

The title of this morning's sermon is, *"For the Love of Money Is the Root of All Kinds of Evil."*

On Sunday mornings we're working our way through Luke's gospel verse by verse and we find ourselves at Luke 16:14-15. We started looking at these verses last week, but I told you that I had to split them into two sermons because they introduced two unrelated, but important topics:

- Last week we discussed the Pharisees justifying themselves
- This morning we will discuss the Pharisees being lovers of money

One reason I wanted to talk about this is money is one of the themes of the chapter:

- In **verse 11** Jesus said, **"If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?"** I told you unrighteous wealth is not immoral or sinful, but it is called unrighteous because it is earthly.
- In **verse 13** Jesus said, **"No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."**
- In **verse 14** Jesus calls the Pharisees lovers of money.
- Then in **verses 19-31**, Jesus tells the parable of the rich man and Lazarus.

We can see that money, and in particular the love of it, is one of the themes of the chapter.

With that in mind, let's read verses 14 and 15...

Luke 16:14 The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. 15 And he said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.

Let's deal with the end of **verse 15** first, and in particular the words **what is exalted among men is an abomination in the sight of God**. And this brings us to lesson one...

Lesson One: God sees things differently than man.

You remember the famous account when the prophet Samuel went to anoint David, but experienced his most well-known blunder. David's oldest brother, Eliab, stood before him...

1 Samuel 16:6 [Samuel] thought, "Surely the Lord's anointed is before him." 7 But the Lord said to Samuel, "Do not look on his appearance or on the height of his stature, because I have rejected him. For the Lord sees not as man sees: man looks on the outward appearance, but the Lord looks on the heart."

One of the other ways that God does not see as man sees is God does not exalt what man exalts. In **verse 15** we see man could exalt something, but God could call it an abomination.

Just think about that for a moment...

Man could exalt something, or think very highly of it, but God could call it an abomination. I don't think you could have a greater contrast.

What are some of these things man could exalt, but God could view as abominations?

- It could be fame – we idolize fame and famous people
- It could be power – we idolize power and follow powerful people
- It could be relationships – we idolize relationships and do almost anything to have relationships with certain people
- It could be skills or talents – we idolize certain skills or talents and the people who have them. Think of how we put athletes and actors on pedestals

- It could be knowledge and education – we idolize both and we put people with knowledge and education on pedestals and trust them more than we trust God or His Word.

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Today we see things exalted today that I don't think were exalted in the past. For example, we exalt homosexuality and transgenderism. When people “come out” or declare that they are a man instead of a woman, a woman instead of a man, or neither man or woman:

- We put them on pedestals
- We give them awards
- We call them courageous

But God says these things are abominations.

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Now these are all applications of what Jesus said, but they're not exactly what He meant.

When He said **what is exalted among men is an abomination in the sight of God** He was referring to the Pharisees' love of money.

They exalted wealth or being rich. Jesus condemned them and said that it was an abomination in the sight of God, because it was their idol:

- They loved money more than they loved God
- They served money instead of serving God.

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Verses 14 and 15 can look unrelated: Jesus condemns the Pharisees for loving money and then condemns them for justifying themselves, or declaring their righteousness.

What do these two – loving money and justifying themselves – have to do with each other?

These criticisms are related because the Pharisees used money to justify themselves, or declare their righteousness. They taught that money was a gift God gave for obedience. The wealthier they looked, the better they looked. This caused them to flaunt their money and act extravagantly. They would say...

“We have so much money, because we have been so good and God has rewarded us. Why would God give us so much money unless He was pleased with us?”

So, you can imagine how poorly Jesus's teaching went over with them.

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The second thing their teaching about money did, which they loved, was it allowed them to criticize Jesus.

Jesus was an itinerant preacher who lived modestly and was followed by beggars and sinners. So, God must not be pleased with Him, or He would be wealthier.

This was furthered by the belief that the Messiah would come and be rich and surrounded by rich people...not modest and surrounded by poor and modest people.

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Now here's the question...

The Pharisees exalted riches, but was wealth itself the abomination?

No. The abomination was their love of money, which is what Jesus condemned in **verse 14**.

And this brings us to lesson two...

Lesson Two: The love of money (Part One) versus money, is the problem

The premier verses about loving money are in **1 Timothy 6**. Let's look there to avoid making the same mistake as the Pharisees.

1 Timothy 6:9 But 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. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

You have probably heard, "Money is the root of all evil."

This statement might be rooted in the KJV translation of **1 Timothy 6:10**, which says...

1 Timothy 6:10 the love of money is the root of all evil.

This is a poor translation because it changes **a root of all kinds of evils** to **root of all evil**.

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"Money is the root of all evil" sounds like **1 Timothy 6:10**, but there is a significant difference...

