is a New Testament concept requiring each man to individually “examine himself” and give according to what the Lord lays on his or her individual heart as their personal expression of their love, gratitude, and worship to God. Keep in mind “to whom much is given, much will be required.”

When I raise this issue of giving by faith and not by math, people frequently object by telling me stories of people who were giving very little, if anything, and then decided to begin tithing and immediately God started blessing them. I point out that I believe the reason God started blessing them was not because there was something magical about the percentage they decided to give, but because of the degree of faith they exercised in making the commitment to start giving sacrificially. I wonder, had they decided to give 9.75% instead of 10% would nothing amazing have happened in their lives? I think not. They were blessed because they exercised their faith, not because they complied with some ancient, mathematical, giving formula.

We must spiritually break through this myth of tithing so we can happily stand before the Owner of all our stuff and ask, “God what do You want me to do with all Your stuff? If You want it all, it is yours. Just tell me

where to send it.” I think we would all admit standing before God making this statement could be a very scary place to be—which leads us to our final obstacle.

Obstacle #3: Spiritually Overcoming the Fear of Loss

There is no doubt the single greatest obstacle to fully engaging the totality of a family’s wealth in Kingdom initiatives (directly or indirectly) is the fear of loss. This fear of loss is incredibly pervasive among all who are affluent, both believers and unbelievers.

They simply fear that something might happen putting them back to “square one” needing to start all over again. One gentleman repeatedly told us he was retired and didn’t want to do anything that might force him to go back to work—a fear of loss. I asked one elderly lady many years ago, “How much would it take for you to feel like you would have enough to feel safe?” She looked at me and said without a moment’s hesitation, “Honey, I’ll never have enough to feel safe”—a fear of loss. Like Linus in Charlie Brown, we often cling to our wealth as a sort of a security blanket believing it will somehow keep us safe. Solomon tells us the folly of this thinking in Proverbs 18:11, *A rich man’s wealth is his strong city, and like a high wall in his own imagination.* Did you see what he said? ...*in his own imagination* Finding any security in riches is merely a figment of our imagination.

If we are putting our faith in our wealth, we are facing a spiritual obstacle that will prevent us from fully living by faith and trusting in the Owner of the stuff we manage. I am ever encouraged in this very matter by David’s observation in Psalm 37:25, *I have been young and now I am old, yet I have not seen the righteous forsaken or his descendants begging bread.* Our security is not in the provided, it is in the Provider.

Fear is incompatible with faith. If you fear, you do not have faith. If you have faith, you will not fear. Almost 100 times from Genesis to Revelation, the Bible tells us to *fear not*—because faith is the spiritual antidote to fear.

Let me ask a very sobering question. If Jesus commanded you to do the same thing He commanded the rich, young ruler to do...*If you wish to be complete, go and sell your possessions and give to the poor and come and follow me...* how would you respond? Would you react better than the rich, young ruler did? The rich, young ruler was comfortable with his station in life and he was not willing to let Jesus take him down what appeared to him to be a significantly less desirable path.

I think what prevented this young man from obeying Jesus was his fear of loss. He stopped listening when Jesus told him to *give it all away*, and he never heard the rest of Jesus’ statement, ...*and you will have treasures in heaven...* He was unwilling to give up temporal gratification and security in exchange for eternal gratification and security; in the long view, not a very wise decision.

When we can break through our fear of loss, we will be able to see what we possess from a totally different perspective. Now, instead of our wealth being a source of great security, it becomes a source of great opportunity. God wants us to get spiritually comfortable with His gift of riches. He wants us to rejoice in having it and be excited about using all of it to honor and glorify Him.

There is no place in God’s purposes for us to feel guilty about being rich: We must jettison the myth of tithing as the acceptable standard of giving for Christians. And we must also develop a deeper and stronger faith in our Father’s care and provision to help us overcome that gnawing fear of loss that can paralyze us from hearing and responding to the directives of our Father for what He wants us to do with what we have.

