

CHAPTER 5

THE SIN OF MATERIALISM

Usually we tend to think of our problems in terms of symptoms. In the case of financial stewardship, some of the symptoms would be overspending, compulsive buying, failing to give generously, hoarding wealth, cheating on our income tax, failing to budget, failing to save for the future These are all symptoms of the problem, but they are not the root problem. The root problem is spiritual, not economic, and there are no economic solutions to spiritual problems. There are no political solutions to spiritual problems. A spiritual problem must be dealt with spiritually.

We established in Chapter 2 that our problem is with God. We want to decide what is in our best interest and what is not, rather than submit to what God says is in our best interest and what is not. We called this our lust for autonomy, and our part of the solution to this problem is to surrender our autonomy-lust and obey His commandments.

The Bible has a lot to say about how this lust manifests itself in relation to the management of money. It describes a specific sin, the sin of materialism. In this chapter we want to try to answer three questions about this sin. How does the Bible define it? What are its consequences in our lives? What is the way of victory over it?

HOW DOES THE BIBLE DEFINE THE SIN OF MATERIALISM?

There are eight words in the King James Version of the Bible, (five, New Testament, three, Old Testament) translated by the English word “covet,” or one of its forms, and usually translated by the word “greed” or “greedy” in the later translations. Sometimes the old English word “covet” or “coveteousness” is retained in the later translations. Although “covet” is sometimes used in a good sense, e.g., “covet earnestly the best gifts,” this discussion is restricted to its use to describe the sin of greed.

Of these eight words, the most prevalent is the Greek word *pleonexia*. That is the word which appears in Luke 12:15, where Jesus said,

“Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” W. E. Vine, in his Expository Dictionary of New Testament Words, defines this word, “a desire to have more.” In the Amplified translation of the New Testament, this word is translated by a phrase, “the greedy longing to have more.” After reading several scholars, I get the feeling that this translation is very close to the true meaning of *pleonexia* as it was used in the Koine Greek language.

As I studied all eight of these Bible words and looked up the references, two attitudes of heart emerged in my mind as the essence of the sin of materialism as presented in the Bible. First, a desire to have more arising out of a dissatisfied or discontented heart. Second, the envy of someone else’s possessions. If you marry these two attitudes together, I believe you have the essence of this sin.

WHAT ARE ITS CONSEQUENCES – HOW DANGEROUS IS IT?

I think it is almost impossible to overestimate the danger of this sin in our lives. Jesus had a lot to say about money, most of it warning of its danger. He never taught that money is intrinsically evil, but He repeatedly taught that it is intrinsically dangerous. It formed a prominent part of His Sermon on the Mount (especially Matthew 6:19-34). In that passage He made it clear that the love of money is idolatry, the worship of a false god. He said, “Where your treasure (money) is, there your heart will be also you cannot serve both God and money.” We will study that key passage in Chapter 15 of this book.

If I had to select Jesus’ strongest warning of the danger of covetousness, it would be what He said to his disciples following his conversation with the rich young ruler. You are familiar with the story. The young man asked Jesus what he needed to do to gain eternal life. Jesus told him to keep the commandments. The young man asked which ones. Jesus named six of the commandments. The young man said he had kept them and asked if there was anything else he lacked. Jesus told him to sell all his possessions and give to the poor, then come and follow Him. Then the text says:

When the young man heard this, he went away sad, because he had great wealth [Matthew 19:22].

He could not give up his wealth for Jesus. He could not surrender his lust for control. Then followed a brief discussion between Jesus and His disciples which holds the key to how man enters into a relationship with God.

Then Jesus said to His disciples, “I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” [Matthew 19:23-24].

Did Jesus intend this to be taken literally? It has been debated throughout church history. Some have suggested ways of getting around the difficulty of a literal interpretation. I incline toward a literal interpretation based on what immediately follows in the text.

When the disciples heard this, they were greatly astonished and asked, “Who then can be saved?” Jesus looked at them and said, “With man this is impossible, but with God all things are possible” [Matthew 19:25-26].

A camel could go through the eye of a needle if God performed a miracle, otherwise it would be impossible. A rich person can get to heaven only if Jesus performs a miracle, otherwise it's impossible. How could Jesus have possibly better communicated the intrinsic danger of possessing riches?

But wait, you and I, and all other people are in exactly the same position. Salvation is impossible for everyone, with or without money and regardless of the amount, unless God removes the blindness of Satan (See 2 Corinthians 4:4).

That having been said, Jesus leaves no doubt that the rich face an additional temptation not faced by the poor. The rich young ruler would not have been saved by the good works of charitable giving. However, in his case he had to overcome greed in order to believe. Money was his god and a barrier to faith. The key phrase is “... come, follow me” [Matthew 19:21]. The first step in following Christ is faith, but money blocked any faith from the rich young ruler. Many in our time have the identical problem.

