

**The Sermon on the Mount**  
**The Deadly Dangers of Materialism, Part 1**  
**Matthew 6:19-24**  
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This morning we turn again to the Sermon on the Mount and to the next great section of this sermon. Our Lord turns to the theme of materialism. In 1984, which some of you remember, Madonna, who was popular at the time, was the first to record the lyrics that in many ways summed up the 1980's. It's a song that has been redone several times through the intervening decades, but the most famous line in that song that you have probably heard is: 'I'm just a material girl living in a material world.' That really summed up that decade and summed up the materialism that was the 80's. Sadly, the culture of materialism that those lyrics celebrate didn't fade with Madonna or with her song. In fact, I think the chokehold of materialism has grown greater in the intervening years.

Now let's begin by making sure that we're talking the same language. What exactly is materialism? Webster defines it this way – it is “a preoccupation with or emphasis on material objects and comforts with a disinterest in or a rejection of spiritual values.” The Shorter Oxford English Dictionary defines it this way – it is “a tendency to prefer material possessions and physical comfort to spiritual values.” Listen to that again – a tendency to prefer material possessions and physical comfort to spiritual values. Now by those definitions, clearly materialism is rampant in our world. This is nothing new. In fact, writing 500 years ago, John Calvin, speaking of this very passage, says this: “This deadly plague (that is, the plague of materialism) reigns everywhere throughout the world.” It reigns today. And it reigns not only in the world at large, but in the U.S. specifically. The U.S. may be the epicenter of materialism on this planet, and Dallas may very well be the epicenter of the U.S. on that front. And Southlake, where our church is, certainly mirrors that trend.

The impact of our culture's rampant materialism hasn't stayed outside the church. In fact, it permeates the Christian community as the church continues its slide toward worldliness. But tragically, through the influence of the Charismatic movement, materialism has not only become acceptable; it's even become spiritual. This has happened through the false teaching of the prosperity gospel. The prosperity gospel has literally ransacked the American church – and not merely the American church, but the worldwide professing church of Jesus Christ. The prosperity gospel teaches that God wants all true believers to experience financial prosperity here. Usually those who hold to the prosperity gospel also believe that physical healing is the right of every follower of Jesus Christ. And if you just have enough faith, you will enjoy health

from disease and illness, and you will enjoy financial prosperity. It's often referred to as the health, wealth and prosperity gospel. It essentially says God wants you to have your best life here and now.

The prosperity gospel in modern times was probably birthed through the ministry of E.W. Kenyon. He lived from 1867 to 1948. He was connected to a Baptist church but, after studying the metaphysical cults, Kenyon became convinced of the value of positive confession; that is, of speaking what we want into being. And that transferred with his quasi-Christian roots into simply demanding of God by positive confession whatever it is we want from Him. Kenyon then combined that idea of positive confession with new ideas about financial prosperity. Listen to Kenyon: "God never planned that we as Christians should live in poverty – physical, mental or spiritual. He will give you the ability to make your life a success." Now remember, his primary 'ministry' was during the first half of last century.

Now this idea of the prosperity gospel that he really began, became popular through the ministry of another false teacher by the name of Kenneth Hagin. Kenneth Hagin even plagiarized large portions of Kenyon's works. He quotes him often, but he plagiarized large portions without giving him any credit. Today the prosperity gospel is what defines the Charismatic movement. From Joel Osteen to Joyce Meyer to T.D. Jakes, there is the shameless promotion of the idea that God wants you to be happy, healthy and rich. Listen to the Los Angeles Times talking about Paul Crouch and TBN. L.A. Times writes this: "Paul Crouch calls it 'God's economy of giving' and here's how it works. People who donate to Crouch's TBN will reap financial blessings from a grateful God. The more they give TBN, the more He will give them. Being broke or in debt is no excuse not to write a check; in fact, it's an ideal opportunity. For God is especially generous to those who can give when they can least afford it. 'He'll give you thousands, hundreds of thousands,' Crouch told his viewers during the telethon last November. 'He'll give millions and billions of dollars.'" Now the Pew Forum Research points to the fact through their research and data, that 90% of those who would call themselves Charismatics worldwide embrace some form of this prosperity gospel –90%. This is not an aberration. This is not the backwater part of the larger Charismatic movement. This is what defines the Charismatic movement.

