

FIRST BAPTIST CHURCH, 2-16-14 AM NOTES
"THE IDOL OF MONEY"
MATTHEW 6:19-24
#4 in Series, "Idol Wars"

Colossians 3:5b (NKJV) "...and covetousness, which is idolatry."

Luke 12:15a (NASB) "Then He said to them, 'Beware, and be on your guard against every form of greed...'"

Materialism—A preoccupation with or stress upon material rather than intellectual or spiritual things.

I. The Idolatry of Money Revealed

A. The Idolatry of Money Is Revealed by Where Our Heart and Treasure Are (vv. 19-21)

Proverbs 6:6 (NKJV) "Go to the ant, you sluggard! Consider her ways and be wise."

"I value all things only by the price they shall gain in eternity."

—John Wesley

"I place no value on anything I possess, except in relation to the Kingdom of God."

—David Livingstone

"He is no fool who gives what he cannot keep to gain what he cannot lose."

—Jim Elliot

1 Timothy 6:7 (NKJV) "For we brought nothing into *this* world, *and it is* certain we can carry nothing out."

Psalms 49:17a (NKJV) "For when he dies he shall carry nothing away..."

A person's most cherished treasures and their deepest affections and desires are inseparable.

B. The Idolatry of Money Is Revealed by What We Perceive (vv. 22-23)

C. The Idolatry of Money Is Revealed by Whom We Serve (v. 24)

"Money enslaves men—it will work you till you die. And, after it has conquered your poor soul, its haunting laughter can be heard howling through the chambers of hell. And then it seeks out another hapless, unsuspecting victim—an ambitious fellow who wants just a little bigger slice of the good life."

—Patrick Morley

John 8:31b-32 (NKJV) "³¹ If you abide in My word, you are My disciples indeed. ³² And you shall know the truth, and the truth shall make you free."

II. The Idolatry of Money Destroyed

Idols are not just torn down; idols must be replaced.

The way we tear down this false idol of money is to repent and begin to give sacrificially.

"Jesus gave up all His treasure in heaven, in order to make you His treasure—for you are a treasured people (1 Peter 2:9-10). When you see Him dying to make you His treasure, that will make Him yours. Money will cease to be the currency of your significance and security, and you will want to bless others with what you have. To the degree that you grasp the gospel, money will have no dominion over you. Think on His costly grace until it changes you into a generous people."

—Tim Keller

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“THE IDOL OF MONEY”
MATTHEW 6:19-24
#4 in Series, “Idol Wars”

Idols are sneaky and they love to not be recognized as idols. Sports are a good example of an American idol that few think of when we talk about idols. I read an interesting article by Dr. Al Mohler, the president of The Southern Baptist Theological Seminary entitled, *The New American Religion: The Rise of Sports and the Decline of the Church*. Mohler quotes an article in *The Washington Post* by Chris Beneke and Arthur Remillard. They say: “American sports fans have formed imperishable bonds with the people, places and moments that define their teams. You might even call this attachment religious. But that would be unfair – to sports.” [They are saying that the attachments that many Americans have with sports teams far exceeds attachment to any religious faith.] “While teams and fans are building powerful cohesive communities – think Red Sox Nation or the legions of University of Alabama faithful who greet one another with ‘Roll Tide’ – churches are losing followers. According to a 2012 survey by researchers at the University of California at Berkley and Duke University, 20 percent of Americans ‘claimed that they had no religious preference,’ compared with an unaffiliated population of 8 percent in 1990. Roughly two out of three Americans, a 2012 Pew report noted, are under the impression that religion is losing influence in the country.” Mohler says, “The fastest growing segment of the American public in terms of religious identification is the ‘nones,’ designating those who identify with no religious tradition at all. Just a half-century ago, only three in ten Americans identified themselves as sports fans. Fast forward to 2012 and the percentage is greater than sixty percent. During the same time, religious activity (especially the number of hours devoted each week to church activities) has fallen sharply.” Mohler gives a lot of other interesting statistics, and then drops this verbal bomb: “Americans may not know who their god is, but you can be sure most know who their team is.” [albertmohler.com, 2-4-14].

In this series that we have entitled “Idol Wars”, we began by looking at some foundational biblical truths about idolatry. Then we looked at the specific idols of success and sex. Today we look at the warfare that we face with the idol of money.