Look in a mirror and say this to yourself: “I am rich! God has given me the gifts I needed to become rich and I have faithfully used those gifts and He has blessed me with riches! God has a divine purpose for why He has made me rich, and I intend to fully discover that divine purpose and fulfill that purpose the best I can for the rest of my life and beyond!” What an honor and a noble, spiritual calling to be one of the few in all of human history to be trusted with riches. It is a great privilege and a great responsibility. Rejoice and be glad in it!

Getting Socially Comfortable with My Wealth

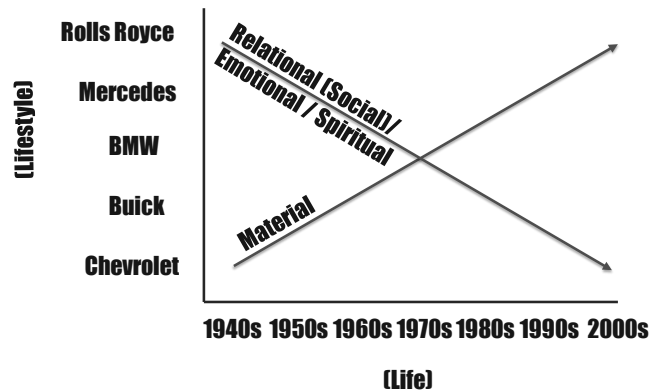
One of the most surprising consequences of becoming wealthy is that it often negatively affects the wealthy’s ability to have meaningful relationships with people of ordinary, modest means.

Many years ago, I was discussing with a couple their relationships with others when the husband suddenly mentally left our conversation, staring off into space. His eyes began to fill with tears, and we all sat there in motionless silence. After waiting for a short time, I queried him about what he was thinking. He was so emotionally overcome by his thoughts, he was unable to respond. After a couple of minutes, he was able to regain his composure and looked at his wife. Virtually ignoring us, he began trying to articulate what had moved him so.

We just sat and listened. He shared, “Honey, do you remember when we were young and just getting started in business—back when we didn’t have anything? We had all kinds of very close friends in church and in town. We were always doing things with other couples and other families. We were going over to their houses, and they were coming over to ours. But as we have been talking, it just hit me for the first time that the richer and more successful we have become over the years, the fewer and fewer close friends we have had. Until finally today, I can honestly say, we really don’t have any close, intimate relationships with anyone. As we have become materially richer, we have become relationally poorer.”

At that time, being much younger and much less experienced working with wealthy families, I was completely surprised by his revelation. I decided to do more research to see if this situation was unique to this couple or common to all wealthy couples. As I discussed this matter of relational isolation with other wealthy clients and read what other professionals had written on the subject, I discovered that this is indeed the rule and not the exception among the wealthy. Hence, I learned that the old idiom, “It is lonely at the top” is indeed true for those who are at the top of the economic “food chain”. I created this graph to illustrate how as a couple’s material standard of living increases their relational, emotional, and spiritual standard of living routinely decreases. (I illustrate lifestyle changes by using increasingly expensive cars, but needless to say, cars only play a miniscule part of the larger picture of increasing wealth.)

Itemized Standard of Living



On another occasion I met with an older couple who were living in a very modest home (only about 1,200 square feet). Two older American made cars sat in their driveway. All signs would indicate this couple had very little. Yet, the college that was introducing us to them assured us they were extremely wealthy.

We entered their modest home and began a very pleasant conversation with the couple. We learned that the wife was actually the husband's second wife. His first wife had died years earlier, and they had now been married for over ten years.

His second wife had very little material possessions when she married her new husband who owned a very substantial regional bank. Since marrying, they had done everything they possibly could to hide their wealth for fear that if all of her friends found out about how wealthy they were, she would lose all her friends. So they lived in a very, very, small home, drove older cars, shopped at Wal-Mart and avoided doing things or having things that would give any appearance of them being wealthy.

