
MEMORY VERSE: “Love for money causes all kinds of evil. Some people want to get rich. They have wandered away from the faith. They have wounded themselves with many sorrows” (1 Timothy 6:10, NIV).

“PEOPLE SPEND MONEY THEY DO NOT HAVE, TO BUY THINGS THEY DO NOT NEED. This is because they want to impress people they do not like.”

We can debate about how much truth is in that thought. But no one can argue that money can have a powerful influence over all of us. How a person handles money shows his or her values. So, money is really a spiritual matter. That is why the Bible spends a lot of time talking about it.

To complicate matters, fame also often comes with wealth. For example, movie stars, outstanding athletes, and national politicians often have both. Famous people use influence, too, which is one form of power. But Jesus was not impressed by anyone’s wealth or power. He just tried to reach them for the same reason that He tried to reach everyone else. He wanted them to have the type of riches that money cannot buy.
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SUNDAY—FEBRUARY 16

RICHLY BLESSED
(Deuteronomy 8:17, 18)

As sinful humans, we are often jealous of those who have more money than we do. (It does not matter how much money we ourselves might already have.) But the Bible does not automatically judge against wealth or the wealthy. Problems in life do not come from things themselves. The problems come from the way that we relate to or use things.

What advice about wealth does the Bible offer? Read Deuteronomy 8:17, 18; Genesis 13:5, 6; Genesis 41:41–43; Job 1:1–3; and Daniel 4:28–31. Why was it so important that Israel not forget where its blessings came from?

There is no question that people like Abraham, Joseph, Mordecai, Esther, Hezekiah, Josiah, and Jehoshaphat were wealthy and spiritually minded. But Nebuchadnezzar's example shows the danger that comes from making wealth into an idol. That is a danger that anyone could face. When the Israel of the Old Testament thanked God for giving it wealth, the nation received spiritual and material blessings. And God then warned the people of Israel to not forget where those blessings came from. (This is a good lesson for all of us too.) Riches themselves do not show spiritual poverty (poorness) or indifference (uncaring attitude). There have been some very faithful rich people, and there have been some evil ones. The message is that we should not desire money selfishly. And we should not hate those who are wealthy. After all, they need salvation as much as everyone else does.

What are your own attitudes (feelings) toward the rich? It is easy to be jealous, right? How can you learn to move above those feelings and realize that wealthy people are people, too? It is important to do so because we need to remember that they are also souls in need of a saving knowledge of Jesus.

MONDAY—FEBRUARY 17

NIGHTTIME MEETING (John 3:1–15)

Jesus did not fear wealthy, famous, high-class people. But Christ also did
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not reject (refuse to accept) them. The Savior knew that financial success cannot give peace, personal satisfaction, or meaningful relationships to the wealthy. The wealthiest government leader can easily be lonelier, emptier, and angrier than the simplest, poorest, and most humble Christian believer.

Study deeply Jesus’ meeting with Nicodemus (John 3:1–15). Which events probably made Nicodemus interested in Jesus’ message? (Hint: review John 2:13–25.) What does the darkness really mean? What is Christ’s important message for Nicodemus?

Nicodemus witnesses God’s power and authority through Jesus’ work. So, he tries to meet with Jesus in secret. Jesus could have refused to meet Nicodemus because Nicodemus’s request is an insult to Him. But He is not willing for anyone to be lost. So, He readily accepts this opportunity to bring Nicodemus another step closer to the kingdom. Nicodemus is poor spiritually. He is rich in worldly goods and high-class position. But he is really spiritually starving.

Nicodemus, however, rebels (fights) against any suggestion that Israelites like himself should be required to convert. But Jesus keeps on giving Nicodemus the eternal choice between judgment and salvation. Nevertheless, because he is afraid that the Jewish leaders will mock him, Nicodemus refuses to accept Christ’s invitation. The interview seems to have failed.

But that spiritual seed lies buried, slowly growing under his heart’s soil.