For example, Robert Morris, the pastor of Gateway, the large Charismatic church nearby, has written a book entitled *The Blessed Life*. He calls the message of this book 'his life's message'. I read it this week. The thesis of his book is that every Christian must give the first ten percent of his income to the church. And to be truly blessed, he must give offerings beyond that ten percent. And according to Morris, if you will do that, you will absolutely experience financial return here and now. In fact, in preaching one of the chapters that became his book, he said this: "The only reason I'm asking you to do this (that is, to tithe) is for your own good." He says, "I'm tired of hearing about families that are losing jobs and losing income and losing family and losing kids and losing marriages because the devourer is devouring them. (borrowing that expression from Malachi 3). And God tells us very simply, 'If you bring the tithes to the storehouse--if you give

ten percent of your income to this church, God says I will rebuke the devourer for your sake.”” And he ends with this expression: “It’s a pretty good deal for ten percent.” The last chapter of Morris’ book is entitled *Guaranteed Financial Results*. In that chapter, Morris writes this: “If you will follow the principles I’ve outlined in these chapters, you will get remarkable positive financial results guaranteed.” And then he uses himself and his wife as an example. He says: “Less than six weeks from the day Debbie and I gave every penny we had” (God had told him to give away his entire existence, according to him) He says “six weeks from the day that we gave every penny we had, God, by His grace, restored it all and then some. Think about it (he says). Within forty days, we found ourselves with more money than we had before giving it all away in that one offering. God guarantees financial results.” That’s the prosperity gospel.

Now this idea of the prosperity gospel that permeates the Charismatic movement--from the radical prosperity gospel that you see on TBN to the more moderate forms that are around as well--has now infiltrated non-Charismatic Christianity. In a recent survey here in the U.S., 46% of those who claim to be Christians agree with the idea that God will give material wealth to all believers who have enough faith. This is deeply, deeply troubling, because it runs completely contrary to the spirit of what our Lord teaches. In fact, Sinclair Ferguson, writing about this influence, says this: “Instead of delivering us from our fascination with this world, such teaching only immerses us further in it. We fall into the error of making material prosperity as the ultimate mark of God’s blessing, whereas Jesus tells us the marks of God’s blessing are poverty of spirit, mourning for sin and persecution for the sake of righteousness.” He goes on to say: “Real spirituality is not seen in the gathering of wealth, but in being delivered from loving it, whether we have it or don’t.” Folks, materialism in all of its forms is patently wrong – whether it comes to us through the influence of an unregenerate society or whether it comes to us through the Trojan horse of aberrant teaching from those who are in some way connected with Christianity.

In the next passage that we come to in the Sermon on the Mount – really for the rest of chapter 6 – our Lord clarifies for us what our thinking (as His disciples) should be about the issue of personal wealth, and possessions, and our belongings.

Now before we look at the specific text, let me just remind you of the overall structure of the Sermon on the Mount so you can reorient yourself. The first verses of the Sermon on the Mount –beginning in 5:3 and running down through verse 16 – Jesus describes what the citizens of His kingdom are really like. He describes their character in the beatitudes. And then in those famous metaphors of salt and light, He describes what their influence is--what our influence as His disciples is. Then He comes to the body of the sermon in which, beginning in 5:17 and running through 7:12, He describes the righteousness of those who are citizens of His kingdom--this is how the citizens of His kingdom live. He describes a right relationship to the Scripture--we’ve seen that. We’re looking in chapter 6, at a right relationship to God. Instead of doing what we do in our spiritual activities for our own honor and glory, we do it for His honor and glory. And in this next section, we’re going to learn to trust our Father rather than trust our wealth. And in 7:1-

