

Grace to You :: *Unleashing God's Truth One Verse at a Time*

The Danger in Loving Money

Scripture: 1 Timothy 6:6-10

Code: 54-46

Let's open our Bibles this morning then in our ongoing study of 1 Timothy to chapter 6 and we come to verses 6 through 10, 1 Timothy 6:6 through 10. In this particular portion of Scripture there is a very familiar statement, it comes in verse 10. Let me read it to you. "For the love of money is the root of all kinds of evil." That is the statement really which is the focal point of the text. Everything else in verses 6 to 10 before and after that statement is, in a sense, an exposition of the significance of that statement itself.

Before we look to the text, let me just back up a little bit and give you a broader perspective on the subject. As I have said to you many times in the study of 1 Timothy, there is about this epistle a certain polemic flavor. That is, Paul is correcting issues in the church at Ephesus where Timothy is now laboring. So when he brings up a subject, it is a subject that is being abused in the life of the church. Obviously, looking at verses 6 to 10 we can conclude in the Ephesian church that there were some people who were suffering the terrible tragic results of loving money. That's not, however, isolated just to that church, it's a problem of equal concern in this age as it would be for any church in any age.

In terms of what the Bible has to say about this matter of loving money, the Scripture is replete with injunctions against loving money of one kind or another. Perhaps the most telling statement in all of Scripture related to money are the words of our Lord, "Where your treasure is there shall your heart be also." To put that into common language, "Show me where your money is and I'll show you where your affections lie." To make it even more mundane, "Go through your checkbook and find out what you really care about." Your spiritual life can be measured probably better by what you do with your money than any other single thing.

Experts tell us that the average person thinks about money 50 percent of his or her waking time. Amazing isn't it? How to get it, how to keep it, how to save it, how to spend it, how to find it, whatever it might be, we're tremendously occupied with the matter of money. Jesus in saying where your treasure is there your heart is also tells us that what we do with our money is the measure of our hearts.

What should be our attitude toward money? Well Scripture has a lot of things to say about that. First of all we're not to think that having money is wrong in itself. After all, Proverbs 8:21 says, "God said to those who love Me I will fill up their treasuries." So one attitude is the attitude that money is wrong but

the Bible does not advocate that. It's not wrong to have money.

Secondly, the Bible says that we are not to imagine that we are the sole reason that we have money. In fact, in Deuteronomy it says in chapter 8 that it is God who gives you the power to get wealth. So in terms of building a sort of biblical attitude toward money, the first thing would be we are not to think that having it is wrong in itself, and secondly, we are not to think that if we have it we gained it all on our own, apart from the providence of God.

Thirdly, Scripture teaches that we are not to cling to it against God's will. There may be times when God takes it away from us, that certainly happened to Job, that even happened to the Apostles and Peter says in Matthew 19:27 to 30, "We have forsaken all and followed You." We are not to cling to it if in God's will He wants to separate us from it.

Furthermore, Scripture says in building our attitude about money we are not to cater to people who have it for some selfish reason. James chapter 2 verses 1 to 10 warns us against being more favor...showing more favor to the rich than we do the poor. And the truth is we ought to show more favor to the poor because their need is greater.

Scripture also tells us that we are not to find pride in the money that we possess or the things which it can buy. In the very chapter we're looking at, 1 Timothy 6 verse 17 says we are not to be high minded. If we are rich we are not to be conceited about our riches.

Scripture also indicates that we are not to seek riches. We are to seek the Kingdom, says Matthew 6:33, and let God add the rest. Furthermore, Scripture says we are not to substitute money for trust in God. Verse 17 of chapter 6 again says that we are not to allow rich people to get away with trusting in uncertain riches rather than a living God.

So in putting together some kind of attitude toward money, it's important for us to realize it's not wrong to have it. We're not to think that if we have it we gained it for ourselves. We're not to cling to it. We're not to cater to people who have it. We're not to use it as a source of pride. We're not to seek it. We're not to trust it in the place of God. And I might add further we're not to hoard it in a selfish way. The liberal soul shall be made fat, it says in Proverbs. Give, said Jesus in Luke 6:38, and it shall be given unto you. Generosity, sacrificial generosity should be a mark of every believer.

But the overarching attitudinal principle related to money is right here in verse 10. The watershed of all other attitudes is all really covered in this matter of not loving money. Now this is a very familiar truism, the love of money is the root of all kinds of evil. That's the proper translation of that pantoum, all kinds of evil is really the proper understanding of it rather than just a translation of it. We are to understand that that really covers everything. It's the same as..the same idea as when the Scripture says, "Love the Lord your God with all your heart, soul, mind and strength." And that's the sum of all

the commandments. If you just love God consummately, all the other commandments are a moot point. And if you don't love money, if you're not attached to money with strong affection, then those other attitudes are going to take care of themselves. You're not going to cling to it. You're not going to cater to the people who have it. You're not going to find your pride and security in it. You're not going to seek it first. And you're not going to hoard it.