“The Lord went to heaven, and the disciples [followers] were scattered by attacks against them. Nicodemus came boldly [bravely] to the front. He used his wealth to support the very church that the Jews had tried to wipe out at the death of Christ. Nicodemus had been so careful before Christ died. But in the time of danger, he became firm as a rock. He encouraged the faith of the disciples, and he gave money to push forward the work of the gospel. He was laughed at and attacked by those who had respected him in earlier days. He became poor in this world’s goods. But he did not weaken and fall in the faith that had its beginning in that night meeting with Jesus.”—Adapted from Ellen G. White, The Desire of Ages, page 177.

TUESDAY—FEBRUARY 18

RICH AND BAD (Matthew 9:10–13)

Honor and respect do not always come with wealth. Many people earn
their wealth honestly through hard work and the blessings of God. But others are crooks. Even worse, some people make their money legally but dishonestly, for not everything dishonest or wrong is illegal. We all know this so well.


Jericho was the hometown of Zacchaeus. It had become an important business center, and King Herod’s palace was there. Additionally, because of its geographical location, Jericho had a tax-collecting station. Zacchaeus could have easily made himself very rich legally as the chief tax collector. But this story suggests that his greed (selfishness) made him go over legal limits. Patriots hated honest tax collectors because the tax collectors were tools of their Roman rulers. But patriots greatly hated dishonest tax collectors like Zacchaeus. Matthew (Levi) held almost the same position in Capernaum, under Herod Antipas. Being Roman governmental agents, the tax collectors were viewed as traitors or, even worse, thieving traitors.

But this did not stop Christ. Rebelling (fighting) against social rules, Jesus dined with the tax collectors. He received great criticism from both priests and common people. But because of Jesus, these hated tax collectors were won to the gospel later. One of them, Matthew, even became one of the twelve disciples, and an author of the New Testament!

Again, we should be careful about the kind of spiritual judgments we make about people. Though not all sins are of the same degree, some are certainly socially worse than others. But all of us are equal before God in that we are all in need of Christ’s perfect character (holy life).

Think of some well-known but hated people in your culture. Imagine what it would be like if you had a chance to witness to them. Would you even want to? What would you say?

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3. grace—God’s gift of mercy and forgiveness that He freely gives us to take away our sins.

4. Zacchaeus—a tax collector who lived during Jesus’ time on earth.
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What useful advice do these verses have? What spiritual warnings are found here? How can believers use these verses to make disciples among the wealthy?

People have said that we do not own our things. Our things own us. Jesus, too, warned about “the deceitfulness [tricking] of riches” (Matthew 13:22, KJV). In other words, it is so easy to be controlled by wealth. After all, think through just how easy it is for money to twist our spiritual values. It is crucial that we keep this truth in mind as we try to reach those whose wealth might have already changed them. At the same time, we all need something to help us to be realistic about money. Some people live as if the one question that will be asked in judgment is, How much money did you make?

Christ changes our wrong values. Owning things is not forbidden. But they must be kept in balance. Things are God’s instruments for helping people. They become blessings when shared with people rather than when they are selfishly stored. When money is selfishly stored, it becomes a curse.

Selfish persons, whether rich or poor, are in danger of losing eternal life in exchange for short-term pleasures. That is, eternal satisfaction is exchanged for things that become old and worthless. Humans serve God or money, never both. Everyone, rich or poor, needs to remember: “What good is it if someone gains the whole world but loses his soul?” (Mark 8:36, NIV).

This warning against holding on to riches is important for all believers, especially in outreach work. After all, how can we warn the wealthy about the possible spiritual dangers of holding on to their wealth when we ourselves are caught up in the same trap?