Yet, with all their overt efforts to appear as common, everyday people, their cover-up was futile. She shared that one day she and some of her girlfriends were talking about going shopping, and she said she didn't know if she had enough money to go shopping at this nicer clothing store with her friends. One of her friends looked her in the eyes and said incredulously, "Martha, you are married to George, you can buy the store if you want to!" She was devastated. Her friends knew they were rich. In fact, everyone knew. Their extreme attempts to hide their wealth were both silly and sad, but their motivation for doing so was anything but silly and sad. They knew that wealth separates the "haves" from the "have nots". Since she did not want to lose their "have not" friends, she tried to appear to be a "have not" herself. When I recall this story, I am always reminded of what Solomon said in Proverbs 13:7, *There is one who pretends to be rich, but has nothing; another pretends to be poor, but has great wealth.* So often in America, we see that those who are not rich want to live like they are, and those who are rich often want to live like they are not.

Many think the cause of this relational isolation is actually perpetrated by the wealthy. They assume they are ready to abandon relationships with folks who are no longer "socially appropriate" to associate with at their elevated economic level. However, I would suggest the opposite is true—the "common folks" separate themselves from the wealthy.

As a family's wealth increases it becomes harder and harder to maintain relationships with people of common means. Barriers to meaningful relationships begin to manifest which prevent affluent families and families with ordinary means from maintaining or developing close relationships. There are the five common barriers that prevent wealthy folks from developing and maintaining meaningful relationships with common folks.

I. "Wealthism"

"Wealthism" is the attitude that common folks have towards those who are wealthy. Common folks think, "If I had all the success and prosperity that you have, you'd never hear me complain about anything!" In fact, "How can anyone who has as much stuff as you do possibly have any serious problems?"

You see, common folks have bought into the false notion that wealth makes you happy, and the more wealth you have, the happier you should be. They cannot imagine how anyone can have so much wealth and still be unhappy. This attitude of "wealthism" is false as those of you with wealth know. Not only do wealthy folks endure many of the same kinds of problems common folks endure, there is also a rather long list of additional problems and challenges wealth presents. Common folks only focus on the benefits of possessing wealth, and are oblivious to the burdens of possessing wealth.

2. Wealth Intimidates

The sad truth is that common people are intimidated by wealth. Those who possess wealth can become larger than life, rather like movie stars and athletes. The average person is not able to enter into a real and meaningful relationship with these "stars" because they are "star-struck." They are much more inclined to ask for their autograph than how their family is doing! Wealth places its holders in a "superstar" category and removes them from the masses who are quite impressed and awed by their success, their wealth, and their power.

3. Wealth Creates One-Sided Relationships

This interesting dynamic for the most part positions the wealthy person as the giver and the common person as the receiver. The simplest example of this reality is when a wealthy person and a common person go out to lunch together. The wealthy person feels an obligation to pay for lunch because he can easily afford it and the common person has an unspoken expectation that the wealthy person will pay. One-sided relationships are not healthy or long lasting and wealth creates these kind of one-sided relationships.

4. Wealth Bestows Power

You have heard the old saying, "He who has the gold makes the rules". That is true and everyone understands this reality. So, it is extremely difficult for a common person to become an equal in any meaningful way with a wealthy person because of the power his/her wealth allows wields.

5. Wealth Needs to be Protected

It is necessary to protect wealth from those who would try to relieve its owners of it, either legally or illegally. Therefore, wealthy folks build walls around their stuff and themselves to protect what they have from being taken from them. They buy locks to protect their "stuff". This is not only true physically; it is also true emotionally because everyone is trying to "get into their pockets" for something. I knew a gentleman who wanted to pick the brain of a wealthy gentleman in his church about how to best invest in real estate. He knew

this man had great experience in this area. When he asked this wealthy man if they could go to lunch together to talk, the wealthy man asked him, “What are you selling?” How sad, but true. Wealthy people are being “hit” on by everyone – ministries, investment advisors, needy people, etc. This creates a significant barrier to healthy and intimate relationships when the wealthy person always finds himself questioning the common person’s motives for why he wants into his life.