The overarching principle for the life of a believer related to his money is not to love it...not to love it. This is axiomatic, I think it kind of goes without saying that the love of money is the root of all kinds of evil. But think it through with me for a moment. The term "love of money" is one word in the Greek, *aphilarguria*, it means affection for silver. And the idea here is not money but the love of it. You understand that, don't you? There's nothing inherently wrong with money, money is very dangerous, it's like a gun, it can be used to kill an animal for food, it can be used to protect you against an invader, or it can be used to harm somebody or even take a life. It's a dangerous thing and you go around, as it were, with money and you go around with a loaded gun by which you can accomplish good ends or by which you can accomplish disaster. The issue is your affection. The issue isn't money, the issue is how you feel about money. And the sin here is the sin of greed. Another way to say that is the love of money.

Now he says it is the root, and by that he means the source, of all kinds of evil which become the branches and whatever is hanging on them in this metaphorical tree. The root is the love of money and it produces all kinds of evil. To give you the simple understanding of that, what he means to say is that if you love money there's usually nothing that can stop you in the pursuit of it and therefore it leads to all kinds of sins. There is no kind of evil, frankly, there is no kind of evil that could be imagined which could not be the result of loving money. For the love of money people have committed every conceivable sin...every conceivable sin.

People who love money in order to get money will take bribes. They will distort justice. They will manipulate. They will take advantage of the poor. They will lie. They will cheat. They will extort. They will deceive, steal, rob. They will abuse. They will commit every imaginable sin...fornication, adultery, if they think it will gain them money. They will do bodily harm. They will kill for money. They will teach false doctrine for money. Every imaginable category of sin can flow out of loving money because if you are consumed with the love of money then that's the driving force of your life, you will do whatever it takes to get that. If you are consumed with loving the Lord your God with all your heart, soul, mind and strength, then you will set aside anything that thwarts that and therefore you're on a path of righteousness. And you cannot love and you cannot serve both God and money. There's no sin excluded from the list of what people might do for the love of money. So, if you can just deal with the affection, you've really won the battle.

Now how do you know if you love money? And I had to do a little inventory in my own life so I just posed some questions to myself this week as I sat in my study. And the first thing that I thought was a

test that I would put to myself is this: do you spend more time thinking about how to get money or how to do a good job? That's the first test. Do you spend more time thinking about how to make money than you do about how to do a good job? In other words, are you more concerned on your job with how much you make or the quality of your service? Are you into excellence or into money? Is your job a means to finance your indulgence or is it a means by which you can show the excellence of your commitment and glorify God? It's a basic principle. So when you spend more time thinking about how to get money than you do how to do a good job, you love money.

One of the things that I decided early in my ministry from the very beginning was that I would never put a price on my ministry. And by God's grace and I don't know He overruled my humanness in that regard but from the very start all through these years there has never been a time in my ministry when I have told anybody that I charge a certain amount to do anything. I never ever wanted to be a position to look at ministry with a price tag. That is just too overwhelming a problem for my flesh to deal with. And so I would rather ask for nothing and be surprised. And if nothing comes, then nothing was expected.

I remember one time I was speaking across the city and I drove about 80 miles three nights in a row to a special series of meetings I was giving before about a thousand college students and they were mostly unbelieving at Whittier College. And I was speaking about the veracity of the Bible and the authenticity of the Christian faith and then having an answer...a question/answer time for an hour afterwards. And after doing that for three weeks, they sent me a thank you note in the mail with a check in it for \$3.00...which I thought was very curious...a dollar a night. My first reaction was, "That's outrageous. I mean, 80 miles and all that preparation of a dollar a night." My second thought was, "You're not worth that and if you're going to put a price on yourself and you're going to be based on your own worth, you're dead...because I have nothing to offer but that which God has given me and if anybody ought to be rewarded for it it should be Him, not me." Every time I'm right, beloved, it's God. Every time I'm wrong, it's me. So the glory is His.

Listen, our response to the daily task will tell us a lot about whether we love money. Do I seek to make money or to do a good job? Secondly, you know you love money when you never have enough...you know you love money when you never have enough. In other words, you're never satisfied. You haven't learned in whatsoever state you are to be...what?...content. Thirdly, you love money when you want to flaunt it and what it provides. In other words, you get some kind of silly joy out of wearing it, or driving it, or living in it, or showing it off. When you want to flaunt it and what it provides, you're loving money.

Fourthly, you love money when you resent giving it. It kills you to give it away because you're in the mode of using all your money to make sure you get something for it. And the idea of giving it away is very distasteful. A person who loves money holds it for his own gratification, her own gratification.

Finally, and here's the ultimate test, you love money when you sin to obtain it...when you will lie on your Income Tax, when you will cheat on your Expense Account, when you will pull it out of the till at work, when you will compromise your convictions to do something you know is not really right but you know you'll get a lot of money if you do it. Anytime you sin to get money, you betray a heart that loves money more than it loves God, righteousness, truth.