This god of money is the star of what is often called, “The American Dream”. When people talk about “the pursuit of happiness”, they typically are talking about the pursuit of money. This crazy pursuit of more and more money is really greed in action. Greed or covetousness (basically the same thing) is very effective at keeping itself from being exposed. In almost four decades of pastoral counseling involving hundreds of people, I never recall anyone coming to me saying, “Pastor, please help me to overcome the sin of greed or covetousness.” Remember what we learned in **Colossians 3:5b (NKJV)** “...and covetousness [“greed” NASB], which is idolatry.” Jesus warns us far more about greed, about the love of money than He does about sex. An example would be **Luke 12:15a (NASB)** “Then He said to them, ‘Beware, and be on your guard against every form of greed...’” Knowing how sneaky and how deceptive this idol is, we ought to all approach this subject saying, “I may have a problem with this idol and not be aware of it.” By the way, the false god of money doesn’t capture only the wealthy; the poor are just as vulnerable to this idol as are the rich.

The philosophy that drives the idol of greed or the love of money is called materialism. I will be using “materialism”, the love of money, and the idol of money interchangeably. Since I have introduced “materialism” to you, allow me to define it. Webster’s dictionary defines materialism as, “A preoccupation with or stress upon material rather than intellectual or spiritual things.” A short definition of materialism would be, “the worship of stuff”. For a materialist, money and the stuff money can buy is his or her god. We can make that statement because money and the stuff it can buy is the supreme object of his love, and the thing he looks to for worth, security, acceptance, and comfort. I fear that I have just described the majority of Americans, and a large percentage of American church members.

I. The Idolatry of Money Revealed

We are going to see that the idolatry of money is revealed by where our heart and treasure are, what we perceive, and what or whom we serve

A. The Idolatry of Money Is Revealed by Where Our Heart and Treasure Are (V19-21)

The word that is translated “lay up” is the same root word as “treasures”. It literally says, “Do not treasure up for yourself treasures on earth”. It means to stockpile or accumulate. Jesus is saying, “Do not stockpile valuables for yourself on earth, but stockpile valuables for yourself in heaven.” Let’s look at what Jesus is **not** saying in this passage. First, Jesus is not saying that it is wrong to have earthly possessions – The only time Jesus told someone to sell his possessions and give them to the poor was the rich young ruler in Matthew 19:21. We saw 2 weeks ago that in the context that was because his possessions were his idol and Jesus gave this command to expose his breaking of the very first commandment after he said he had kept all the commandments from his youth. Nowhere do the Scriptures condemn anyone for having a large income. The false teaching that we gain spirituality by living in poverty and even denying ourselves basic needs is called asceticism. Asceticism is a work of the flesh that has no value in commending us to God. It is not whether or not we have earthly possessions; it is whether or not the possessions have us. Second, Jesus is not saying that it is wrong to save for known needs – The Bible commends saving for needs that we know are coming. *Proverbs 6:6 (NKJV)* says “Go to the ant, you sluggard! Consider her ways and be wise”. The ant saves in the summer for the winter it knows is coming. Saving is a part of caring for our family and that is commanded in Scripture. Third, Jesus is not saying that laying up treasures for ourselves is wrong – The issue is where we lay them up. Some of the Godliest people who have ever lived sought to lay up treasures. The reason their lives were so pleasing to God is that they were laying them up in the right place. John Wesley said, “I value all things only by the price they shall gain in eternity.” The great missionary to Africa, David Livingstone said basically the same thing, “I place no value on anything I possess, except in relation to the Kingdom of God.” I often quote Jim Elliot’s famous quote, “He is no fool who gives what he cannot keep to gain what he cannot lose.” What we may overlook is that all of these heroes of the faith desired gain for themselves. Don’t let the enemy deceive you into thinking that we are to have no personal desires. That is more the Buddhist false teaching of nirvana. We are to desire and seek to lay up treasure for ourselves. Jesus said that we are to lay it up in Heaven and not on earth. We are to desire treasure, but it is to be real and lasting treasure – treasure laid up in heaven. What Jim Elliot was saying is that we have the opportunity to trade temporal possessions that we cannot keep anyway to gain eternal treasures that we cannot lose.