Money is not the root of all evil. There is plenty of evil that has nothing to do with money.

The problem with thinking money is responsible for evil is it puts the blame in the wrong place.

Jesus blamed evil on our hearts...

Matthew 5:19 Out of the heart proceed evil thoughts, murder, adulteries, fornications, thefts, false witness, blasphemies.

James blamed our flesh...

James 1:14 Each one is tempted when he is drawn away by his own desires and enticed. 15 Then, when desire has conceived, it gives birth to sin; and sin, when it is full-grown, brings forth death.

Evil is not birthed from money, but it is birthed from us giving in to temptation.

Money is amoral or not good or evil. Money is a tool or resource that can be used righteously or unrighteously.

The problem is **the love of money**.

We get into trouble when we love money.

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Let me get you to notice that there are two groups in this chapter.

One group is in **verse 17**...

1 Timothy 6:17 AS FOR THE RICH in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

Paul has some encouragements, or charges, for these rich people, but he doesn't condemn them for being rich.

The other group is in **verse 9**...

1 Timothy 6:9 But 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.

Paul has very strong words for this group **who desire to be rich**.

It almost seems backward!

- The group in **verse 9** is NOT rich. We would NOT expect Paul to rebuke them. Perhaps we would expect him to pity them.
- The group in **verse 17** IS rich, and we might expect Paul to condemn, but he doesn't.

It's this way, because:

- Being rich isn't the problem.
- A strong **desire** to be rich is the problem.

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So let's ask ourselves...

Are we like the Pharisees – are we lovers of money – who:

- Crave it...
- Covet it...
- Dream about it...
- Obsess over it?

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These are important questions because **verse 9** says **THOSE WHO DESIRE to be rich fall into temptation, into a snare, into many senseless and harmful desires**...which brings us to the next part of Lesson Two...

Lesson Two: The love of money (Part Two) leads to sin.

I think pastors are notorious for using illustrations that sound great but aren't true. Just to let you know, if I use an illustration in a sermon, I will do my best to make sure it's true.

This next illustration is in fact true, and I know that, because I watched a fascinating video of it!ⁱⁱ

I know I shared this before, but because it is so hard to find true illustrations, I have to repeat them!

A man wanted to trap a monkey, so he hollowed out a space on the side of a mound and put food in it. The opening was large enough for a monkey to insert his hand to get the food. Then the man stood behind a tree a little distance away and waited. A monkey went to the opening, put in his hand, and grabbed the food. The opening wasn't big enough for the monkey to remove its hand with the food, and because it wouldn't let go, it was trapped. While the monkey tried to free itself, the man came up from behind and captured it.

The Greek word translated snare is [*pagis*](#) (pronounced pah-gees), and it refers to a trap in which animals are entangled and caught unexpectedly...like the monkey.

While it's easy to mock the monkey because it was caught by its own foolishness, the same can happen to us if we love money.

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We would expect Paul to say **desiring to be rich IS the temptation**, but instead, he said if we **desire to be rich [we] fall into temptation**.

In other words, loving money causes people to be tempted. Let me explain why this is the case...

The Greek word for **desire** is *boulomai* (pf: boo-luh-my), and it means, “*to will deliberately.*” It has the idea of choosing or deciding...in this case, choosing, or deciding, to be rich.

Consider the way the Amplified translates parts of these verses...

1 Timothy 6:9 Those who...crave to get rich [with a compulsive, greedy longing for wealth]....10 for the love of money [that is, the greedy desire for it and the willingness to gain it unethically].

These people are so fixated on being rich it controls their lives...and this is what Jesus condemned with the Pharisees.

The **desire to be rich** is so strong it leads to temptation and these people are willing to do almost anything to become rich...including sin. Nothing will stand between them and the money they're committed to obtaining.

Once the love of money has taken root in people's hearts, rare is the sin that people won't commit.

Think of how many crimes are motivated by greed, jealousy, or covetousness. People will lie, cheat, steal, and even murder to become rich.ⁱⁱⁱ

Think of these people in Scripture who loved money so much they sinned to get it:

- Achan was willing to steal and then deceive to get the wealth he wanted (Joshua 7:10-26).
- Balaam was willing to go against the expressed will of God to get what the money from Balak he wanted (Numbers 22:4-41).
- Gehazi coveted the money Naaman offered, and he was willing to engage in numerous sins to get it (2 Kings 5:15-27).
- Judas was willing to betray the Lord for thirty pieces of silver (Matthew 26:14-16).

People who love money have broken the first of the Ten Commandments because they made money their god, and they have broken the second commandment because they made money an idol. Then, it is only slightly more compromising to break the other commandments forbidding, lying, stealing, adultery, taking God's name in vain, coveting, and murder.