THURSDAY—FEBRUARY 20

THE DANGERS OF WEALTH
(Matthew 19:16–26)

Study Matthew 19:16–26. What spiritual dangers are shown in these verses? How might believers help today’s “rich young rulers”? The rich young ruler has everything—wealth, high position, and unlimited self-esteem. The youthful disciple asks for Jesus’ plan for salvation. Should Christ be flattered? Does He think, Finally we are converting the upper classes! Clearly, Christ never thinks such things. Does
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this rich young ruler expect praise? If he does, then he is sorely disappointed. Instead, Christ establishes the Ten Commandments as the lowest standard of requirement for obedience. Perhaps the young ruler congratulates himself. By his own measurement, he has passed the first test. But Christ demands righteousness (a holy life) that goes beyond what other religious leaders have demanded. Will that standard be lowered to please this candidate? Judas also would have been very happy if that were true. Whoever handled public relations would be very glad. Think what having wealthy supporters aboard could mean in the way that others feel about them.

But spiritual weaknesses cannot be overlooked, nor can they be thought of as not important. This is because the mission of Jesus is important and holy. We cannot accept weaknesses. Every selfish desire must be surrendered (given up). So, Christ outlines the three-step process for the young man: Sell the things you own. Give to the poor. Follow Me.

This is spiritually dangerous ground. The young, would-be disciple has gathered great wealth. Expensive houses, beautiful vineyards, good crops, fancy clothing, jewelry collections, servants, livestock, perhaps speedy chariots—all these might have gone through his mind. God’s standards (rules) cannot be changed. Neither bargaining nor arguing can reduce the price: everything for Jesus. Worldly greatness must be exchanged for heavenly treasure.

“How many have come to Christ, ready to connect their interests with His. Like the rich young ruler, they have earnestly desired to inherit eternal life! But suppose the cost is given to them. They are told that they must give up all, houses and lands, wife and children, and count not their lives dear unto themselves. Then they go away sorrowful. They want the treasures of heaven, and the life that measures with the life of God. But they are not willing to give up their earthly treasures. They are not willing to surrender all to receive the crown of life.”—Adapted from Ellen G. White, The Advent Review and Sabbath Herald, April 19, 1898.

FRIDAY—FEBRUARY 21


“Much is said about our duty to the neglected poor. But should not some attention be given to the neglected rich? Many look upon this rich class as hopeless. And they do little to open the eyes of the rich, who have lost eternity because of their selfishness. Thousands of wealthy men have gone to their graves unwarned. They may appear uncaring. But many of them are soul-burdened. ‘Anyone who loves money never has enough. Anyone
who loves wealth is never satisfied with what he gets’ [Ecclesiastes 5:10, NIV].
He that says to fine gold, ‘You make me feel secure’ [Job 31:24, NIV], has ‘denied God who is above’ [Job 31:28, NKJV]. ‘No man can pay for the life of anyone else. No one can give God what that would cost. The price for a life is very high. No payment is ever enough. No one can pay enough to live forever.’ [Psalm 49:7–9, NIV].

“Riches and worldly honor cannot satisfy the soul. Many among the rich desire God’s promise of eternal life and some spiritual hope. Many desire something that will bring to an end their lives that have been dull, boring, and hopeless. Many leaders feel their need for something which they do not have. Many of them do not go to church because they feel that they profit very little. The teaching they hear does not touch the heart. Shall we make no personal effort to win them to Christ?” —Adapted from Ellen G. White, The Ministry of Healing, page 210.

DISCUSSION QUESTIONS:

1. Wealthy believers played important parts in supporting the early Christian movement. There might be exceptions, but many well-to-do believers made sacrifices by giving money to the church. In other words, God’s kingdom has honest-hearted people from every social class. Christians should not be too scared of, or impressed by, wealthy people. Instead, they should fearlessly preach the gospel so that wealthy people may be saved, too. We understand that we should never give up on Christian principles (important rules). But what useful changes can your church make so that wealthy people will find it easier to find fellowship there? How is your church’s outreach plan taking care of the need to make disciples among wealthy people? What certain things can your church do to reach the rich?

2. Look at the Bible verses that Ellen G. White uses in the statement you just read in Friday’s “Additional Study.” What are the important messages that these verses are saying? How can we help wealthy people understand that they are wrong in thinking that wealth makes them happy?