12, He describes a right relationship to others. That's the body of the sermon. The third part of this sermon is our Lord describing the dangers of the kingdom, beginning in 7:13 running down through verse 27. This is, in a very real sense, His conclusion. And He tells us: when it comes to the kingdom, you'd better beware of finding the wrong entrance, beware of false teachers who will lead you to the wrong entrance, and beware of a false profession; that is, you understand the truth but you aren't willing to really acknowledge Him as Lord. Now 5:17 through 7:12, then, is the body of Jesus' sermon. And the body of that sermon is bracketed with the expression *the Law and the Prophets*. Notice Matthew 5:17: "Do not think that I came to abolish the Law or the Prophets; I did not come to abolish but to fulfill." And the body of the sermon ends in 7:12 with that same expression: "In everything, therefore, treat people the same way you want them to treat you, for this is the Law and the Prophets." *The Law and the Prophets* is Jesus' term for what we call the Old Testament, for the Scriptures that were then in existence. And Jesus, then, in this sermon is exegeting the Old Testament. He's explaining for us how to live in light of the Scripture that was then in existence.

So how does chapter 6 fit into the flow of Jesus' argument? Well, in 5:17-20, Jesus established that His true disciples are characterized by genuine righteousness, as opposed to the scribes and Pharisees, whose righteousness was external. In the rest of chapter 5, then, Jesus contrasts true righteousness (that of His disciples) against what the Pharisees were teaching. He says, You have been told this by the Pharisees, but I say unto you... (here's a right understanding of the Old Testament Scripture). In chapter 6, Jesus contrasts the true righteousness of His disciples against, not what the Pharisees were teaching, but what they were practicing. We've already seen that their practice in their spiritual activities was to call attention to themselves. And Jesus said, If you're going to be My true disciple, you can't be after your own honor when you do spiritual activities like giving and praying and fasting. Instead, you must do it secretly and you must do it to talk to your Father and for His honor. The rest of this paragraph continues to contrast what His disciples do with their wealth in contrast to what the Pharisees did and taught about wealth.

Now the entire paragraph that runs from verse 19 of chapter 6 down to verse 34 is dealing with our response to material things. You can see this in the repetition that is here in the terms that Jesus uses. Notice in verse 19 and 20 He speaks of treasures – treasures that can be moth-eaten, destroyed by rust and stolen. In verse 24, He speaks of wealth. And then beginning in verse 25 and running through the end of the chapter, again and again He speaks of food and drink and clothing. So He's talking about wealth and the ownership of possessions and how to respond to these material things. In this paragraph, in verses 19 to 24, Jesus helps us recognize the dangers of materialism. We're going to begin to look at that this morning – to recognize the dangers of materialism. In verses 25 to 34, He begins to teach us how to overcome the dangers of materialism. Now there's some overlap that you'll see as we go through, but largely that's the right division. The whole paragraph is about materialism. The first half of this paragraph, He wants to show us the dangers of materialism, and the second half He wants to show us how to overcome those dangers.

Now I want us to begin today our study of verses 19 to 24. Let's read it together. Matthew 6:19. He says:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness! No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth."

Now in this paragraph, Jesus reveals three deadly dangers of materialism. And He identifies those dangers in three very pointed statements. Notice He ends verses 19 to 21 with this statement in verse 21: "...where your treasure is, there your heart will be also." That's danger number one. Danger number two comes in verses 22 to 23. Notice the statement He ends verse 23 with: "If then the light that is in you is darkness, how great is the darkness!" The third danger comes in verse 24. And He ends this verse with this statement: "You cannot serve God and wealth." Those three statements summarize the three great dangers of materialism and we'll unpack them as we come to each of them as we flow through this text.