Jesus didn't define rich. Obviously He didn't intend to. Couldn't a person with very little money still let his desire for money keep him from trusting Christ? I would say, of course. So why did Jesus make such a point of it? My opinion is (just opinion), He wanted to strike fear into us of the danger of wealth.

PAUL AND THE DANGER OF MATERIALISM

The apostles also sounded warnings of the danger of the sin of greed, especially the apostle Paul. If I had to pick one passage which best sounds the warning, it would be Paul's well known and lengthy discourse on the love of money found in 1 Timothy 6:3-19. Let's let Paul tell us in his words how dangerous this sin is. Verse 9 says, "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction."

The word translated "destruction" is translated "perdition" in the King James Version. Webster's New World Dictionary defines "perdition," (1) complete and irreparable loss; ruin, (2) In theology, (a) the loss of the soul or of hope for salvation; damnation, (b) hell. The Greek word is *apoleia*. J. H. Thayer, in his Greek-English Lexicon, defines this word, "the destruction which consists in the loss of eternal life, eternal misery, perdition, the lot of those excluded from the kingdom of God." Does that sound dangerous to you?

We know Paul was familiar with the words of Jesus, for he begins this discourse, "If anyone advocates a different doctrine and does not agree with sound words, those of our Lord Jesus Christ, and with the doctrine conforming to godliness, he is conceited and understands nothing" [1 Timothy 6:3-4a (NASB)]. I suspect Paul was familiar with what Jesus said to the rich young ruler, and to His disciples. What he writes to Timothy seems to be a commentary on Jesus' words. He makes the point that the desire to be rich sets a person on a path that leads to hell, the same destiny as the man who has riches referred to by Jesus, a destiny impossible for men to avoid without the intervention of God.

Have you ever said, or thought in your mind, I don't really want to get rich; I just want to have enough money to be secure? Be very careful with that position, because Paul clearly defines what he means by the

desire to get rich. Verse 8 says, “And if we have food and covering, with these we shall be content.” Paul’s phrase “food and covering” is his way of describing the strict essentials of survival. He wants us to understand that we must be content if we have nothing more than that. Then he begins verse 9 with the word “but,” setting up a contrast.

Thus he is defining a person who wants to get rich as anyone who wants more than the strict essentials. I think that one must manipulate the text to get around this definition.

But Paul isn’t finished with his warning. He goes on to say in verse 10, “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith, and pierced themselves with many griefs.” The love of money is a root meaning it can spawn or lead to just about any other sin imaginable. And it leads to grief, heartache, and defeat in life.

Let me summarize what we have said about the danger and seriousness of the sin of materialism. It is idolatry, the worship of a false god. It ruins lives and leads countless men to hell. It is the source of every brand of sin in the catalogue. It brings sorrow, heartache, defeat, loss of contentment, sometimes death, and eternal loss of reward. I submit that that is dangerous.

HOW CAN WE GET VICTORY OVER THE SIN OF COVETOUSNESS?

Is there a way of victory over this sin in the Christian life? Of course, the answer is “yes.” There is a way of victory over any sin in the Christian life. God has a way out of entanglement with any sin. Let us not forget Jesus’ words, “With men this is impossible, but with God all things are possible.” If we take these words at face value, our only hope for victory over this sin is by the power of God. And let us not forget that God loves to do the impossible. It is His specialty.

Then what will bring about His doing the miracle required to deliver me from the bondage of this sin? I was visiting about this with my friend who is helping me write this book. He looked at me and said, “Tell me how to disengage from an intimate, sinful relationship to money.” For several minutes I was at a loss for words. I did not have an answer for him. We discussed the question for quite a few minutes,

and we both realized that the Bible gives us clear and explicit instructions on how we should proceed that is, our responsibility in the matter. If He chooses to do so, God will work the miracle that will bring deliverance, but there is a part we must play, actually a series of steps we must take. What follows is the best I have been able to put it into words.

First, we must realize we are guilty of this sin. We must understand that the desire for money has blinded us and deceived us, else why would we seek deliverance from it? Then how are we to come to this realization? The apostle Paul clearly commands us to examine ourselves and to judge sin in our own lives. Meditate on the following.

Therefore, whoever eats the bread or drinks the cup of the Lord in an unworthy manner will be guilty of sinning against the body and blood of the Lord. A man ought to examine himself before he eats of the bread and drinks the cup. For anyone who eats and drinks without recognizing the body of the Lord eats and drinks judgment on himself. That is why many among you are weak and sick, and a number of you have fallen asleep. But if we judged ourselves, we would not come under judgment. When we are judged by the Lord, we are disciplined so that we will not be condemned with the world [1 Corinthians 11:27-32].

