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# Gleanings

## Success and Money

Is there something in a person's worldview that determines financial success? A *New York Times* economic writer thinks there is.



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Before discussing this article, please allow me to remind you that every worldview is based on theology, that is, a view of and belief about God. Furthermore each person, whether he or she claims to be religious or not, has a worldview that is rooted in their presupposition about God. So if there is a connection between a specific worldview and financial success, then the connection can be reduced to theology. Now let's consider the above referenced article.

*New York Times* Pulitzer Prize-winning economic commentator David Leonhardt wrote an article titled "Is Your Religion Your Financial Destiny?" published May 11, 2011 ([http://www.nytimes.com/2011/05/15/magazine/is-your-religion-your-financialdestiny.html?\\_r=1&scp=1&sq=Is%20Your%20Religion%20Your%20Financial%20Destiny&st=cse](http://www.nytimes.com/2011/05/15/magazine/is-your-religion-your-financialdestiny.html?_r=1&scp=1&sq=Is%20Your%20Religion%20Your%20Financial%20Destiny&st=cse)). Leonhardt cited data collected by Pew Forum on Religion and Public Life that suggests a correlation between financial success and religion.

To define financial success, Pew used the metric of \$75,000 per household per year. Various worldviews or religions were charted based on the percentage of households that exceeded this metric. Also, Pew reported the percentage of college graduates according to the various worldviews.

Using Pew's data, Leonhardt noted that the most affluent group were Reformed Jews; 67 percent of these households made more than \$75,000 per year. Hindus were second with 65 percent; Conservative Jews were third at 57 percent. Secular humanists, presumably atheists, scored less than 40 percent. And at the bottom of the list were Pentecostals, Jehovah's Witnesses, and Baptists—each less than 20 percent.

Apparently inspired by Leonhardt's article, Fox Business interviewed Reformed Jewish rabbi Shmuley Boteach on May 18, 2011. (According to Rabbi Boteach, a Reformed Jew is one who believes in the principles of Judaism, but does not practice the religious rituals.) When asked why Reformed Jews are the most prosperous, the rabbi posited three reasons:

1. Judaism is not aristocratic. Everyone is a child of God and therefore has the opportunity to achieve financial success.
2. Salvation comes from good acts, not from Jesus or someone else. There is no fate, only self-defined destiny. This means that each person has the power to determine his or her own destiny because nothing is scripted.
3. Education is critical. According to the Pew research, Reformed Jews are second only to Hindus in their commitment to education. Furthermore, Reformed Jews seek to learn from all worldviews; that is, they are syncretistic.

Let's analyze the Rabbi Boteach's theory from a biblical worldview.

1. The rabbi is a theist who believes that there is a Creator who created based on the principle of egalitarianism. Furthermore, being a Jew, the rabbi would not include the New Testament in his Scripture; his Scripture would be limited to the Old Testament. Biblically, God is the creator of all, but He is not egalitarian. The Scripture teaches that God creates each person for His own specific purpose (Proverbs 16:4). In that sense, we are not all equal. Also, the Bible is not just the Old Testament; it also encompasses the New Testament.
2. The rabbi understands the reality that man is a sinner and therefore subject to divine judgment. He believes that each person can do works that can save him from divine judgment. Biblically, each person

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is in a state of depravity, but there is nothing that any person can do to save himself (Romans 3:23). Christ singularly provides the remedy for the human condition (Philippians 3:1–11). Salvation is based on the sovereign work of God acting by grace through faith in Christ alone. It is not based on any human works. Furthermore, God has a plan and purpose for each person; therefore, there is a metanarrative that is being played out in history. The role of each human being is to find and fulfill his or her divinely ordained life purpose and thereby play his or her role in the metanarrative.

3. The rabbi noted that education is key to a person defining his or her destiny and is an essential tool for enabling each person to live wisely and to achieve his or her potential. The apostle Peter included “knowledge” in his list of seven virtues that distinguish a genuine believer from a counterfeit (2 Peter 1). In the original language of the New Testament, the word translated *knowledge* in 2 Peter 1:5–6 refers to general knowledge. This suggests that genuine Christians enjoy learning about God’s creation. Psalms 111:2 contains the same idea: “Great are the works of the LORD; they are pondered by all who delight in them” (NIV). But from a biblical worldview, education does not define a person’s destiny; a person’s individual destiny is the purview of God (Ephesians 2:10). Education is a tool to help prepare and direct a person toward their divinely ordained life purpose.

Based on the above analysis one can readily see that there is a blend of truth and error in the rabbi’s theory of why Reformed Jews typically earn more money than those with different worldviews. And there does seem to be a correlation between income-earning capability and one’s worldview.

So this begs the question, what would be the earning potential of a person with a worldview that was more correctly aligned with truth?

Texts such as Psalms 1 clearly state that blessings of all types, including financial blessings, flow from alignment with the will and ways of God. By the phrase “will of God,” I mean God’s specific purpose for each person and organization. And by the phrase “ways of God,” I mean the values, principles, and practices that God has defined for His created beings to use to live wisely in His universe. So alignment with the will and ways of God is tantamount to alignment with a biblical worldview.

If a biblical worldview is the only correct worldview, then a biblical worldview is a critical factor in facilitating divine blessings in the lives of people and in releasing them to their full potential.

When people are aligned with the will and ways of God, they are aligned with the kingdom of God, that is, God’s rule and reign is a reality in their lives. For people living at this level of alignment with God, there is always financial provision (Matthew 6:33), because God funds His will.

So why aren’t people with a biblical worldview the most financially successful people?

The reason is that God does not measure success using money; Pew’s metric is flawed. To measure success in God’s universe, we must use God’s metric. His metric, as defined in John 17:4, is obedience to the will and ways of God. Wealth is not a measure of success; in the end wealth is worthless, except as a tool to enable people to obey God. In the final analysis the only thing that will matter will be righteousness—another way to say “living in alignment with the will and ways of God” (Proverbs 11:4).

From a biblical worldview, we must get clear on the end game. Life is not about money or tangible wealth. This can never be the real definition of success. Life is about true riches, spiritual wealth that flows from living a life of alignment with the will and ways of God. People who live this way will be successful—at the end of their lives, they will hear the words “well done.” And along the way, they will have everything they need to do the will of God according to the ways of God.

## Training for Work and Life from a Biblical Worldview

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