Today we're just going to begin to examine the first deadly danger. The danger is this. Let's express it this way. One deadly danger of materialism is being completely consumed by materialism. And Jesus will explain that in verse 21. And we'll unpack that when we get there. As we work our way through this first danger that's found in verses 19 to 21, we're going to look first at the wrong approach to personal wealth. Lord willing, next week we'll look at the right approach to personal wealth in verse 20 and the serious danger with materialism in verse 21. But let's begin today with the wrong approach to personal wealth. This is in verse 19: "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal." The Greek word for *treasures* here is a word that has been transliterated into English. It's the word *thesaurus*. When we speak of a thesaurus, it is a treasury of words. That's the word that's used here. Literally, Jesus says this: 'Do not treasure to yourselves treasures on earth.' He uses the verb form and the noun form in the same sentence, which is a little awkward in English, but that's what He says. Do not treasure up for yourselves treasures on earth. Now this was already a problem with Jesus' disciples, as it is with all fallen human beings.

Where did the disciples learn this approach to wealth? Well, what Jesus is teaching against here was exactly what the Pharisees did. The disciples learned this from their upbringing sitting under the scribes and the Pharisees. Listen to what Jesus said about the Pharisees' approach to wealth. Luke 11:39. He says: "...you Pharisees clean the outside of the cup and of the platter; but inside

of you, you are full of robbery...” They were stealing from people, because, like all false teachers, they loved money. In fact, Luke 16:14 says, “Now the Pharisees were lovers of money...” Because of this insatiable appetite to increase their own personal wealth, they took advantage of others. In fact, in Luke 20:47 (and this is repeated in Mark’s gospel as well as in Luke) it says that the Pharisees “devoured widows’ houses.” They preyed upon the defenseless, those who had wealth but could not defend themselves. They put them on guilt trips. They manipulated them. And they essentially stole. They were full of robbery. They manipulated them into giving everything they had. That’s, by the way, the story of the widow and her two mites. Jesus had had enough when He saw how the system the Pharisees had put together, built on the backs of the poor, bilked this poor widow out of everything she had to live on. And it still happens today.

That’s where the Pharisees were coming from. In fact, the Pharisees taught something very similar to the prosperity gospel. They distorted the Old Testament statements about God’s blessing His people, into these ironclad guarantees of personal wealth. They taught what theologians call retribution theology. The Pharisees taught that one’s material prosperity in this world was an immediate and perfect reflection of how pleased God was or was not with you. So if God was pleased with you, then He prospered you. And the more He prospered you, the greater your wealth, the more pleased He was with you. If God was not pleased with you, then you were not going to enjoy His maximum material blessings in this life. So, according to the Pharisees, you could look at someone’s life and immediately determine how truly righteous they were before God, based on the level of their assets. That, by the way, is why Jesus told the story in Luke 16 of the rich man and Lazarus. He wanted to show them that exactly the opposite could be true. A poor beggar, having his sores licked by the dogs, might in fact be truly redeemed and end up in heaven, and a man who was luxuriously wealthy might lift up his eyes in hell. That was completely contrary to the paradigm which the Pharisees believed and taught. So the disciples, certainly before they were discipled by Jesus, had been impacted by the Pharisees’ bad ideas about personal wealth.

But that wasn’t the only influence that they had. The disciples also learned a wrong mindset about wealth from unbelieving pagans. Look down in 6:32. Jesus, as He’s bringing this issue of materialism and His teaching about it to a close, says: “The Gentiles (*the pagans*) eagerly seek all these things...” And the Greek word translated *eagerly seek* means to be seriously interested in, to have a strong desire for. Just as it happens with us, Jesus’ disciples saw the materialism in the culture around them and they were influenced by it. So they learned it from the Pharisees, the false teachers of their time, just as the false teachers of our time propound it. But in addition, they learned it from the pagans around them. In reality however, none of us including the disciples has to be taught to be greedy, either by false teachers or by pagans. It just comes naturally as part of the original sin package that we inherited from Adam through our parents. In fact, in Romans 1:29, Paul says that all unbelievers are filled with greed.

