# Capitol Hill Baptist Church Stewardship

## Core Seminars Week 6

### Materialism

PRAYER

#### I. Introduction

In Matthew 19, we read about a familiar—but tragic—interaction between Jesus and a man who had much wealth:

**“And behold, a man came up to [Jesus], saying, “Teacher, what good deed must I do to have eternal life?” And he said to him, “Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments.” He said to him, “Which ones?” And Jesus said, “You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, Honor your father and mother, and, You shall love your neighbor as yourself.” The young man said to him, “All these I have kept. What do I still lack?” Jesus said to him, “If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me.” When the young man heard this he went away sorrowful, for he had great possessions.** (Mt. 19:16-22).

One important thing we see in this passage is this: *our possessions aren’t off-limits when it comes to following Jesus.* To this man, wealth was the difference between heaven and hell. Do you think about your wealth this way? When you follow Jesus, do you follow him with all that you own, as well?

One of the greatest challenges we face in following Christ is knowing whether our money and possessions have become an idol to us. This is often difficult to discern because we might not realize we’re in trouble; the change has been gradual. We may feel buyer’s remorse for some of our purchases, but we don’t feel any real danger. After all, we still have money left in our bank account. And besides, this is how we were brought up. But before long, what we once called a ‘want’ becomes a ‘need’, and so we become more and more dependent on things, and less and less dependent on God.

So how do we approach this common problem? Well, instead of doing nothing and allowing ourselves to be passively conformed to the way the world thinks, we need to **“be transformed by the renewing of [our] mind”**[[1]](#footnote-1) to what God thinks.

To do that, we’ll start by looking at the right way to value material things and then contrast it with the wrong way. We’ll then be in a better position to prescribe the remedy and the best approach to fight materialism.

**II. Identifying Materialism**

So to begin, how would you define ‘materialism’?

When we look up ‘materialism’ in a dictionary, it’s defined as **“a doctrine [where] the…highest values or objectives lie in material well-being and in the furtherance of material progress”**.[[2]](#footnote-2) In other words, it’s a value system where buying, spending, and accumulating is what’s most important in life.

Now I think most of us hear a definition like that and agree, “*Yeah, materialism is wrong*.” But if we look at our lives, we like to buy things. Why? Because they make us happy! They might bring us a level of comfort or control or admiration. And this can be a powerful feeling. But what happens is we start to *entrust* ourselves to these things, which is a role that’s reserved for God alone.[[3]](#footnote-3)

So while our *professed* theology is dead on—we know materialism is bad, our *functional* theology—how we actually live—is full of holes. But instead of admitting our error, we rationalize our purchases: “*It’s an investment.*” “*It’s for my kids*.” “*It keeps me current with everyone else*.” And recognize that it’s not just the spendthrift who’s materialistic, but the miser, as well. Instead of putting trust in the things he buys, the miser puts trust in the money he saves. But in the end, it’s exactly the same—we trust the material world for our security and happiness.

Now money, in and of itself, isn’t evil—but it’s like dynamite! Used in the rightway, it can do great good. Mishandled, it can do great harm.So if we’re going to be aware of materialism, we need to first ask, *“How do we rightly use material things?”*

**A. Rightly Enjoying Material Things**

So how do we know when we’re rightly using material things? [*Willing to easily depart with it; Not using it sinfully; Not unnecessarily dependent on it; Thankful for it; No regrets*]

In 1 Timothy 4:1-5, the Apostle Paul writes, **“Now the Spirit expressly says that in later times some will depart from the faith by devoting themselves to deceitful spirits and teachings of demons…who forbid marriage and require abstinence from foods that God created to be received with thanksgiving by those who believe and know the truth. For everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer.”**

When Paul wrote these words to Timothy, there were false teachers in Ephesus who forbade marriage and the enjoyment of certain foods. They taught that a person becomes more spiritual by denying or abstaining from material things. But Paul didn’t just think this was a bad idea, he said it was a demonic[[4]](#footnote-4) idea! In contrast, Paul speaks to three things that teach us how to enjoy material things rightly:

First, we must have a right understanding of material things according to the Word of God. God created all things good by his Word. This truth is to be believed, and this comes through faith. Without faith, it’s impossible to please God.[[5]](#footnote-5) But God’s Word also shows us how to use things in the right way.[[6]](#footnote-6) For example, Proverbs says, **“If you have found honey, eat only enough for you, lest you have your fill of it and vomit it”** (Prov. 25:16). Here God’s Word helps us enjoy food, but not be so gluttonous that we regret eating too much. So both knowing the truth of material things and using them according to God’s Word will allow us to enjoy them rightly.