So, those are fairly simple tests, ask yourself: do I spend more time thinking about how to get money than I do how to do a good job? Do I never have enough? Am I prone to want to flaunt what I have and what it produces? And do I resent giving it? And will I sin to get it?

Paul says in verse 10, if that's your attitude that will produce all manner of evil. And you have fallen as another sucker to the deceitfulness of riches, to put it in the words of our Lord in Matthew 13.

Now what brought this subject up in verses 6 to 10? Well Paul had just in verse 5 been talking about false teachers who are motivated by gain. He said they suppose that their kind of godliness which is a fake godliness is going to bring them material gain, that's their motive. And then he transitions and says, "Well, godliness with contentment," verse 6, "is great gain." In other words, when I say that the false teacher who supposes that his godliness will bring gain is wrong, I don't mean that true godliness isn't great gain because it is. And that's the transition and so he takes off in verse 6 to talk about it in a general sense and goes right on down to verse 10 to warn us all about the danger of loving money. The false teachers and their inordinate love for money trigger the subject in a general sense from verses 6 to 10. And he has just rejected the perverted idea that godliness is to be used as a means of material gain but he doesn't want you to misunderstand the point that there is in true godliness a true gain. And so he launches into a discussion of the subject which relates to everybody in the Ephesian church and particularly those abusing it and it relates to all of even today. Loving money results in all kinds of evil, that means money is dangerous if you love it.

And may I suggest to you, you can have an awful lot of money and not love it and you can have none of it and love it? I know people who have a tremendous amount of money and don't love it. In fact, they don't spend their life trying to make money, they spend their life trying to do their best to glorify God. They don't flaunt what they have in money on what they have in possessions. They're not consumed with the pursuit of money, they're consumed with the pursuit of God. And they will never sin or compromise to get it. But God in His sovereign choice has determined to give them much.

And I have met people who have absolutely no money and are desperately in love with it. Spend all their time trying to figure out how to get more of it. That's the danger and it has nothing to do with what you have.

Now let's go into the exposition of the principle from verse 10 by going back to verse 6 and, first of all, money is dangerous because of the nature of money love, because of the nature of money love. And secondly, we'll look at the effect of it. It's dangerous twofold...its nature, its inherent essence makes it dangerous. And secondly, not only its inherent essence but what it produces makes it potentially dangerous...when loved.

First of all, let's look at verse 6. The nature of money love, it is dangerous because it ignores the true gain...it ignores the true gain. He says indeed, and *de* can be translated indeed or well or but, if you were to use the word indeed he would be saying playing off his prior statement, "Indeed godliness with contentment is great gain." Or it may be in an adversative sense, "But as over against a false godliness that doesn't provide any gain, true godliness does provide gain." That's what he's saying. There is great gain with true godliness. What is godliness? That's that very familiar word used in the pastorals, *eusebeia*, it means reverence, piety, godliness, all those good things that I like to think of as Godlikeness. Where there is true God likeness with contentment, there is great gain. Now if all you want is money, you'll never have that because you'll never be content. The genuine great gain comes from true godliness which is inseparably linked to contentment. The word *autarkes* means selfsufficiency, it was used by the cynics and the Stoics to speak of selfmastery, the person who was unflappable, the person who was not moved by circumstance, the person who lived immuned to external distraction, oblivious to outside troubles, the person who had that most noble of human virtues, the ability not to control his environment but to properly react to it. That's that idea of that word. It basically means to be sufficient, to seek nothing more, to be content with what you have. And it is a noble human trait but Paul takes it further and takes that concept and that word and sanctifies it.

In 2 Corinthians 3 he talks about our sufficiency not being in ourselves but our sufficiency, verse 5 of 2 Corinthians 3, is of God, he says. It's God's sufficiency in us. Later on in chapter 9 of the same epistle in verse 8, God is able to make all grace abound toward you that you always having all sufficiency in all things may abound to every good work, and again emphasizes that our sufficiency is of God. That familiar section in Philippians chapter 4 where he says, "I know in whatsoever state I am, I have learned to be content, I know how to be abased that's put down I know how to abound, everywhere in all things I'm instructed to be full, to be hungry, to abound, to suffer need, I can do all things through Christ who strengthens me." Then down in verse 19, "My God shall supply all your need according to His riches in Christ Jesus."

So, Paul sanctifies this idea of contentment by saying it is a God contentment, it is a Christ contentment in the sense that the provision of God and the provision of Christ bring about the contentment. It's more than just selfmastery, it's more than just some human virtue. Our contentment is related to the sufficiency of God, it's related to the sufficiency of Christ, it's related to the confidence that says I want to be godly and take whatever God wants to give me. I want to live within His sovereign providential will and seek to be like Him and let the other things find their own level. And so

what Paul is saying to us here in this passage is that if you love money, you really ignore the true gain. If you love money, you're pursuing something you'll never find.