The emphasis in verse 19 is not that possessions that we have on earth are evil. The emphasis is that when we stockpile or hoard our earthly possessions, we will lose them. Laying up possessions on earth is just dumb. Look how He explains that to these first century people. The basic way people made investments in that day was through the purchase of costly fabrics, storing up grain, and purchasing valuable metals or stones. Today we would say CD’s, stocks, bonds, IRAs, mutual funds, real estate investments, etc. Why is stockpiling these earthly treasures a bad investment? The problem with stockpiling costly fabrics is moths. The best clothes were made of wool. I remember my favorite wool sweater. It was a gift from my wife and she paid more than I would ever have paid, but it was so comfortable and fit so well. One Fall on one the first chilly days, I got my wool black sweater out and pulled it on and it was full of holes. I’ve been on a vendetta against moths ever since. It was the same in Biblical times. When you laid up your treasure in costly fabrics, the moths ate them. What was the problem with stockpiling grain? The word translated “rust” Matthew 6:19 literally means to eat away. It could be used of rust, but in an agricultural society, it probably referred to insects, worms, and rodents that ate the grain that was stored up. The problem with valuable metals and stones is that the houses were usually made of mud bricks. That phrase “break in” is literally, “dig through”. Thieves dug through the walls and stole these valuables. The main problem with treasuring up stuff here on earth is that there is no security. These treasures that are hoarded breed insecurity. It’s not just moths, rust, and thieves. Today it is stock market crashes, government collapses, terrorist attacks, business failures, housing bubbles bursting, and on and on. Here is the most insecure thing of all about treasures laid up on earth: even if

they are not lost or diminished in any of the ways we've already mentioned, at death we leave them all behind. *1 Timothy 6:7 (NKJV)* "For we brought nothing into *this* world, and it is certain we can carry nothing out." *Psalms 49:17a (NKJV)* "For when he dies he shall carry nothing away..." There is no security in possessions laid up on earth.

Let me share a glorious truth with you about material things from verse 20. We have the opportunity to trade earthly possessions that we cannot keep for treasures in heaven that drastically increase in value and that we cannot lose. Let's make sure that we understand what it means to lay up treasure in heaven. It is when we invest earthly treasure in Kingdom of God causes. Jesus is speaking here much like an investment counselor would today. He is not telling us to renounce all earthly treasures and live in dire poverty and sleep on a bed of nails. That is asceticism. He is saying, "Be a wise investor. Invest in a sure thing. Invest in the Kingdom of God and have an eternally secure investment that will bring great yield for eternity." What does it mean to invest in the Kingdom of God? It means that we treasure God and His glory. It is investing our earthly treasure (time and money or possessions) in doing that which brings glory to God. It would involve making disciples of Jesus Christ who will glorify Him on earth and throughout eternity. It is all about His glory and He is glorified when rebels are turned into worshippers here and then all through eternity. The emphasis here is not so much that investing in earthly treasures is evil; the emphasis is that it is just plain DUMB!

Verse 21 shows us that a person's most cherished treasures and their deepest affections and desires are inseparable. The word "heart" is one of those Scriptural words that can have a different meaning depending on the context. Here, I believe that it means our core desires and affection. What our heart is set on, what becomes the supreme object of our desires and affection is in reality our god. What is it that reveals where our heart is? It is where we choose to invest our treasures. If our treasure (our money and possessions primarily) is in a hobby, our affection and longings and joy are tied up in our hobby. If our treasure is in the stock market or other investments such as real estate, then our desire and affection is in the markets. If our treasure is in our home or job, then our affection and desire is there. If our treasure is in God and His priorities, then our affection and desires will be there. Our treasures and affections cannot be separated. In reality, our treasures, desires and affections reveal to us what our god is. Our highest treasure, desire, and affection is poured out on what really is our god.