That's pretty clear isn't it? Paul commands us to examine ourselves (obviously he means examine our hearts for any sin that is there), and makes it clear that until we have done so, we are not eligible to participate in communion (the Lord's Table).

So what does this self-examination look like in relation to the sin of materialism? Personally, I would think it means I should ask myself some questions. Am I content with what God has given me? Or, do I want more? Am I grateful to God for the circumstances I am in? Do I believe He has providentially ordered them with my best interest at heart? Am I envious of someone else's wealth? Do I desire to get rich? Have I fallen for the illusion that money will bring fulfillment of my dream for control?

A few years ago I watched by video recordings, a twenty-session Bible study on finances. In one of the sessions the teacher was discussing the

sin of covetousness. He suggested that each student examine his own heart in relation to this sin by answering ten questions. Here are the ten questions, each to be answered “yes” or “no.”

- When you need some item (of more than token value), is your first thought to buy it rather than pray for it?
- Are you expecting money to give you peace of mind, influence or happiness?
- Do you find it more exciting to get money than to gain insight from the Bible?
- Do you allow the cares of this world to choke out a daily time in God’s word?
- Are you content with your present income?
- Do you look forward to retirement more than the return of Christ?
- Do you spend more time each week reading secular or business material than you do reading the Bible?
- Would those who know you best say that your job is more important to you than your family?
- Do you have a secret desire to be rich?
- Have you ever dedicated all of your money and possessions to the Lord?

As my friend and I discussed these questions, he suggested an 11th question. It struck me as being one of the best, so I want to include it.

- Is your lifestyle inextricably linked with your giving? In other words, when your income rises, how much of it goes to giving and how much goes to increased standard of living?

I suggest meditating on these questions. It can give you an indication of where you stand in relation to this problem.

Having “failed” this self-examination, then what do I do? Answer: confession, repentance and prayer for deliverance. “If we confess our sins, He is faithful and just and will forgive us our sins, and purify us from all unrighteousness” [1 John 1:9]. It is important to understand the meaning of the word “confess” in this verse. The Greek word is *homologeō*, literally, “to say the same,” thus meaning that we agree with God about our sins. If we are not honest in our self examination, perhaps having no real intention of forsaking the sin, then we have not met God’s condition for forgiveness and cleansing, and we will not get victory over this sin.

Let me make two observations. First, since we are told to repeat observance of the Lord’s Table until Jesus returns, it follows that we must also repeat self-examination, confession and repentance.

Second, failing the exam is evidence that we have not surrendered our autonomy-lust. When Jesus spoke of “the deceitfulness of riches,” He was putting us on notice that the desire for wealth would be one of the greatest hurdles we would face in this life. Part of the deception to which He referred is the notion that wealth will give us the control we crave the notion that our dream for autonomy can be realized. The further one is drawn into this deception, the greater the pain and opposition God must administer to bring the deceived believer to realize his dream is an illusion.

You don’t have to attain affluence to get sucked into this trap. You need only desire it. “Trap” is Paul’s word in 1 Timothy 6:9, “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.” Had it ever occurred to you that the heartache, ruin and tribulation Paul describes in this passage could be the very thing God is using to motivate you to get off the path of seeking autonomy (and riches)? And that until you surrender that desire and submit to Jesus, you are on the path to self-destruction?

A poor person can be as guilty of the sin of materialism as a rich person, but Jesus left no doubt which would face the greater challenge. He left no doubt that the “wealth test” would be far more difficult than the “poverty test.” Since learning this, my heart goes out to the wealthy every bit as much as to the poor. Apparently Jesus’ heart went

out to the rich young ruler. In the account recorded by Mark, it says, “Jesus looked at him and loved him” [Mark 10:21].

I want to be as honest and balanced as I can be here. Certainly there are wealthy people who are not guilty of the sin of covetousness. But I believe this sin is the “respectable” sin and the “near-universal” sin in the church today, and that the message of this chapter is the message the church needs today.

Verses 8-10 of 1 Timothy 6 are among the strongest words in the New Testament addressed to believers. I suggest you spend some time meditating on them. They are nothing less than terrifying to me. I want to share with you some of my observations on them. They are undoubtedly written to believers, but Paul knows that some of his readers who profess Christ are in fact not believers. He may be warning any unbeliever, who thinks he is a believer, that if he wants to get rich, and does not repent of his sin, he will go to hell. He has been deceived blinded ... fallen into the trap, and is on the path that leads to hell as verse 9 says.