True godliness, on the other hand, brings about true gain. Why? Because true godliness produces contentment. Now listen carefully. Riches is not related to how much you have, it's related to whether you're content with what you have. You understand that? The person who is rich is the person who doesn't need anything else. That's the issue. The Greek philosopher Epicurus said "The secret of contentment is not to add to a man's possessions but to take away from his desires." That's the issue. He is most rich who desires least, right? You are rich when you are content. That's riches. You have enough. Paul says it's irrelevant to me, I know how to be abounding, that is to have an abundance, I know how to be abased, that is to have less than an abundance, I know how to be full, I know how to be empty, I know how to be rich and poor and I don't really care either way because I am content to be in the will of God.

Proverbs 30 verse 8 says, "Give me neither poverty nor riches, feed me with the food that is my portion, give me exactly what You and Your sovereignty desire me to have, I don't want too much, I don't want too little. If I have too much I might be full and deny You and say, Who is the Lord? And if I had too little, I might be in want and steal and profane the name of my God. So, God, don't give me too much and don't give me too little, give me what You want me to have with a contented heart." That's riches. That's riches. That's the kind of godliness that makes a person rich because it produces satisfaction.

True godliness and true gain is unrelated to how much you have, it is only related to how much you want. And if you are content with what God gives, you're rich...you're rich.

In Hebrews 13 verse 5 we read, "Let your manner of life be without covetousness." That is without seeking something that's not yours. "And be content with such things as you have...why?...for He has said...that is God has said back in Deuteronomy 31...I will never leave you or...what?...forsake you." Now what more could you want than to have what God has given you and to have God? That's the issue...that's the issue. That's to be content. But if you spend your whole life chasing money, you will forfeit the true gain because you will never get enough and you will never be satisfied and you'll never have contentment.

A truly godly person is motivated not by the love of money but by the love of God. He seeks the greatest riches and the greatest riches are spiritual contentment and complete trust in the everpresent, everable God. The only thing that makes people rich is contentment...that's the only thing. And contentment is a spiritual virtue born as the fruit of godliness.

John B. Rockefeller once said, "I have made many millions and they have all brought me no happiness." He's a poor man. Cornelius Vanderbilt said, "The care of millions of dollars is too great a

load, there is no pleasure in it." Jacob Astor said, "I am the most miserable man on earth." Henry Ford after having made all of his millions says, "I was happier when doing mechanic's work." And John D. Rockefeller said, "The poorest man I know is the man who has nothing but money." The only thing that makes you rich is satisfaction. The only thing that makes you rich is contentment and contentment is a spiritual virtue born out of godliness.

So he is saying there is great gain through godliness but it is the great gain through godliness linked to contentment. To pursue riches out of discontent is to ignore the true gain. So here are people because of the love of money pursuing, pursuing, pursuing something they can never ever reach. It is an illusion. It is an illusion.

In Psalm 63, I love the first five verses of that Psalm, "O God, Thou art my God, early will I seek Thee. My soul thirsteth for Thee, my flesh longeth for Thee in a dry and thirsty land where no water is. To see Thy power and Thy glory as I have seen Thee in the sanctuary because Thy loving kindness is better than life, my lips shall praise Thee. Thus will I bless Thee while I live, I will lift up my hands in Thy name." And here's why. "My soul shall be satisfied,"...satisfied in communion with His God, satisfied in praise, satisfied to love and be loved by the eternal God.

In Psalm 107, is it verse 9? It says, yes, "For He satisfies the longing soul and fills the hungry soul with goodness." What else could anyone ask? No wonder Isaiah in chapter 55 says, "Why are you pursuing bread that does not satisfy? Why are you spending money for what isn't even bread? And your labor for that which does not satisfy. Hearken diligently unto Me and eat what is good and let your soul delight itself in fatness." In other words, why are you pursuing those things which are not the true gain and forfeiting what is the true gain?

It is bound up in the nature of money and the love of it that if you pursue it you'll never be satisfied because the love of money and contentment are mutually exclusive. It's like the old Roman proverb that said money is like sea water, the more you drink the thirstier you get.

So the danger of loving money as to its nature is that it tends to ignore the true gain and happiness that can only be found in true godliness. Secondly, it focuses on the temporal. And this is a very very direct statement. Verse 7, "For we brought nothing into the world." In the Greek the word "nothing" starts the verse, "Nothing we brought into the world and it is certain...and certainly...you can translate it several different ways...neither can we carry anything out." Is that right? You come into the world naked. Every baby is born stark naked, they don't even have a name tag. They just arrive. They bring nothing in, and they take nothing out. Nothing at all. And that's just another simple truism. Naked came I into the world, Job 1:21 says, and that's exactly the way I'm going out. Ecclesiastes 5:15 repeats almost identically the same thought that is here in this verse, let me just read it to you briefly, Ecclesiastes 5:15, "And as he came forth of his mother's womb, naked shall he return to go as he came and shall take nothing of his labor which he may carry away in his hand."

Now listen, folks, if you spend your life in the love of money, you are pursuing what is locked into time and space and has no eternal value. You understand that? I mean, it's a whole wasted life. Not one thing did you bring in and not one thing will you take out. As a friend of mine says, "You have never seen a hearse pulling a UHaul." The Spanish proverb of past years was, "There are no pockets in a shroud."