B. The Idolatry of Money Is Revealed by What We Perceive (V22-23)

These verses are saying the same thing as verses 19-21; it is just using a different metaphor. Physical vision here is a metaphor for spiritual vision or perspective. The contrast is between having a Godly perspective (light) or a warped wrong perspective (darkness). The darkness is a totally earthbound perspective. The light is an eternal perspective. A person whose heart and treasure is in this world is living in darkness and has a false warped perspective of everything. They live and stumble around in the darkness because there is no light. They see this earth and the kingdom of this world as the ultimate reality. Their goal is to get as many possessions (treasures) here as they can. Eternity is not something they think about often. Their mind is focused on job, football, stuff and making more money. They have no desire for heaven and death is their ultimate fear. On the other hand, a surrendered follower of Jesus Christ who has an eternal perspective is like an eye with 20/20 vision. His life is filled with light. He cares about life here and wants his family to be healthy and enjoys some possessions and hobbies within limits, but his affection and desire is for God and heaven. He realizes that this world is not his home. His supreme aim here is to glorify God by making God his supreme treasure. Those who have an earth centered perspective and those who have an eternal perspective experience many of the same things; they just process and respond to them differently. Those whose eye is good see their experiences and trials in light of God's glory for eternity and how even painful circumstances can glorify God by conforming us to the image of Christ. Those whose eye is bad and therefore live in darkness can't process painful circumstances and they see everything from a warped perspective. The person in darkness doesn't understand a pilgrim's perspective that this world is not our home and we need to travel lightly here and send our real treasure ahead to our true home. Inevitably, money and the stuff it can buy becomes their god.

C. The Idolatry of Money Is Revealed by Whom We Serve (V24)

When we hear Jesus talking about two masters, don't equate that to two employers. The word "master" here is from the world of slavery. Single ownership and full time exclusive service is the essence of slavery. Mammon is a word for riches that is personalized to be a master. You cannot be a slave to the Lord Jesus and at the same time be a slave to money and possessions. It's not that it is very difficult to be a slave of God and a slave of possessions at the same time; it is impossible. When there is an attempt to do both, mammon always wins because God demands an exclusive relationship. Jesus personified mammon because it so easily becomes a false god and thus an idol.

If we set our heart on making money, then money will be our master and our god. It is really that simple. Idolatry makes us servants of money. When we look to money for security, significance, and satisfaction, then we have made money our god! You cannot serve God and money (possessions). Patrick Morley in his book, *The Man in the Mirror* said this: "Money enslaves men – it will work you till you die. And, after it has conquered your poor soul, its haunting laughter can be heard howling through the chambers of hell. And then it seeks out another hapless, unsuspecting victim – an ambitious fellow who wants just a little bigger slice of the good life" [Patrick Morley, page 131]. What an accurate picture of a person's life that has made money their god. All our money can get us at death is a nicer casket to be buried in. The one who rejects the god of money and becomes the slave of Jesus Christ alone discovers that in becoming His slave they find the freedom that their heart has been looking for. **John 8:31b-32 (NKJV)** "³¹ If you abide in My word, you are My disciples indeed. ³² And you shall know the truth, and the truth shall make you free." Only in complete surrender to Christ as absolute master do we become free to be what we were created to be.

II. The Idolatry of Money Destroyed

Remember what we have said most every week in this series: Idols are not just torn down; idols must be replaced. If the vacuum produced by the repentance and tearing down of idols is not replaced with a strong devotion to, an ever deepening desire for, and a worshiping of the one true God, another idol will just take the place of money. We must answer two questions: First, how do we tear down this false idol of money and second, how do we replace it with the one true God? I believe that the way we tear down this false idol of money is to repent and begin to give sacrificially. That giving may involve a drastic simplification of our lives before we can give. Sacrificial giving to God's Kingdom causes strikes a death blow to the idol of money or materialism. The choke hold that money has is torn from our throat, and we begin to see everything from a proper perspective. Light begins to flood our soul as we begin to see from an eternal perspective. In light of the task God has given us to make disciples of all nations, our extravagance begins to look foolish and our focus begins to shift from the material and the temporal to the spiritual and eternal. Tim Keller says it well: "Jesus gave up all His treasure in heaven, in order to make you His treasure – for you are a treasured people (1 Peter 2:9-10). When you see Him dying to make you His treasure, that will make Him yours. Money will cease to be the currency of your significance and security, and you will want to bless others with what you have. To the degree that you grasp the gospel, money will have no dominion over you. Think on His costly grace until it changes you into a generous people." [Tim Keller, *Counterfeit Gods*, page 67-68]. When the idol of money is torn down, it must be replaced with a lavish love for God and a desire to always go deeper with Him and to join Him on mission to call a lost world to Himself. God Himself becomes our treasure and the focus of our heart's desire.

CONCLUSION

Are you absolutely certain that you have not made an idol of money? If you have, today is the time to tear that idol down. Immerse yourself in the Word of God; Meditate on the gospel and what is yours as a gift of God's grace that was so costly to Him. Set your affections and your worship on Him until He overflows your soul. When He fills your life and overflows your heart, there is no room for the idol of money to creep in.