In other words, loving money leads to plenty of other sins...hence **verse 9** saying **THOSE WHO DESIRE to be rich fall into temptation, into a snare, into many senseless and harmful desires**

J.C. Ryle said, “*Let us all be on our guard against the love of money. The world is full of it in our days. The plague is abroad. Thousands who would hate the idea of worshiping [an idol] are not ashamed to make an idol of gold. We are all liable to the infection, from the least to the greatest. We may love money without having it, just as we may have money without loving it. It is an evil that works very deceitfully. It carries us captives before we are aware of our chains. Once it becomes master, it will harden, paralyze, scorch, freeze, blight, and wither our souls. It overthrew an apostle of Christ: Judas. Let us take heed that it does not overthrow us.*”^{iv}

We might think loving money only affects the sinner but, as is the case with all sin, there are far-reaching consequences that affect other as well. **Verse 9** says it **plunges people into ruin and destruction.**

And this brings us to the next art of lesson two...

Lesson Two: The love of money (Part Three) ruins and destroys.^v

The words **ruin** and **destruction** are synonymous. God repeats Himself to drive home the devastating consequences of loving money.

It affects everyone around the person, such as family, friends, neighbors, and coworkers. These people must:

- experience the sinner’s obsession and discontentment
- suffer through the compromise and deceit
- shoulder the financial and legal problems caused

Achan is a perfect example. Think of the cost to his family!

Proverbs 15:27 Whoever is greedy for unjust gain troubles his own household.

Could there be a better example than Achan?

The **greedy for unjust gain [trouble their] household:**

- as they neglect their families—how many people have sacrificed marriages for jobs, or put the next promotion ahead of their children?
- as they fight over money—how many families have been destroyed after someone died and the relatives quarreled over the inheritance? These people love money more than their family members. As a lawyer will tell you, “Where there’s a will, there are relatives.”

There’s one more place in Scripture that talks clearly about the dangers of **[loving] money** and I want to look at it too.

Please turn to **Ecclesiastes 5:10**. We won’t turn back to **1 Timothy 6**. Toward the end of the poetical books: Psalms, Proverbs, Ecclesiastes.

These verses share some strong similarities with the verses in **1 Timothy 6**.

The theme of Ecclesiastes is the futility – or vanity – of this life when it’s experienced apart from the Lord. The following verses are specifically about the futility of wealth when it’s experienced apart from the Lord.

Look at **verse 10**...

Ecclesiastes 5:10 He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

This verse makes the point that money doesn’t satisfy. It doesn’t matter how much you have. It will never be enough, which is why it’s vanity...and this brings us to the next part of Lesson Two...

Lesson Two: The love of money (Part Four) is vain.

Now Solomon, a man who had more money than anyone in history tells us why loving money is vain. Look at **verse 11**...

Ecclesiastes 5:11 When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?

When **goods** – or riches – **increase they increase who eat them**...or lots of people start showing up!

Some of the people are friends and relatives, but:

- They’re not showing up because they love you and want to spend time with you
- They’re showing up because they love your money and want some of it...they **want to eat [it]**:
 - They’re eating your food.
 - They’re using your stuff.
 - They’re taking advantage of you

Proverbs 19:6 Many entreat the favor of the nobility, and every man is a friend to one who gives gifts.

In other words, people love you when you're rich.

Solomon also makes the point that money is vain because it lets you buy stuff, but all you can do is **see [it] with [your] eyes**. You get your friends together and say:

- *Look at my new car.*
- *Look at my new house.*
- *Look at my new shotgun.*
- *Look at my new golf clubs.*

Henry Ford said, *"You can only wear one pair of pants at a time, and look at the rest."*

And it gets worse!

Look at **verse 12...**

Ecclesiastes 5:12 Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.

The man who works hard sleeps well, whether he's eaten little or much. But the rich man whose **stomach is full** – a metaphor for being rich – is filled with anxiety that keeps him awake. Rich people worry:

- *Do I have enough money?*
- *I'm upside down in this big, expensive house I can't afford.*
- *I can't afford my mortgage or my car payments.*
- *Why did I buy that extra car?*
- *Why did I buy that big flat screen television?*
- *That payment plan sounded so good at that time, but now it's giving me nightmares.*
- *Did I really need that extra set of...and then fill in the blank.*

Look at **verse 13...**

Ecclesiastes 5:13 There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt,

This is pretty odd, isn't it...keeping riches to the owner's own hurt?

You keep it just for it to disappear...

Ecclesiastes 5:14 and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand.

Rich people can lose riches through a **bad venture** or business decision, or some other misfortune...such as an accident, fire, or medical bills. Then they're right back where they were before with **nothing in [their] hand** to leave for their children.

Look at our last two verses showing why loving money is vain...

Ecclesiastes 5:15 As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand. 16 This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind?