Second, we should receive it with thanksgiving. If we’re thankful, we recognize that what we have is a gift; it’s not an entitlement. And this gift points us to the Giver, a good and generous God. So when we’re thankful, we see our role, not as owner, but as steward. And there’s no room for pride. In fact, boasting in our possessions is as ridiculous as the guy who drives to his High School Reunion in a flashy rental car that he can’t afford. We act like it’s ours, but it’s not.

Third, thanksgiving should lead us to prayer. Through prayer, we acknowledge God’s kindness to us in giving us material things and our dependence on Him for them. Prayer also helps to humble us, as we look to God to help us rightly enjoy that which He’s provided and not use it for our selfish ends.[[7]](#footnote-7) Through prayer, we set our hearts on the will of the Creator for his creation.

So then an appropriate response to use material things rightly is to 1) believe that what God says about them is true; 2) be thankful for them; and 3) pray in our use of them.

Now these things emphasize *how* to use God’s gifts rightly, but God tells us to do one more thing. Later on in 1 Timothy, Paul tells us to **“set [our] hopes…on God, who richly provides us with everything *to enjoy*”** (1 Tim. 6:17). God wants us to enjoy his creation! But how do we do this? By setting our hopes on God!

Wealth and possessions are unreliable—stock markets crash, cars break down, businesses close, paintings fade. We’ll always be disappointed if we make material things the goal of our joy. But, if we hope in God, he never fails, he never changes, he’s always faithful. Why run after possessions when we have a person, the One who created all those possessions? It’s only through God that we’ll finally be free to enjoy those things in the way He intended.

But in a fallen world, we often get this backwards. We trust not in God, but his gifts. And this brings us to our second topic of how we idolize material things.

**B. Idolizing Material Things**

Materialism is essentially placing the wrong value on money and possessions. Vibrant colors, delicious food, beautiful music, sensual pleasure, sweet aromas—these are all wonderful gifts of God to be enjoyed. They’re intended to point us to God and cause us to worship Him. In the beginning, that’s the way it was. I assume Adam and Eve would be moved to praise God whenever they saw a beautiful sunset or smelled a fragrant flower. Yet these things were never meant to be an end in themselves.

But then sin entered the picture and instead of treasuring God, we rejected Him[[8]](#footnote-8). As a result, the gift was valued more than the Giver and we soon bowed down to nice vacations, jobs that give us power and status, televisions, and successful portfolios. This is idolatry. We idolize money and possessions when we trustthem rather than God or when our love for them rivals our love for God.

Imagine having a conversation with a friend, and they tell you how demanding their job is. “*It crowds out my schedule. I have difficulty finding time for my family, difficulty finding time for church, difficulty finding time to be in God’s Word. In fact, I’m not reading God’s Word much at all these days.”* How do you respond?

Well, no doubt, there are seasons of life where working so much is probably okay. Working hard at your job is a way to honor God. It’s good to support yourself and financially provide for others. It’s a way to honor God in your work. But at the same time, this may be sin. It could be idolatry hiding behind the socially acceptable excuse of being a perfectionist. The truth is it can be difficult to know when we’re idolizing things. So from time to time, it’s good to take an honest self-assessment.