Material possessions are bound by time and space. And that's why Jesus in Matthew 6 said so pointedly, "Do not lay up for yourselves treasures on earth where moth and rust corrupts and thieves break through and steal, but lay up for yourselves treasures in heaven where neither moth nor rust corrupt, where thieves do not break through and steal..and then that truism...for where your treasure is that's where your heart is also."

Please, he says, don't be so foolish as to spend your life putting your fortune into what is going to stay here. It has no eschatological significance, no eternal value at all. And this principle is repeated so often by our Lord in His teachings in the gospel. In Mark, is it chapter 8? Verse 36, do you know this passage? "For what shall it profit a man if he gain the whole world and lose his own soul?" Or what shall a man give in exchange for his soul? In other words, it wouldn't matter if you gained every single thing there was in this world if you weren't prepared for eternity it would all be a horrible, horrible deceptive loss.

In Luke 12 and I'm just picking out a couple of passages, in Luke 12 the Lord instructs about the parable of the rich fool, starting in verse 15 is a good place, "He said to them, Take heed. beware of covetousness...and this marvelous truth...for a man's life, that is his real life, consists not in the abundance of the things which he possesses." Boy, what a statement. A man's life consists not in the abundance of things which he possesses.

Then He goes on with the parable. "The ground of a certain rich man brought forth plentifully, he thought within himself, saying, What shall I do because I have no place to bestow my crops." In other words, I have way more than I need. He wasn't at all interested in giving it to God or anybody else, so he said, "I'll just pull down my barns, build bigger barns and I'll put all my crops there and then I'll never have to work again. So you have much goods laid up for many years, take your ease, eat, drink and be merry, I'll party my way on through life. I don't ever need to work again, I've got all this abundance. God said, You fool, this night your soul will be required of you, then whose shall those things be which you have provided?" You spend all this energy amassing something and you're going to go out of here and it won't even belong to you. So is the person who lays up treasure for himself and is not rich toward God. You amass all your bank accounts and all your securities and all your possessions in this world and you are poor if you do not invest with God.

The point is that pursuing money as a supreme goal of life focuses on the temporal and leaves the spiritually and eternally significant things unconsidered. What folly, so ask yourself, what am I doing with my money? The nature of money loving makes it dangerous because it ignores the true gain and focuses on the temporal and doesn't consider the eternal.

Thirdly, the nature of money love makes it dangerous because it obscures the simplicity of life. It obscures the simplicity of life. Verse 8 he says having food and clothes and it's possible the word for clothes could also embrace the idea of shelter, the word can refer to that. So if we take it in the broadest sense, having nourishment, clothing, shelter, the basic necessities of life, let us be therewith satisfied. Same word in the verb form used in verse 6.

In other words, we need to be satisfied with the simplicity of life. Boy, life gets so complex. And the more money you have the more complex it gets, right? And the less you can enjoy it because you sit around worrying all the time about what you're going to do with all this money. Or you spend all your time racing around like a maniac from one place to another buying stuff you don't need, stacking it on shelves and hang it in closets, putting it in the garage. It's absolutely unbelievable how much we have that is useless. It doesn't do anything. It doesn't take us anywhere. It doesn't provide anything. It's just something to have and it really is a barometer on the condition of the heart in so many cases.

Paul is not condemning having possessions if God graciously chooses to give them. But what he does condemn is the desire for them rising out of discontent. I tell you...you look at...somebody is going to say to me, "Well, I don't see you in rags." Well that's right. God is very good. There have been in my life those people who have been kind and gracious to me to provide things beyond what I need to eke out a bare existence. And again the question is how I deal with this, how I use this for the purpose of God and the glory of God. And the greater and deeper question is is this the thing that I spend my life pursuing. And the answer is no. I spend my life pursuing ministry and God keeps giving me other things. And if that's what He chooses to do, then I guess it's fair that He put me in a position to have to be able to demonstrate that the things I preach are being worked out in my own life, and that's a real test. So it's not that Paul's condemning having possessions, he's condemning the desire that rises out of discontent.

I don't know how you feel about it but there are many many times when I wish I had nothing, I would have no decisions to make. You know, there's a wonderful fact about poverty, it eliminates all your decisions. You don't have to make any decisions. You just eat and sleep and enjoy life at the basic level. What we've done with all of our money is replace people with things...replace conversation with entertainment. And we have lost a tremendous dimension of the simplicity of life, the simple joys. And somewhere in the back of all of our minds there's this secret longing to go out in the woods, right, and just pack our little group and stay there. And what we're saying is there is something wonderful about simplicity, about talking to people in your family...pulling the earphones off the head of your teenager saying, "Speak, child, speak." You know, move your lips in meaningful words. When is the last time

you just sat down and thanked God for a simple meal, you can hardly even come up to thanking God for your meal because you're so over indulged, right? That's a real loss, a real loss to lose that sense of thankfulness. So much is lost when we lose the simplicity of life. It's a wistful thing to think about but I think most of us would long to go back to a simple kind of life and take away a lot of the junk that's cluttered up our world.