Now with that background, let's look again at Jesus' prohibition in response to all of the bad teaching and the wrong influences to which the disciples had been exposed. Verse 19: "Do not store up for yourselves treasures on earth..." Now before we look at what Jesus means, as we often do, let's make sure that we understand what He did not mean. Jesus did not mean that it is wrong for one of His disciples to be wealthy. Jesus is not saying that poverty is a virtue like some of the modern Christian ascetics like Shane Claiborne and others, who say that we just need to renounce all wealth and give away everything we have, and live, you know, like a hermit or a monk. A cursory glance through Scripture shows that many of those who were righteous were also wealthy. For example: Scripture (if I had time, I would take you to each text) but Scripture specifically refers to the wealth of Abraham, and Lot, and Isaac, Jacob, Joseph, Boaz, David, Job, and King Hezekiah along with many others. Not all of the true followers of God were wealthy. Many of them were not. Many were poor, and the Psalms talk about how the unrighteous take advantage of the poor believers. But many who were righteous were also wealthy in God's providence.

When you come to the New Testament, there were wealthy women who were supporting Jesus and His disciples. There were wealthy disciples like Joseph of Arimathea, Nicodemus, Zacchaeus, and others. One of our Lord's favorite retreats was with His wealthy friends Mary and Martha and Lazarus. Only once in His ministry did Jesus tell someone to sell everything that they owned and follow Him, and that was the rich young ruler. And the reason for that was obvious because Jesus knew that the belongings this man had, the property that he owned, was the idol of his heart and was what would prevent him from truly repenting and truly following Jesus. And so Jesus says, I want you to go--as a test of your willingness to follow Me, I want you to go and sell everything you have, give it to the poor, and come follow Me. And of course "he left sad because he owned much property," the text says. That's the only time. Even when it came to Zacchaeus who was filthy rich (and I mean that both ways because much of his wealth had been extorted from people from whom he was supposed to collect a fair tax) Even Zacchaeus, when he became a true follower of Jesus, gave away 50% of that great wealth. When Paul wrote to Timothy, he didn't tell him to command the wealthy people there in Ephesus (and there were a number) to get rid of their wealth. Instead, as we will see next week, he urged them to use it in the right way. So it's not wrong, it's not sinful to be wealthy.

Secondly, it's not sinful or wrong to work hard, to excel in our business, and to provide for our own family. That's not what Jesus is talking about. Again and again, both Old and New Testament, we are told that "whatever our hand finds to do, we should do it with all of our might." Proverbs 14:23 says: "In all labor (*or work*) there is profit, But mere talk leads only to poverty." Work hard and there will be benefit to it. Proverbs 24:3,4:

By wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches."

Proverbs 28:19: “He who tills his land will have plenty of food, (*the one who works hard at what he’s been called by God to do, he will be able to provide for the needs of his family*) But he who follows empty pursuits will have poverty in plenty.” In 2 Thessalonians 3:10, Paul says if someone doesn’t work (work hard at what he’s supposed to do), then he shouldn’t eat. In 1 Timothy 5:8, Paul says: “If anybody doesn’t (*work in such a way as to*) provide for his own family, (*not only his immediate family, but in context, the widows that he has obligation for –his mother and grandmother*) he has denied the faith and he’s worse than an unbeliever.” So our Lord is not saying those things are wrong. It’s not wrong to be wealthy. It’s not wrong to work in order to excel in your business and to provide for your family.

Thirdly, it is not sinful to save for the future. Again, Scripture in both testaments makes it clear that this is the way of the wise. Proverbs 6:6. “Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest.” The ant is wise enough to see that a time of leanness is coming and to save and prepare for that lean time. Paul says this in 2 Corinthians 12:14: “...children are not responsible to save up for their parents, but parents (*are responsible to save up*) for their children.” So there’s nothing wrong with saving for the future.