##### Self-Assessment Questions

To help us do that, I want to suggest five questions to reflect on:

1. **Does owning or desiring “X” distract you from what God has called you to do?**

For example, working for a promotion at work is not a sin. In fact, it may be a way to better provide for one’s family[[9]](#footnote-9) or be generous to others[[10]](#footnote-10). But if I’m obsessing on how to get a promotion to the point that it’s distracting me from loving my spouse (Eph. 5:25), children (Eph. 6:4), or neighbor (Lk. 10:37), or I’m sinning in some way to get ahead, then I’m idolizing my job. **“Better a poor man whose walk is blameless than a rich man whose ways are perverse”** (Prov. 28:6).[[11]](#footnote-11)

1. **What do you delight in? Are you more excited about things than you are about God?**

All created things are designed to point us to God, to funnel our affections, our appreciation, our worship towards Him. It’s fine to get excited about a big game, a delicious meal, or new clothes. But when things become a dead end for our affections rather than a conduit for us to ascribe all honor and worth to God, we’ve become idolatrous. In contrast, the Psalmist was so satisfied in God He was able to write, **“Whom have I in heaven but you? And there is nothing on earth that I desire besides you. My flesh and my heart may fail, but God is the strength of my heart and my portion forever”** (Ps. 73:25-26)[[12]](#footnote-12).

1. **How do you react when something is taken away?**

When we’re angry about something being taken away, our hearts are exposed. Our reaction can often highlight an idol we’ve built our lives around. This often happens when we’ve grown accustomed to having a possession over a long period of time and have begun to depend on it. The rich, young man went away sad in Matthew 19 because he wouldn’t give up his possessions to follow Jesus. What would be the thing that you would have the hardest time parting with and why?

1. **How do you feel toward others who have more than you?**

We may covet what others have and think, “*If I had what they had, I’d be okay*.” Or we may self-righteously look down on others and think, *“I’m glad I’m not like them, wasting money on that!”* Comparing ourselves to others instead of finding our sufficiency in Christ, invites discontentment into our hearts. Jesus said, **“Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions”** (Luke 12:14-15).

This is something that we really need to guard against in our consumer-driven culture. I remember one AT&T commercial that showed five people in a car where they all received the same funny message on their cell phones, but the guy with the fastest download speed was done laughing before the others even began viewing it. The scene is followed with a voice saying, “Don’t be left behind.” Are we content with what God’s given us? Or are we always dissatisfied because we don’t have what our friends have?

1. **How do you react when you feel insecure?**

Acquiring material things can be a right response to fear. So for example, if I’m afraid that my house is going to get broken into, iron bars on my windows might be a responsible investment. But, then again, material things can be false saviors as well. We need to recognize that it’s not just greed that drives materialism; fear does also.

So for example, fear of other’s opinions of you might drive you to materialistically acquire clothes or cars or furnishings that you might not otherwise buy. Fear of the future might drive you to savings that you might not otherwise need.

Proverbs 18:10-11 says, **“The name of the Lord is a strong tower; the righteous man runs into it and is safe. A rich man’s wealth is his strong city, and like a high wall *in his imagination*.”**[[13]](#footnote-13) While the Lord *is* a strong tower, the rich only *imagine* their wealth will keep them safe. Remember that **“wealth is worthless in the day of wrath, but righteousness delivers from death.”**[[14]](#footnote-14)

**Questions or comments or any other self-assessment questions that you’ve found useful?**

**III. Fighting Materialism**

Okay, so we’ve identified materialism in our life. What do we do? How do we fight against it? Well, let me give you eight ways:

1. **Treasure the excellence and beauty of God**

If we’re to stop coveting money and possessions, we need something greater and more desirable. Jesus reminds us that **“where [our] treasure is, there [our] heart will be also.”**[[15]](#footnote-15) We often think of this as a warning about money. But it’s also a truth about God – if we treasure Him, our heart will follow. So work to treasure Him! The God of the Bible is worthy of all our praise, affection, and honor. It’s only when we take our eyes off God that our hearts find something else to worship. And it’s only when we grow in our love for God that He’s cherished more than anything we have. If we’re to loosen the grip of materialism, it starts here.