We don't take anything with us! If you don't lose wealth through misfortune, then you lose it when you die.

There's no **gain**, which is why it's [**toiling**] – or grasping – **for the wind**...or vain!

Now let me ask something...

We know there are negative consequences to loving money in this life, but what about the next life?

In other words, are we talking only about temporary ruin and destruction, or are we talking about eternal ruin and destruction?

There are eternal consequences too!

1 Timothy 6:10, says, **“It is through this craving (referring to the love of money) that some have WANDERED AWAY FROM THE FAITH and pierced themselves with many pangs.”**

We are saved by faith, so when people have **wandered away from the faith**, they have wandered away from salvation.

This isn't to say they have lost their salvation, but they have abandoned the way to be saved. The imagery is of people straying off a path and finding themselves in thorn bushes...which is why it is followed up by saying they **pierce themselves with many pangs**.

Other verses also communicate the eternal consequences of loving money:

1 Corinthians 6:10 [The] greedy...will [not] inherit the kingdom of God

In a few verses we'll reach the account of the rich man who loved money and Lazarus, and the rich man loved money and went to hell.

And this brings us to our last lesson that hopefully ties together this sermon and the end of the parable of the unjust steward sermon...

Lesson Two: The love of money (Part Five) chokes Christ out of our lives.

In the parable of the sower, Jesus said...

Matthew 13:22 He who received seed among the thorns is he who hears the word, and the cares of this world and the **DECEITFULNESS OF RICHES CHOKE THE WORD**, and he becomes unfruitful.

The love of money chokes the spiritual out of our lives. The rich young ruler is a good example of what it looks like when this happens:

- Jesus told him to choose between Him and his wealth, and he chose his wealth.
- Jesus told him, “You will have treasure in heaven,” but earthly treasure was more important to him.

In response...

Mark 10:23 Jesus looked around and said to his disciples, **“How hard it is for those who have riches to enter the kingdom of God!”** **24** And the disciples were astonished at his words. But Jesus answered again and said to them, **“Children, how hard it is for those who trust in riches to enter the kingdom of God! 25 It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”**

There are different opinions about what it means **for a camel to go through the eye of a needle**, but the main point is obvious: It's hard for rich people to enter heaven.

Whatever **the eye of a needle** is, a camel can't fit through it. Similarly, people who love money can't "fit" into the kingdom of God. Their wealth doesn't leave room for Christ.

The issue is competition. We can have only so many things occupying space in our hearts. To let one thing in is to keep out something else. This is good if we let in Christ, but bad if we let in the love of money.

And this brings us back to the end of the last sermon and the beginning of this sermon...

Luke 16:13 No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money

As we discussed, money can become an idol, and we don't have room for two gods in our hearts. We can have Christ, or the love of money, but not both. Let's make sure we choose wisely.

I will be up front after service, and if you have any questions about anything I've shared, or I can pray for you in any way I would consider it a privilege to speak with you.

Let's pray.

ⁱ We see how the Pharisees' love of money led them to greater sin. In the previous chapter, in **Luke 15:2**, it says they **grumbled**. By the next chapter, in **Luke 16:14** they **ridiculed**. Things are escalating and continue to until they plot Jesus's death.

Consider this:

- The Pharisees had rejected John the Baptist's ministry and permitted him to be killed, even though they knew he was God's prophet
- Now they were rejecting Jesus's ministry and would ultimately ask pilot to have Him crucified

This happened because when your life is controlled by the love of money, you open the door to every kind of sin.

This is why verse nine says the love of money causes people to fall into temptation and a snare.

ⁱⁱ Robert Corsi, "The Monkey Trap Is not a Lemmings Myth," October 13, 2011, https://youtu.be/oAyU6wZ_ZUg.

ⁱⁱⁱ A few verses earlier, **1 Timothy 6:6** says, **Godliness with contentment is great gain**.

People who love money lack **contentment**. If they were content, they wouldn't desire to be rich. But instead of being filled with godliness, they're filled with ungodliness, which leads to sinful behavior.

^{iv} J.C. Ryle, *Expository thoughts on the Gospels*, (Grand Rapids, MI; Baker Book House, 1979), 352.

^v The Greek word translated **plunge** is *bythizō*, and it means to sink into the deep, or drown.

The Greek form of *bythizō* presents a continual action, which means that as long as people love money, they will keep sinking, drowning, and heading toward ruin and destruction.

The only other place it occurs in Scripture is when the disciples experienced the miraculous catch of fish...

Luke 5:7 They signaled to their partners in the other boat to come and help them. And they came and filled both the boats, so that they began to sink [*bythizō*].

Just as the disciples began to sink and inevitably would've drowned, people's love of money—figuratively speaking—causes them to sink and drown.