The substance of Christian experience should be relationships. My time in relationship to God, my time in relationship to people I love and family and friends, but that gets all clouded because the world goes so fast and pulls at me so strongly and demands that I purchase all the goodies that it drags by and somehow life gets so confused. Instead of being able to enjoy life, I'm trying to figure out how I can make my checks stretch to pay the bills for the stuff I can't stand. But I bought it and so my whole demeanor and attitude is depressed because I'm in debt. You can see the compounding of all these, the loss of simple joys. Is it any wonder Jesus reduced it all to a very simple thing in Matthew 6 and said, "Look, this is the way to live, a very simple way to live, you can't serve God and money," He says in verse 24, "So make your choice and don't worry about your life, what you'll eat, what you drink or your body, what you'll wear." And then He talks about how He takes care of the birds and the lilies and all of this, and He says, "You're certainly worth more than all of these things. Your Father knows you have need." And then verse 33, "Seek first...what?...the Kingdom and His righteousness and all these things shall be added to you." If we could just get to the place where our whole consuming passion and affection is directed toward heaven, toward God, toward the Kingdom, toward the work of the Lord and just pour all of our energy and all of our resources into that, that brings back that simple joy. The simplicity of life is to accept what God gives, not be covetous. Seek Him and His glory and not consume oneself with complexities that are not necessary, that just steal joy away.

By the way, who said, "riches are desirable," anyway? With riches come infinite complexities of life. It's so simple for people who have just enough.

Now let me ask you a practical question at this point, see if we can't make it practical in terms of application. How can you be content with the simplicity of life and stop desiring more things? How do you put an end to this? How do you put the brakes on? We are really moving fast and we're being blasted by all this media stuff to buy into everything. How do you stop it?

Let me give you some principles that I've tried to apply in my own life. One, consciously realize that the Lord is the owner of everything you have. Consciously realize that the Lord is the owner of everything you have. So when you go to buy something ask yourself this, does the Lord need this? Does the Lord want this? Is this going to serve Him better? Is this going to bring Him glory? Is this going to enable His Kingdom to advance? He is the conscious owner of everything I possess. So whatever is my desire, is this going to...is this going to fit with His? Is this going to make my ministry more effective? Is this going to enable me to accomplish what I need to accomplish? Is this going to be able to be used as a way to show love to other people? Etc., etc., etc. He is consciously the owner

of everything I possess. That helps me in the decision process.

Secondly, cultivate a thankful heart. Cultivate a thankful heart. Whatever you have, whatever you don't have, be thankful. Which is to say I recognize, God, that Your providence has put me exactly where I am with what I have and what I don't have and I want You to know I'm really grateful...I'm really grateful.

Thirdly, discern your needs from your wants. Discern your needs from your wants and be honest about that. If you just start asking yourself that, that will be a tremendous controlling factor on your next trip to the mall. What do you need? Tremendous, tremendously simple question that could put a tremendous amount of money into the kingdom of the Lord.

Another one, don't buy what you don't need and can't use to make you more effective in serving Him, and that's kind of what we said originally. Don't buy what you don't need and can't use to make you more effective in serving Him. So you ask yourself, how will this enhance my ability to serve God?

Another question that you want to ask yourself, am I spending less than I make? Please spend less than you make. You would be staggered to find out what a high percentage of people in America regularly spend more than they make and are in debt that they'll never get out of in their life time. They're total prisoners. They have no ability to be at all in charge of their resources. Spend less than you make, save what's left...save what's left for some purpose which God may put upon your heart.

Consciously transfer the ownership of everything you have to Him, cultivate a thankful heart, discern your needs from your wants, don't buy what you don't need and can't use to make you more effective in serving Him, spend less than you make, save what's left and give sacrificially to the Lord...give sacrificially to the Lord. That should be your highest joy. You should be coming in here so anxious for the offering that you can hardly stand it, just so that you have the privilege of giving to God. Laying up treasure in heaven for the work of the kingdom.

And things like this, practical little things like this, if you can get them working in your mind are going to prevent your life from becoming a complex struggle over money. The joy of life is not what you have. Listen, the joy of life is your relationships, it's who you know and who you love. Just compare when you lose someone you love, you would have gladly traded everything or maybe anything or everything, I should say, for the person you lost because people are so much more valuable. I think Jesus when He says, speaks of the true riches, has in mind people. If you can't handle money, why would He give you the true riches, He says.

So the nature of money love makes it dangerous because it ignores the true gain, it focuses on the temporal and it obscures the simplicity of life...the simple joys of being content with whatever you have and building your life around relationships and honoring God rather than the complexity of

attaining riches.