So what are some ways you work to treasure God in your own life? [*1)* *Scripture reading and meditation, such as Isaiah 53, Romans 5, Ephesians 1, Psalm 22; 2) Evangelizing; 3) Read a good book on who God is, such as* Knowing God *or* The Holiness of God *or* The Pleasures of God*; 4) Listen to Shai Linne’s album* The Attributes of God; *5) Recalling God’s faithfulness to us in providing, caring, and growing us; 6) Pray*]

1. **Remind yourself of the danger of materialism**

Paul says, **“those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction”** (1 Tim. 6:9). Greed is idolatry.[[16]](#footnote-16) So materialism isn’t just choosing a different path, it’s choosing a different god. Materialism is a harmful path that will lead us away from the one, true God. We must see the emptiness and weakness in all materialism. “A man may have enough of the world [in his heart] to sink him, but he can never have enough to satisfy him.”[[17]](#footnote-17) Beware of the deceitfulness of wealth.[[18]](#footnote-18)

1. **Confess materialism as sin**

As we remind ourselves of the dangers of materialism, we must also confess our sinful love of money and possessions. I think that sometimes we think of materialism as a behavior to avoid rather than a sin deserving damnation. *“Oh, I probably didn’t need such a nice watch. But I just got carried away.”* Sounds so trivial, doesn’t it? But if materialism is in fact idolatry, then it’s what much of Old Testament prophetic literature is aimed at. This is what Babylon was judged for: **“He sacrifices to his net and makes offerings to his dragnet; for by them he lives in luxury, and his food is rich”** (Hab. 1:16).[[19]](#footnote-19)

So when you confess materialism, try to confess its root cause in your heart. Ask yourself why you’re spending money on this or that? Is it that you’re turning to things to fight fear? Or to be happy? Or something else? **“Let us test and examine our ways, and return to the Lord”** (Lam. 3:40).

1. **Fight for faith to rest in God**

What does it mean for you to tangibly trust in God rather than your money and possessions? If you’re fearful, it means not worrying about things. Hebrews 13:5 is a sweet verse: **“Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.””** If you’re greedy, it means focusing less on building your wealth and more on loving God with your time and possessions. This may also involve getting rid of things that tempt you to idolatry. Repentance is a necessary part of fighting for faith in God.

1. **Think about heaven**

When we keep eternity in perspective, we see how foolish materialism is. One day we’ll have to give an account for all that God’s given us. Do you want to be like the rich man of the parable in Luke 12 who built bigger barns for himself instead of being rich toward God? Or do you want the rewards that are given to those who faithfully fought against materialism by God’s grace?

Jesus says in Revelation 22:12, **“Behold, I am coming soon! My reward is with me, and I will give to everyone according to what he has done.”** This reward is what the faithful saints in Hebrews 10 were commended for: **“For you had compassion on those in prison, and you joyfully accepted the plundering of your property, since you knew that you yourselves had a better possession and an abiding one”** (Heb. 10:34). The missionary Jim Elliot said, “He is no fool who gives what he cannot keep to gain that which he cannot lose.”

1. **Give generously**

So how do we store up treasures in heaven? In 1 Timothy 6:17-19 Paul says, **“As for the rich in this present age, charge them…to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”** So we’re to do good works, be generous, and share.

When we give, we fight against materialism by using money the way it’s supposed to be used—benefiting others and bringing glory to God. You see, God created us to love people and use things, but materialists love things and use people.[[20]](#footnote-20) Giving is the opposite of greed. Think about it, if you want to grow in your faith and want a tangible way to do that, give generously. Signing that check is like signing your own little declaration of independence from the almighty dollar. Hebrews 13:16 says, **“And do not forget to do good and to share with others, for with such sacrifices God is pleased.”**

1. **Create a budget**

We talked about this in the class on spending. Having a budget is not only a great way to know where our money is going, but it’s also a great tool to help us be strategic and prayerful about our finances. Proverbs 27:23-24a says, **“Know well the condition of your flocks, and give attention to your herds, for riches do not last forever.”** Having a budget can squash fear that comes up because you simply don’t know the condition of your finances (or flocks!). It can help also us spend in a way that’s more measured, thoughtful, and disciplined.