Fourthly, Jesus is not saying that it is sinful to use some of our resources for our own enjoyment. Again, He’s not teaching asceticism. Solomon in Ecclesiastes 5:18, as he talks about life in a fallen world and how we’re to respond to it, he says this: “Here is what I have seen to be good and fitting: to eat, to drink and enjoy oneself in all one’s labor in which he toils under the sun during the few years of his life which God has given him; for this is his reward.” It’s the reward of God to enjoy the fruit of your labor. The New Testament makes the same point in 1 Timothy 6:17. “Instruct those who are rich in this present world...to fix their hope. . .on God, who richly supplies us with all things to enjoy.” He’s talking to wealthy people. Paul says, Tell the wealthy people in your church to fix their hope on God, who has given them those things to enjoy. So our Lord is not saying that it’s sinful or wrong to use some of our resources, *some* being the chief word, for our own enjoyment.

D.A. Carson, summing all of this up, puts it this way: “Jesus is not condemning all wealth in this passage any more than He is condemning all clothes. He is not prohibiting things, but the love of things. Not money, but the love of money is a root of all kinds of evil. Jesus forbids us from making mere things our treasure, storing up things as if they had ultimate importance.” That’s the issue – storing up things as if they had ultimate importance.

So if that’s not what Jesus meant, those things that I’ve just covered, what exactly did He mean? Well, Jesus in this text in verse 19 means by saying, “Do not store up for yourselves treasures on earth”, He means first of all that it is sinful to selfishly hoard the wealth God has given us. Look at verse 19 again. That Greek verb that’s translated *do not store up* has the idea in it of stacking one thing upon another or accumulating things. You see, one of the great dangers that comes



with wealth is the temptation to hoard it – to continue to accumulate it long after we have more than enough rather than using it for kingdom purposes. In fact, Job in Job 27:16 describes the wicked as one who “piles up silver like dust and prepares garments as plentiful as the clay...” They just keep on accumulating and accumulating when it’s far beyond their needs. Ecclesiastes 5:10 says: “He who loves money will not be satisfied with money, nor he who loves abundance with its income.” They just have to keep accumulating and it’s never, ever enough.

Our world is filled with tragic examples of that reality. I think one of the worst that I have ever heard of is the story of Bertha Adams. It was on Easter Sunday, 1976, that seventy-one year old Bertha Adams died alone in her home in West Palm Beach, Florida. The coroner’s report said the cause of Bertha’s death was malnutrition. When she died, she only weighed fifty pounds. Bertha had gotten all of her clothing from the Salvation Army, and she had begged even her neighbors for food. But when they cleaned out Bertha’s home there in West Palm Beach, they found two keys to safe deposit boxes in two different banks. The first box had over 700 AT&T stock certificates, hundreds of other investment vehicles, along with cash of \$200,000. The second safe deposit box was filled with \$600,000 in cash. Tragically, Bertha Adams was such a hoarder that she died of starvation even though she was a millionaire. Now most of us will never be tempted to that level, but our Lord wants us to know that we very much can be tempted to hoard far more than we need or will ever need. That’s what our Lord’s condemning in this passage. He is prohibiting us from hoarding what He has given to us. Saving...that’s legitimate. Hoarding, when you cross the line, our Lord forbids it. So He means don’t hoard what He’s given you.

Secondly, it’s sinful to selfishly spend the wealth God has given us only on our personal comfort and our pleasure. This also is implied in our Lord’s words in these verses. Because, as we will discover next week, we don’t store up our treasures in heaven by spending them on ourselves. The only way we store up treasures in heaven is by spending them on others and on kingdom work. In fact, you remember the story of the rich farmer in Luke 12? I think we’ll look at it next week, but Jesus condemns that rich farmer because--remember what he said, what the rich farmer said? He said, look, look at all the wealth I have in grain. I’m going to tear down my barns and I’m going to build bigger barns. “And I will say to my soul (*this is Luke 12:19*) ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink, and be merry.’” He was completely consumed with his own personal comfort and his own personal pleasure. And he’s going to use this amount that He’s hoarded now (that was the first sin) but he’s going to use what he’s hoarded to spend solely on himself. And God says to him in verse 20 of Luke 12: “You fool! This very night your soul is required of you; and now who will own what you have prepared?” John MacArthur says: “It’s right to provide for our families, to make reasonable plans for the future, to make wise investments, and to have money to carry on business, to give to the poor, and to support the Lord’s work. It’s being dishonest, greedy, covetous, stingy, and miserly about possessions – that’s what is wrong. To honestly earn, save, and give is wise and good. To hoard and spend only on ourselves not only is unwise, but it’s sinful.”