Secondly, and the second major point, verse 9, money love is dangerous not only because of its nature, that is what inherent to it, but because of its effects, what it does to you. And again there are three things that I would draw to your attention. First of all in verse 9, it leads to sinful entrapment. Verse 9, but they that will be rich, they that purpose to be rich, that they decide to be rich, boulema, they that have a settled rational desire to be rich out of their mind, not out of their emotions, but they have decided they're going to pursue it. To put it another way, they that are greedy. To put it another way, they that love money. They that approach life that way are falling, present tense, into temptation. It's kind of an over and over situation. And a snare. They're continually in the process of falling into all kinds of sins that trap them...that trap them.

I have seen people who spend their money to eat. They go out and eat and they eat and they eat out and that becomes their fancy. And they literally cannot after a period of time eat at home. They're controlled by this overpowering trap to go out and waste money eating, eating, eating, eating. And much of our eating today has little to do with food and a whole lot to do with entertainment and environment. I have seen people who are captive to the most bizarre and strange kind of sins. People who find it almost impossible to stay at home in the evening and have conversation with their family, they're so compelled all the time to be moving around in the fast pace environment of the world they can't sit still anymore. They become entrapped in that materialistic pursuit that basically is almost irrational. The greedy person is tempted initially to reach out for what he wants. He reaches out, steps into the trap, is caught in the trap of sin. That trap then begins to make a victim out of that person.

We know people like that. I think about the people who are now joining Gamblers Anonymous. They wanted money. And they started to gamble for money and it became so compulsive that it literally controls their life. I just read the article about that quarterback from Ohio State named Arch Schleister(?) who totally destroyed his football career and his life by being unable to control the love of money and the tremendous compulsion to gamble. What happens with the love of money is you love it so much something allures you, you reach for that something and you're trapped in some complex situation, you become a victim of it. It's a trap. And Satan sets the trap and holds you in it as long as he possibly can.

Scripture has so much to say about the traps of sin. I don't want to belabor the issue but back in Deuteronomy 7 I was reading this week, verse 25 says, "The carved images of their gods shall you burn with fire, thou shalt not desire the silver or gold that is on them, nor take it unto you lest you be snared therein for it is an abomination to the Lord your God." In other words, stay away from money, silver and gold, because it captures you, it snares you, you get into a life style you can't let go of it, you're a victim. You're just so much like a trapped animal. You reach out for the bait, you're caught. Money love is a trap and it makes people bondslaves to itself.

And then secondly, not only does it lead to sinful entrapment, but it succumbs to harmful desires. Verse 9 he says, "And they also are falling into many foolish and harmful desires." You get involved in the love of money and not only will you be trapped but you'll be controlled by your passion, controlled by your desire. He calls them foolish, epithumia, foolish evil impulses in the sense that they're irrational. Here is this person like an animal caught in a trap thrashing all over the place trying to get free, totally irrational, moral sense is blurred and the burning desire for selffulfillment and more money, a senseless nonrational illogical animalistic kind of conduct. They become victims of their own lust. And James says in 4 you desire...4 verse 1 and 2...you desire to have and you can't obtain so you kill, you lust and you want, you can't get so you make war. In other words, all the violence that comes when your passions are restrained by circumstances.

So, he says first of all the love of money is dangerous for the obvious reason that it takes you into a sinful trap and secondly that once you're trapped in there you become a victim of illogical irrational animalistic desires which bring you harm. They are harmful, blaberos, it means injurious, you hurt yourself...the opposite of true happiness. Chasing money is not the way to happiness, it's the way to being trapped in sin and being a victim of your lusts and a victim of your desires and totally a victim of these evil habits that control you. So loving money leads to sin. It leads to entrapment, it leads to control by lust that is irrational and only brings selfinflicted harm.

And then the final effect, he says in verse 9, "Which drown men in destruction and perdition." These lusts, these evil impulses ultimately drown men in judgment. The word drown means just that, to submerge, to drag to the bottom like a sunken ship. The picture is not of a partial devastation, it's of a total devastation. That's why he chose the word. They just go out of sight, they're just gone. The word "destruction" olethros is used very often of the body, the destruction of the body, although it can also be used in a general sense of destruction as it is in 1 Thessalonians 5:3. The word "perdition" is used, I think, most times of the destruction of the soul. It's used, for example, of the place where the false prophet and the beast are cast in Revelation 17:8, the hell of hells where souls go who do not know God. And what he's saying is if we can put those two together and make a little bit of a distinction, we can say that there's a total devastation of body and soul, total judgment. The combination here has the sense at least of complete eternal irreversible loss. Love of money damns people. It plunges them into an ocean of eternal destruction. It totally destroys their life.

When Simon showed his love of money in Acts 8, Peter says your money perish with you. You're in the bond of iniquity, the gall of bitterness. In 2 Peter 2:7 there's this filthy manner of life of the wicked and if you follow down Peter's description of false teachers, starting at the beginning of the chapter, we find that they're in it for the money and they're headed for destruction. A filthy manner of life headed for God's inevitable destruction.