1. **Talk with others about it**

As with every other aspect of our discipleship, we need each other. If you’ve been going through this seminar, I hope you’ve already talked with or have committed to speaking with another Christian about your finances. Either way, let me suggest a plan for how this might look:

1. **Take time to do an honest self-assessment.** Use the questions listed in your handout and try to answer them. Then think about where your money goes—your spending, giving, and saving habits. If you’re married, you can do this with your spouse. Materialism isn’t fundamentally about our things, but about our hearts. Not the stuff around us but the stuff within us.[[21]](#footnote-21)
2. **Share your self-assessment with a Christian friend and allow them to ask accountability questions.** You should sit down with a Christian friend, who you trust, and reveal to them your heart. Then cover a list of questions you want the other person to ask—embarrassing questions like:
	* + What purchase decisions do you most regret?
		+ Where are your weaknesses in spending money?
		+ How much debt do you have? What is your current plan to get rid of it?
		+ How much do you have in savings? Investments? What is the purpose of that money?
		+ How much do you give? How much could you give?
3. **Invite their feedback on how you can be more faithful in honoring God.** Be willing to hear what your friend has to say, pray about it, and exam it against Scripture. Remember that our hearts are deceptive, and it’s the fool who doesn’t want correction and the wise who accept it. **“Whoever loves discipline loves knowledge, but he who hates correction is stupid”** (Prov. 12:1).
4. **Make a plan and act on it.** This might be creating a budget for the first time to order your financial priorities or to tweak the budget you’ve already done.

**IV. Conclusion**

So to conclude, as we fight materialism and learn to enjoy things the way God intended, we’ll see our heart value material things differently:

* We’ll view money as a tool to do good rather than a thing to hoard.
* We’ll see ourselves more as stewards who’ll give an account to Jesus rather than owners who call the shots.
* We’ll hold our possessions loosely with an open, generous hand rather than tightly with a clenched, selfish fist.
* We’ll experience joy by trusting in our God rather than sadness by trusting in our wealth.

Is this what you’re experiencing? If not, what needs to change? Let’s pray.

**PRAYER**

1. Romans 12:2. [↑](#footnote-ref-1)
2. Merriam-Webster, I. (1996, c1993). *Merriam-Webster's collegiate dictionary.* Includes index. (10th ed.). Springfield, Mass., U.S.A.: Merriam-Webster. [↑](#footnote-ref-2)
3. What we buy, we spend our time and energy on and depend on it for our happiness. For example, according to the Bureau of Labor and Statistics, in 2012 the average person 15 years or older spent 2.8 hours per day watching television, which is over half of the average leisure time (http://www.bls.gov/news.release/atus.nr0.htm). [↑](#footnote-ref-3)
4. See 1 Timothy. 4:1. [↑](#footnote-ref-4)
5. Hebrews 11:6. [↑](#footnote-ref-5)
6. See Proverbs 10:22 “The blessing of the Lord makes rich, and he adds no sorrow with it.” [↑](#footnote-ref-6)
7. See James 4:2-3. [↑](#footnote-ref-7)
8. See Romans 1:21-23. [↑](#footnote-ref-8)
9. See 1 Timothy 5:8. [↑](#footnote-ref-9)
10. See 1 Timothy 6:18. [↑](#footnote-ref-10)
11. See also Luke 8:14. [↑](#footnote-ref-11)
12. The reason he can honestly say there is *nothing* on earth He desires besides God is because he had tasted and seen the goodness of God and been fully content in Him. What we desire, what we delight in, what we get excited about can reveal what we worship. [↑](#footnote-ref-12)
13. See also Ecclesiastes 5:10. [↑](#footnote-ref-13)
14. Proverbs 11:4. [↑](#footnote-ref-14)
15. See Matthew 6:21. [↑](#footnote-ref-15)
16. See Colossians 3:5. [↑](#footnote-ref-16)
17. Thomas Brooks, *Precious Remedies Against Satan’s Devices*, p. 111. [↑](#footnote-ref-17)
18. See Mark 4:19. [↑](#footnote-ref-18)
19. See also Jeremiah 48:7 and Proverbs 11:28. [↑](#footnote-ref-19)
20. Randy Alcorn, *Money, Possessions, and Eternity,* p. 33. [↑](#footnote-ref-20)
21. See *Worldliness: Resisting the Seduction of a Fallen World*, Dave Harvey, p. 94. [↑](#footnote-ref-21)