Now those are the manifestations of materialism that are found here in this text. But there's one other manifestation that occurs in several other places in Scripture and I want to add it to this list because I think it's certainly implied in what our Lord says. It is sinful (when He says, "Do not store up for yourselves treasures on earth", He is saying that it is sinful) to sinfully crave the wealth that God has not given us. You see, He's not just talking to those who have it. He's talking to those who don't have it but desperately want to accumulate it. Let me show you a passage where this is very clear. Turn with me. In 1 Timothy 6:3 he begins to talk about false teachers who have a different doctrine that doesn't agree with sound words conforming to godliness. And here's part of what goes along with false teachers. Notice verse 5: "They are deprived of the truth, and they suppose that godliness is a means of gain." Certainly their own gain, and they'll tell you it's a means of gain for you too – some things never change, do they? Verse 6, Paul says:

But godliness actually is a means of great gain when accompanied by contentment. (*The word 'contentment' is a word which--our word 'sufficient' has the same idea – if what you have you believe to be sufficient.*) For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering (*if you have the necessities of life*), with these be content."

In other words, don't crave more. Verse 9: "For those who want to get rich. . ." Notice they're not rich. He's going to talk to those who are rich a little later in this chapter--we'll look at it next week. Now he's talking to those who aren't rich but want to be, who are investing all of their resources and time in getting rich. He says "those who want to get rich fall into temptation and a snare and many foolish and harmful desires (*and sometimes those desires*) plunge men into ruin and destruction." Verse 10: "For the love of money..." And who loves money? Verse 9 – the ones who want to get rich, the ones who have this craving to be wealthy. If you crave wealth, if that's what you want whether you have it already and want more, or whether you don't have it and you want it desperately, then you love money. And this warning is for you.

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God..."

He says, Timothy, run from the greed that desires more, that has to have more. If you have your necessities, thank God. If you have more than your necessities, which frankly all of us have, then thank God for that as well, but don't set your heart on it. As the Psalm reminds us: "If riches increase, don't set your heart on it." Don't love it. Don't long for more. Be content. And if God chooses to bring more, that's His purpose and plan. You use it wisely as we'll talk about next week. But don't live in this perpetual desire for more.

Jesus says in Matthew 6:19, "Stop storing up for yourselves treasures on earth." Let me encourage you this morning to do some serious soul-searching. Are you selfishly hoarding what

God has given you? Do you just keep stacking it up and accumulating it? Did you tell yourself early on that once you had a certain amount you'd be more generous with people and their needs--you'd be more generous with kingdom work, and you've just continued to hold onto it and accumulate it? Are you selfishly spending all that God has given you only on your personal comfort and pleasure? Well, if I had more, you know, then I'd support the kingdom work. Are you sinfully craving the wealth God hasn't given you? And in verse 20, are you, instead of those things, storing up for yourselves treasures in heaven? Next week, our Lord will teach us how to store up treasure in heaven. Let's pray together.

Father, thank You for Your Word. Use it in our hearts and lives. Confront us. Lord, we live in a material world and we are all influenced by it. Help us to do some honest soul-searching. Lord, help us to be wise. You've told us that we're to work hard, we're to invest, we're to save, we're to support our family. We're even able to use some of what You've provided for our enjoyment. But Father, give us wisdom in each of our hearts to know where that line is, and may we be wise and may we be obedient with the wealth You have given us. Thank You, Father, for how Your Word cuts across our lives and confronts our souls. Use Your truth. May our attitude toward wealth be that of our Lord, in whose name we pray. Amen.