# THE KINGDOM BUILDER

STEWARDSHIP
MINISTRIES

## Are You Trading Up or Trading Down?

Are you a day trader in the stock market? Probably not. However, I would suggest that all of us are day traders. We have spent most of our lives trading one thing for another. As a follower of Jesus, I think we must all carefully consider what we choose to trade away and what we get back in the trade. It may well be that in light of what you read here, you might want to modify your current trading strategy.

### THE THREE WORLDS OF LIFE

Before we can fully determine whether we are actually trading up or trading down we need to identify the three worlds of life:

World #1
**The Inanimate World**
(The World of Things/
The Lower World)

World #2
**The Human World**
(The World of People/
The Middle World)

World #3
**The Spiritual World**
(The World of God/
The Higher World)

These three worlds are not exclusive or unconnected. In fact, we exist in all three simultaneously. God has given us clear directions to help us understand these three worlds and how to enjoy the greatest possible benefit from each of them. However, as seems to always be the case, we are not naturally inclined towards a healthy balance between these three worlds.

Our lives begin with only a limited awareness of the Human World and no awareness of the other two worlds. However, it doesn't take long before a child becomes quite captivated with the Inanimate World. (Think of a child and his/her toys.) As we mature we discover that we can trade assets in our Human World (our time and our abilities) to acquire possessions in the Inanimate World that appeal to us and that we believe will give us pleasure.

When we choose to pursue making money or getting rich, we simply agree to trade what we possess in the Human World (our lives) for the acquisition of things in the Inanimate World (cash, electronics, cars, house, businesses, etc.). In so doing we are trading what is life for what is lifeless. We are trading down what we possess in the Human World to acquire something we want in the Inanimate World.

So, in the pursuit of inanimate objects, man willingly sacrifices some portion of his life to gain them. We may picture a man getting fatter and fatter as his accumulated wealth increases, but a more

accurate image would be to see him as becoming more scrawny and emaciated as he continues to trade more and more of his life in the Human World for what is lifeless in the Inanimate World.

The story of Howard Hughes is just one of hundreds of tragic examples of what happens when a man sacrifices all he has in the Human World to gain what he wants in the Inanimate World. He died a drug addicted recluse who at 6' 2" weighed only 90 pounds with a scraggly beard that hung to his waste, two inch long fingernails and toe nails that resembled cork screws. He chose to trade down. And in the trade he sacrificed life for things.

Think of this idea of trading in the context of growing a garden. The portion of your life you devote to growing that garden has been traded down to a harvest of inanimate produce. In a very real sense, part of you has been turned into a potato or a cucumber. (Rather a humbling thought, isn't it?) Now, if you eat the potato or cucumber, you immediately turn the lifeless vegetable back into life again (your life). But if you sell it and turn it into money and put the money in the bank, you have become the money in the bank. Earl Pierce calls this conversion of life to things "coined man." Ravi Zacharias calls it "congealed life."

Land, buildings, cars, investments, gold, and silver are all part of the Inanimate World as well. In our pursuit of them we trade down the life we possess in the Human World to acquire what is lifeless in the Inanimate World.

## ONLY AMONG HUMANS

Accumulating surplus possessions is an activity exclusively practiced by humans. Animals do not do this. Animals, at most, only store up enough to meet their current and short term future needs. Squirrels, for example, will store up enough nuts for the entire winter season. Ants do the same (Proverbs 6:6-8). But an ant does not store up enough for many winters to come. A squirrel does not try to corner the market on nuts and then resell them at a profit to other less creative and farsighted squirrels.

Do you remember in Luke 12:19 the comment of the rich farmer who was going to build bigger barns to store his bumper crop? He said, *"…Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry."* Contrast his comment with what Jesus told those listening to His Sermon on the Mount, *"Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they?"* (Matthew 6:26). What is this telling us about trading down?

This inherent instinct of man to accumulate surplus wealth is proof that man did not evolve from the animals, but was created by the Owner of all things. Man has a natural, divine instinct to be an owner/heir and an accumulator. The problem is that in our fallen condition, this divine instinct of ownership most often degenerates into avarice, pride and self-destruction.

## CAN MY CONGEALED LIFE EVER BE RECOVERED?

The good news is, "Yes!" You can redeem the life you traded to acquire lifeless assets by now using those lifeless things for a good purpose in the Human World or the Spiritual World. You can bring them back to life again.

Ebenezer Scrooge is a great example of a man who had reduced his life to an impressive balance sheet of lifeless things in the Inanimate World. Yet, unknown to him, in the human world he was sick, pitiful and impoverished and in the Spiritual World he was altogether dead. Thankfully, through the three visitations, he finally realized his poor trading practices and gladly began resurrecting part of his lost life by deploying his inanimate possessions back into the Human World using them to bless and assist his fellow human beings, most notably, Tiny Tim.

Unlike Scrooge, King David wanted to not just trade up some of his inanimate possessions, to the Human World, he wanted to trade them up to the Spiritual World. I Chronicles 21 tells the story. Ornan wanted to give David everything he needed to offer a sacrifice to the Lord. But King David said to Ornan (verse 24), *"No, but I will surely buy it for the full price; for I will not take what is yours for the LORD, or offer a burnt offering which costs me nothing."*

David wanted to give something of himself, his own life, to God. He did not want to give something of Ornan's life to God. So David took his "congealed life" to buy the land, the wood, and the needed animals and in so doing he offered a part of himself to the Lord in the sacrifice. He traded up.

Should we not be reminded of what Jesus said about trading up and not trading down? In Matthew 6:19-20 He tells us, allow me to paraphrase, *"Do not* (trade down) *for yourself treasures on earth* (the Inanimate World)…, *but* (trade up) *for yourselves treasures in heaven* (the Spiritual World)…."

I do think we need to ask, "What about those to whom God has given the power to make more wealth than they need to live on (Deuteronomy 8:18)?" For those whom God has empowered to be wealth makers, I would suggest that they should indeed do so with all the power that God has given them. But the critical question must be asked, "Be a wealth maker for what purpose?"

If these gifted wealth makers use their surplus, accumulated, inanimate assets (cash, investment accounts, real estate holdings, business interests, personal property, etc.) their success has provided to them for Kingdom purposes – they will be trading up (trading human life for spiritual life). If they use them to meet their own physical needs or the physical needs of others – they will be trading even (trading human life for human life). And if they retain their inanimate, surplus possessions in their current state for their own pleasure and security – they will have traded down (trading human life for no life at all).

The objective is clear. Our fundamental motivation and primary purpose for making surplus wealth is to trade up with it.

If you already have accumulated surplus, inanimate wealth, let me command you based upon I Timothy 6:17-19 to trade up (human life for spiritual life).

> *"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment, Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."*

If you have not accumulated surplus, inanimate wealth, let me encourage you based upon Hebrews 13:5, to be content with what you have and not be tempted to trade down (human life for lifeless things).

> *"Let your character be free from the love of money, being content with what you have; for He Himself has said, 'I will never desert you, nor will I ever forsake you…'"*

May we all be careful not to be seduced by the lie of the great deceiver that the best of life can be acquired in trading down. Be sure the best of life (in both this life and the one yet to come) will always be found in trading up.

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