Paul may intend for those who are in fact true believers to take these words as a strong warning that if they are guilty of this sin, they have no reason to enjoy assurance of their salvation. And unless they repent, they will inevitably endure the ruin, heartache and griefs spoken of in verses 9 and 10.

But let me come to my primary observation. What difference does it make what the correct interpretation is? Why would any person today who professes faith in Christ, who believes the Bible to be the Word of God, and who is familiar with this passage, do anything other than examine his heart, confess and repent if the Holy Spirit convicts him? Why would he not take up a prayer vigil and beg God to deliver him from materialism lust? And how could such a person come to any conclusion other than that he still clings to his lust for autonomy, his thirst for self-rule?

Why wouldn't such a person ask God to do whatever it takes to free him from the trap? Many in the church today are already experiencing the ruin, harmful lusts, and griefs Paul describes in this passage. I believe they are being purposefully administered by God in the lives of

those caught in this trap. God is in control, doing what is in each one's best interest. I believe God intends for this passage to scare us no, to terrify us. It may be the only hope for some.

In my personal opinion, the evangelical church of our day has well proclaimed the gospel of grace, which teaches that salvation comes by faith alone in the redemptive death of Christ, not by works. I believe this with all my heart. If my salvation depended in any degree whatsoever on any work or deed that I could perform, I would be absolutely without hope.

But we have remained far too quiet on the words of Jesus and Paul discussed in this chapter. Genuine conversion is presented in the New Testament as a regeneration, or transformation, as "becoming a new creation; old things have passed away; all things have become new." I get the impression that many believe that once they go through the motions of professing Christ by signing a decision card or walking an aisle ... they can continue as they are and feel safe. Is that the conclusion you reach reading the words of Jesus and Paul?

Turning away from the love of money, by itself, doesn't save anyone. Trusting Christ as sin-bearer saves us. But our attitude toward money is a litmus test of *saving* faith, an evidence of the genuineness of faith. As we write this book, my burden is for that multitude (including, no doubt, many identified with the church) who are on the broad way leading to destruction, unaware that they are, who will hear Jesus say, "I never knew you," after it's too late. I'm not concerned about those who are truly born again, who may be attempting to serve both God and money. God will deal with them. He will chastise them, scourge them, administer pain and opposition to them, and do whatever it takes to bring them to surrender and brokenness, or remove them to heaven (sin unto death). My burden is for those who are "without chastisement, who are illegitimate children, not true sons" (Hebrews 12:8). They can believe they are saved, and still be blind to their lost condition. It seems to me that a major portion of the Sermon on the Mount, other teachings of Jesus, and Paul's teaching in 1 Timothy 6 are addressed to them as a warning of the danger of materialism. We don't know who they are. We cannot judge any heart or condemn any individual. Only God knows those who are His, and which ones will repent (perhaps at some future date). All we can do is make the

warnings clear, and when someone openly disobeys a commandment, confront him, administer church discipline, restore fellowship when there is repentance, or withdraw fellowship when there is not. (A practice almost non-existent in much of the body of Christ today, it seems to me.)

None of this gives me any comfort or pleasure, but I believe Jesus will not allow anyone to be comfortable attempting to serve both Him and money. I believe He intends us to fear (in the sense of terror) when we attempt to, and I admit having such fear as I read these portions of Scripture. If you fit the description of the person Paul describes in 1 Timothy 6:8-10, and you feel secure and have assurance of your salvation, these are the words you need to hear, for you could be in grave danger.

HOW WILL I KNOW I AM BEING DELIVERED FROM MATERIALISM?

If I am being delivered from this sin, I should notice that some of the answers to my self-examination questions are changing. Am I content with what God has given me? Or, do I want more? Am I envious of someone else's wealth? Do I desire to get rich? Have I fallen for the illusion that money will bring fulfillment of my dream for control? Is my attitude toward money changing? Am I attempting to serve both Jesus and money, or have I deeded all my wealth back to God, holding it with an open hand for God to call on at any time? When that becomes my experience, then I will know I am being delivered from materialism lust. I will have made a dedication shift from the riches of the Owner to the Owner Himself. Let's ask God for it.

Dear Lord, we acknowledge our sin. We pray for Your forgiveness. We cast ourselves on Your mercy, and beg You to once and for all deliver us from our lust for autonomy and money. By Your almighty power we ask You to intervene in our lives and do whatever it takes to deliver us from our materialism lust. We realize from reading Paul's words what this could mean, and it is scary. But we must have it, so we ask You to perform the miracle to make happen what will otherwise be impossible. Do the miracle that would make it possible to put a camel through the eye of a needle. We pray in Jesus name. Amen.

