Proverbs 23:4 says, "Do not toil to acquire wealth; be discerning enough to desist." The principle here is not that it is wrong to have money or even a lot of it. The principle is that there are those who live their entire lives ruled by and driven by the notion of having more money so that they can one day be rich in their own opinion and perhaps also in the opinions of others. There is a clear lack of contentment, whereas the Bible teaches that godliness with contentment is great gain (1 Timothy 6:6). To spend an entire lifetime toiling after finally striking it rich for the sake of riches itself is a great loss. Being content with what God gives us and working diligently and faithfully as we have opportunity for His glory and in balance is great gain. There is nothing wrong with being poor and then working hard and becoming wealthy. The issue is not how much money is in the bank; it is the state of the heart of the individual. Some people work hard and eventually earn a lot of money. They are able to do it in a godly fashion and still maintain a healthy balance in life, and more importantly, a devotion to the kingdom of God first and foremost. Money, for them, is not a god or the primary driving mechanism in their lives. It is one of the "all these things" that Scripture says in Matthew 6:33 that ends up being added to them as they have sought after the kingdom of God first and foremost. They then can recognize their blessing as being from God, and they recognize their responsibility before God to look after those who are less fortunate.

People end up losing a lot of money and creating a lot of hardship by falling into various schemes which promise to make them a lot of money and fast. Others compromise on their moral principles in order to advance in a business or climb a corporate ladder all because money becomes their god. We must heed the Scripture and recognize that we need to be discerning enough to stop chasing money lest it harm our walk with Christ. God is ultimately in charge of how much money we have, and our job is simply to be responsible stewards of our talents and training so that we make the most of what God has given us. Some will make a janitor’s salary, while others will make a doctor’s salary. Both are one hundred percent pleasing to God if both live in contentment and godliness and in accordance with God’s gifting, provision, and direction for their lives. God does care about our deepest longings, and the key is that we align our desires with His. Then we will find joy in whatever we are doing, and we can trust Him to put us just where He wants us. We might be rich or poor, but either way, we can be satisfied and joyful.

Let us not fall prey to the popular trick of the devil that money and more of it is the answer. The gospel is not about making us rich, and God’s job is not to give us the world. In fact, Jesus said that we will have trouble in this world and that we are to look forward to the life to come (John 16:33). The emphasis in Scripture is on being rich in the life to come (Matthew 6:20, Luke 12:21), not in the here and now. Worldly wealth is neither right or wrong; neither is it a sign of God’s blessing or lack thereof. Many who have toiled to acquire wealth by spending their hard-earned money on gambling tickets see the misery of throwing money to the wind. Even those who win often end up in more misery than when they started. They come to realize that money only exposes what was in their
hearts all along, whether irresponsibility, the greed for more, a lack of contentment, selfishness, or a fleshly desire to earn God's approval by "doing something for God" with the winnings. God is not interested in money that is gained by those who operate sinfully. He has all the money in the world. There is nothing that exists that He does not own (Psalm 50:10), and those who love Him can trust Him that He will give them what they need without them having to sacrifice their morality to acquire wealth. There is great peace in this perspective, whereas there is great suffering and internal turmoil if not also external turmoil in the lives of those who become slaves to the next dollar.

As believers, we don’t need to live a sad existence based only upon money. What if the stock market crashes? Will we jump off of buildings like many did in the last crash? They toiled for money only to enjoy it for a short time and then see it all vanish. Their heart was in money, and when money was gone, they assumed they had nothing to live for. It is so sad, but it exposed them for who they were on the inside. The victory over the deceitfulness of wealth (Mark 4:19) is a heart attitude that recognizes that money doesn’t satisfy or provide the security that only God can. Money is paper that can burn, rot, and decay. We would do well to enjoy what God gives us, even simple things like food and drink (Ecclesiastes 9:7), rather than toiling for wealth. God is what the heart seeks (Psalm 16:11), and only a heart ruled by God can be trusted to steward money and steward it wisely.

Money is a great barometer of our hearts, so let us make sure that it is not taking any of the authority and joy that is to be God’s alone. Do not toil to acquire wealth, but recognize that life is more than money. Life is about knowing, loving, and worshipping God. May God give us undivided hearts, not compromised by greed and enslaved only to doing His will.