Revelation 3:16-19 So then because thou art lukewarm, and neither cold nor hot, I will spue thee out of my mouth. 17 Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: 18 I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see. 19 As many as I love, I rebuke and chasten: be zealous therefore, and repent.

In David, the "man after God's own heart," having a luxurious house for himself prompted him to have zeal for God's house.

- 1 Chronicles 14:1 Now Hiram king of Tyre sent messengers to David, and timber of cedars, with masons and carpenters, to build him an house.
- 1 Chronicles 17:1 Now it came to pass, as David sat in his house, that David said to Nathan the prophet, Lo, I dwell in an house of cedars, but the ark of the covenant of the LORD remaineth under curtains.

But later in history, there was a time when men had luxurious houses, but lacked zeal for God's house.

Haggai 1:1-4 In the second year of Darius the king, in the sixth month, in the first day of the month, came the word of the LORD by Haggai the prophet unto Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Josedech, the high priest, saying, 2 Thus speaketh the LORD of hosts, saying, This people say, The time is not come, the time that the LORD'S house should be built. 3 Then came the word of the LORD by Haggai the prophet, saying, 4 Is it time for you, O ye, to dwell in your cieled houses, and this house lie waste?

Those people were in a state of poverty, but they did not realize it was related to lack of zeal for God's house until it was explained to them by God's prophet. - Haggai 1:5-14

- 5 Now therefore thus saith the LORD of hosts; Consider your ways. 6 Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes.
- 9 Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it. Why? saith the LORD of hosts. Because of mine house that is waste, and ye run every man unto his own house. 10 Therefore the heaven over you is stayed from dew, and the earth is stayed from her fruit. 11 And I called for a drought upon the land, and upon the mountains, and upon the corn, and upon the new wine, and upon the oil, and upon that which the ground bringeth forth, and upon men, and upon cattle, and upon all the labour of the hands.
- 7 Thus saith the LORD of hosts; Consider your ways. 8 Go up to the mountain, and bring wood, and build the house; and I will take pleasure in it, and I will be glorified, saith the LORD.
- 12 Then Zerubbabel the son of Shealtiel, and Joshua the son of Josedech, the high priest, with all the remnant of the people, obeyed the voice of the LORD their God, and the words of Haggai the prophet, as the LORD their God had sent him, and the people did fear before the LORD. 13 Then spake Haggai the LORD'S messenger in the LORD'S message unto the people, saying, I am with you, saith the LORD. 14 And the LORD stirred up the spirit of Zerubbabel the son of Shealtiel, governor of Judah, and the spirit of Joshua the son of Josedech, the high priest, and the spirit of all the remnant of the people; and they came and did work in the house of the LORD of hosts, their God,

It is good to see that your own home is comfortable for your household. But do not let luxury at home sap your zeal for God's house, the congregation, the church. To do so is to have wealth in a less important sense, and dire poverty in a more important sense. Repent of your complacency toward God's house and be zealous for it.

- -not the church building and grounds primarily, as if it were a temple; but that is part of it
- -its worship; its ministers; its purity; its beauty/glory/reputation

Knollys:

Rich in grace, rich in faith, and rich in good works; so the Church elders and members ought to be, and they boasted that they were so; and they said they increased in goods, in spiritual gifts, grace, and good works, &c. They boasted of their growth, and increase in spirituals; though it was otherwise with them, as Christ testified in this verse.

They thus gloried in appearance, as 2Co 5:12 and 1Co 4:8 as if they needed no spiritual gifts, or grace; no admonitions nor reproofs from Christ, no power from on high, no reformation or amendment, no counsel or advice.

Wretched that is, in a wretched condition; First, As being without God, and without Christ, and without grace, Eph 2:11-12. Secondly, As being miserably captivated by their corruptions, Ro 3:11-16,18 and Ro 7:23-24.

That is, some of them had not a grain of grace, others dark in their understanding, and others naked; that is, in a shameful, filthy, and polluted condition, Re 3:18, that the shame of thy nakedness doth not appear.

Gill:

rich,.... In worldly goods, which occasioned her lukewarmness, as riches often do, and her vanity, pride, and arrogance, afterwards expressed

Barnes:

May it not have been so much the characteristic of that people to boast of their wealth, that they carried the spirit into everything, and manifested it even in regard to religion? Is it not true that they who have much of this world's goods, when they make a profession of religion, are very apt to suppose that they are well off in everything, and to feel self-complacent and happy? And is not the possession of much wealth by an individual Christian, or a Christian church, likely to produce just the lukewarmness which it is said existed in the church at Laodicea? If we thus understand it, there will be an accordance with

the well-known fact that Laodicea was distinguished for its riches, and, at the same time, with another fact, so common as to be almost universal, that the possession of great wealth tends to make a professed Christian self-complacent and satisfied in every respect; to make him feel that, although he may not have much religion, yet he is on the whole well off; and to produce, in religion, a state of just such lukewarmness as the Saviour here says was loathsome and odious.