Look at James for a moment, chapter 5 just to sort of bring a comparative Scripture that speaks directly here. Verse 1 of James 5, "Come now you rich men, weep and howl for your miseries that shall come upon you." In other words, he's warning them about judgment. "Your riches are corrupted, your garments are moth-eaten, your gold and silver are rusted. The rust of them shall be a witness against you and you shall eat your flesh as it were fire. You have heaped treasure together for the last days." All you've done is stored up your stuff for judgment. And then in verse 4 he accuses them of unfair wages and the cry of the unfairly paid employee has reached the ears of the Lord. You have lived in pleasure on the earth, have been wanton, you have nourished your hearts as in a day of slaughter. In other words, you've been fattened up like an animal to be killed. There's one of those kinds of sins that comes from the love of money. An employer loves money so much that he cheats his employees in order to keep more for himself. And he says judgment comes on you.

I found a little verse I had never seen before in Zephaniah 1:18, "Neither their silver nor their gold shall be able to deliver them in the day of the Lord's wrath." It won't do any good then. You see, the love of money is dangerous. It leads into sinful traps. It leads to a life of desire that is irrational and only brings harm. And it ultimately leads to the terrible tragedy of judgment. So money is dangerous from the standpoint of its nature. It's dangerous from the standpoint of its effect.

And finally the danger of money is lastly emphasized by the proof of that danger through an illustration in verse 10. He gives the principle in verse 10, the love of money is the root of all kinds of evil. And then gives the proof, "Which...and the antecedent of which is aphilarguria, the love of money...the love of money is the root of all kinds of evil which while some coveted after." And now he says there are some living proofs of this, some living illustrations of this, some who reached out after desire, like stretching forth is the implication, who really pursued this like maybe Demas in 2 Timothy 4:10 who loved this present world. There are some living illustrations of people who passionately pursued money. And what did they do? "They erred from the faith." What does that mean? They were led away from the body of Christian truth, a faith once for all delivered to the saints of which Jude writes. They departed from the truth. It doesn't mean they were saved, it means they had the truth in their presence and it was there and they could see it but they chose money over God. They departed from the truth, gold replaced God. You can't serve God and money and they chose money.

Who does he have in mind? Who are the some who did this? Well I can think of one, he's not named but he must have been in the thought of Paul. His name was...what?...Judas who having loved money erred from the faith. In proximity to Jesus Christ, one of His disciples, and yet he chose over the Son of God 30 pieces of silver...inconceivable stupidity. You think that was rational? You think it was smart to choose 30 pieces of silver over against the God of the universe? But that's the whole point, foolish lusts, foolish impulses, harmful ones. And such who do that err from the faith and secondly, pierce themselves through with many griefs, or sorrows. Pierced was originally used of putting animals on a spit, running a skewer right through the animal. What he is saying is they skewered themselves in this, they literally ran a spear right through the full length of their own soul

and brought consuming grief...grief from a condemning conscience, an unfulfilled heart, dissatisfaction, disillusionment. Certainly Judas was dissatisfied, grieving, disillusioned with a condemning conscience and an unfulfilled heart when he went out and hanged himself. He pierced himself through, believe me, with many many griefs and he will be pierced with them forever and ever in hell. That's no way to live.

So Paul says this is something that's already been out there for you to see, some have tried to live after the love of money, they have erred from the true faith and they have literally skewered their souls forever.

How should we live? We should live with the pursuit of God, not a pursuit of money. In the words of Psalm 17:15 David said, "I will be satisfied when I awake in Thy likeness." That should be our pursuit. And anything we possess in this world is only to be used to bring about the advance of the one we really love. Money love is deadly. It ignores the true gain, it focuses on the temporal, it obscures the simple joys of life, it leads to sinful entrapment, it succumbs to harmful lust, it exposes to eternal judgment. How much better to love the Lord your God with all your heart, soul, mind and strength?

That's my prayer today that God will speak to every one of our hearts and that we'll be honest and upright enough in our spiritual commitment to take the steps that we need to take to divorce ourselves from loving money and reaffirm our love for Him. Let's pray together.

While your head's bowed for just a closing moment or two, I want you to recommit yourself in your heart and say, "Lord, if there's any love of money in me, take it away. I want all my life and all my resources to be used for Your glory. Help me to love You with all my heart, soul, mind and strength and not to be concerned with indulging myself." Will you be honest enough to say to the Lord, "I know consciously transfer ownership of everything I have to You? I express to You a thankful heart for the state in which I presently find myself. I want Your Holy Spirit to help me discern my needs from my wants. I want to seek Your will with all my resources. And from now on I desire to give to You sacrificially." Can you pray that prayer? Where your treasure is, your heart is. Where's your heart? Where is your heart?

FATHER, we pray that the convicting work of the Spirit of God might bear fruit in all of us. Help us to hold lightly the things of this world and whatever of the world's substance can be invested in eternity, O God, may we run to do it. Help us to be faithful to love You with all our heart, soul, mind and strength and not to love money and so to spend ourselves for Your glory. Accomplish in every life, in my heart as well, Lord, what You would desire for the Savior's sake. Amen.

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