

# # 10: Do not lay up treasures on earth - Supplement

As Christians, we must learn & apply a **KEY PRINCIPLE** that God established in the garden:

*Human toil + natural resources together build wealth; thus, no toil means, no wealth!*

This principle was even confirmed in our **NATIONAL ANTHEM**:

*"We've golden soil and wealth for toil...our land abounds in nature's gifts*

- \* Soil + nature's gifts (sunlight, water, energy) = God's contribution to wealth
- \* Toil (i.e., labour - physical, wisdom, ingenuity, etc) = the human contribution

**Consider this: WEALTH and RICHES are NOT the same:**

- \* Riches is unbiblical - gain without toil; something-for-nothing; unearned income
- \* You invest in wealth but you speculate in riches
- \* Wealth is always tangible (you can touch it); riches are always intangible (can't touch it)
- \* You have control over wealth but not over riches, always relying on others to perform
- \* Wealth always has a value; riches can and often does crash to zero value
- \* Today, a lot of people have a lot of riches but little wealth
- \* Listen to a rich person talk (i.e., boast - Psalm 49:6); then listen to a wealthy person
- \* The whole riches industry is rife with deceit, lies, cheating, thieves & charlatans
- \* Ponzi schemes (scams) offer 5%+ return per month, often involving 'offshore' assets
- \* Crypto currencies have become the latest go-to riches asset for speculators.

**Many modern "assets" are intangible and are owned by others, not the 'investor':**

- \* Instead, they are represented by pieces of paper or computer binary code
- \* You cannot 'own' (fiat) money, it is owned by the merchants of the earth - Rev 18:11-12
- \* Jesus referred to these assets as "*the deceitfulness of riches*" - Matthew 13:22
- \* Solomon also referred to them as "*riches that make wings and fly away*" - Proverbs 23:5

**Some INVESTMENT PRINCIPLES that come out of this comparison:**

- \* Riches are merely an IOUs or promises to pay - someone else's liability to the 'investor'
- \* Riches can be seen as a 'claim' to wealth asset (i.e., a unit in a Managed Equity Fund)
- \* If your asset is mortgaged, you don't own it, the lender owns it, as well as the equity
- \* If you don't understand the deal, the risk or paperwork, don't buy-in; it's a riches trap
- \* If riches can fly away, there is no long-term financial security sinking \$\$ into them
- \* A big mistake - people cash in their wealth assets & put the proceeds into riches assets
- \* If you haven't yet been deceived by riches, you will be!

**Potentially your best wealth asset is the business you started and continue to build:**

- \* But don't forget, it belongs to the Master - Psalm 24:1
- \* You manage it for His glory - Colossians 3:17, 23
- \* Through it you serve Jesus & others (staff, customers, suppliers, community) - John 12:26
- \* Get debt-free asap, with mortgages discharged, thus out of Babylon's control - Rev 18:4
- \* Profit earned from labour plus His resources must be shared with others - Eccles 5:9
- \* So, take care of it, nurture it; consult His handbook constantly for direction - Prov 16:3,9

**NB: The second-best wealth asset to own is a debt-free, mortgaged discharged family home.**

**QUERIES?** You are welcome to contact me at - [peter@themarketingspirit.com.au](mailto:peter@themarketingspirit.com.au)

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