The key to overcoming these barriers and being able to enjoy meaningful and intimate relationships with common folks requires you to learn to build bridges instead of walls. In chapter 16 of my book, *Family Wealth Counseling: Getting to the Heart of the Matter*, I share several stories of what some wealthy families have done to overcome the isolation wealth routinely creates and allow them to enjoy rich, wholesome and intimate relationships with the other 99.9% of the world. In choosing to build bridges to these common folks instead of building walls between you and them, you will indeed become socially comfortable with your wealth and be both blessed and a blessing to those whose lives you are now able to genuinely touch.

Getting Strategically Comfortable with My Wealth

Over the past quarter of a century working with affluent families, I have seen one universal reality that has been consistent. Not one family has come anywhere close to developing a comprehensive master plan that allows them to strategically maximize all of their God-given resources. In fact, the wealthier the family, the more inadequate the plan tends to be.

One example of this can be seen in a family’s failure to arrange their affairs in order to minimize, or eliminate, unnecessary income, capital gains, and estate taxes. By not fully acknowledging the present reality of the substantial wealth they manage for the Lord, their ever increasing tax exposure due to this wealth and income has grown exponentially. But, their strategic planning to avoid these onerous taxes has not. When families understand how much of their accumulated wealth and income they are going to lose to optional taxes, they are shocked and dismayed. This is just one reason why wealthy Christians need to get strategically comfortable with their wealth, so they can think and plan like people who have major tax problems and major tax planning opportunities.

Another example of an area that does not get enough attention is inheritance. It is almost universally true that when parents see how their current plan will affect the size and timing of their children’s and grandchildren’s inheritance, they are most often quite stunned. I remember a number of years ago I showed a couple their current estate plan and what their children would receive. It was such a huge amount that the husband jumped up out of his chair, ran to the screen, pointed to the inheritance box, and blurted out to his wife, “Would you look at that? Look at what they are going to get! That’s ridiculous!”

More recently, I showed some parents their four children were going to receive \$34 million and their grandchildren \$17 million. They were both astonished and alarmed, staring at their current flowchart in disbelief. During our discovery phase, they told us they wanted each of their four children to get \$400,000 (a total of \$1.6 million), and they did not feel compelled to give anything to their grandchildren. (They thought that was their children’s responsibility.) How could their current plan be so far from their desires? It’s really quite simple. Their wealth continued to grow to the point that what might have been a good plan years earlier had become an official “disaster waiting to happen.”

Over my professional life, I have also seen a number of families who, with the best of intentions when they were not so prosperous, set up trusts for their children to put a modest amount of their assets/businesses. Some years later, they discover, to their shock and amazement, these relatively small assets have skyrocketed and have inadvertently made their children multimillionaires—something they never intended. These situations are good “bad” examples of how all too often the tax planning “tail” ends up wagging the family planning “dog.”

Lastly, failure to get strategically comfortable with your wealth will lead you to give substantially less to the Kingdom than you could or even should be giving. It is particularly interesting to note that even committed, Christian families’ estate plans very seldom make any provision to give any of their accumulated wealth to support Kingdom initiatives. There is no doubt these families are open and happy to give to support the Lord’s work, but because they have never become strategically comfortable with their wealth, they do not give any substantial amounts away either during their lifetimes or after they “relocate.” They often inadvertently end up giving too much to the government, too much to their heirs, and too little to the Kingdom. However, because these wealthy couples recognized the need to do strategic, comprehensive, stewardship planning, they have been able to implement plans that have produced such powerful outcomes that even they have been amazed at what they have done with what they have.

If you do not think of yourself as being wealthy, you will likely not be willing to spend the time or money necessary to do the needed strategic planning that families with a surplus need to do to maximize the leverage of their wealth for the good of all concerned. Once you get comfortable with your wealth, you will find great excitement and a compelling fulfillment in the honor and privilege of both being rich as well as thinking and acting like you are. God gave you wealth for a purpose. You will only fully discover that purpose as you get spiritually, socially, and strategically comfortable with the reality that you are indeed wealthy and come to grips with what Jesus told us, *to whom much is given, much shall be required* (Luke 12:48).

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