

WEAPONS THE DEVIL IS USING – MATERIALISM

Matthew 19:16-22

INTRODUCTION

- A. Our text tells the story of a young man who turned away from the Christ rather than part with his riches.
- B. How would YOU define “materialism”? “A tendency to consider material possessions and physical comfort as more important than spiritual values.” (Concise Oxford Dictionary). We know it when we see it and the young man had it!
- C. The person who would follow Christ faces no greater problem than the problem of wrong attitudes about money and material things.
 - 1. To see the magnitude of the problem we need only consider the sheer bulk of teaching devoted to it in the New Testament.
 - a. Someone has calculated that nearly one-half of Jesus’ sayings have to do with problems related to money in one way or another.
 - b. Today, a preacher who taught on the subject as often as the Lord did would be accused of riding a hobbyhorse.
 - c. Many assume that preachers who preach very much on materialism just resent having a lower standard of living than some of their fellow Christians.
 - 2. There is a sense in which materialism is truly a “first principles” subject.
 - a. Judging from the Lord’s own teaching, one of the most basic, fundamental choices a human being ever makes is whether to serve God or money.
 - b. Matthew 6:24.
- D. Of the various weapons the devil can use against the Lord’s people, none does any more damage than materialism.
- E. Perhaps this has always been so, but it is an especially critical problem for us in present-day America.

DISCUSSION

- I. **CLARIFYING THE NATURE OF THE PROBLEM**
 - A. First, let it be admitted and emphasized that there is no inherent virtue or spiritual value in being poor.
 - 1. To warn against the sin of materialism is not to advocate a “theology of poverty.”
 - 2. The poor may be very wicked. Indeed, they may be very materialistic.
 - 3. An *ascetic* is a “person who renounces the comforts of society and leads a life of austere self-discipline, especially as an act of religious devotion” (*American Heritage Dictionary*).
 - 4. Ascetic religions are those in which the most serious participants are expected to follow a life of poverty. Christianity is not an ascetic religion.
 - 5. Being a deeply spiritual Christian does not necessarily involve renouncing worldly goods and taking a vow of poverty, although it may be God’s will for us to make great sacrifices sometimes.
 - B. But neither is there any inherent virtue or spiritual value in being wealthy.
 - 1. The rich have no advantage or special relationship with God because of their wealth. In Job 34:19, note Elihu's observation of God.
 - 2. Riches are not necessarily a sign of virtue or evidence that God approves of one’s character.
 - a. The rich man who assumes that the riches God has given him are a reward for his own personal righteousness makes a big assumption.

More often than not, the riches have not come because of one's righteousness, but in spite of one's unrighteousness.

- b. Asaph noted the wickedness of many of the wealthy: PS 73:12.
 - c. Also, it is worth considering that riches may be as much a curse as a blessing. It is quite accurate in some situations to speak of a person's having been "stricken" with wealth. (Some of God's greatest blessings happen to be requests that are *not* granted!)
- C. The term *materialism* actually encompasses several related problems.
- 1. For one thing, there is *the problem of discontent* in regard to what we ourselves do not have. HE 13:5.
 - 2. But also, there is *the problem of envy or jealousy* in regard to what other people have.
 - a. We may wish we had what others have.
 - b. Or we may — and this is worse — wish others did *not* have what they have, begrudging them anything that appears to make them happy, whether we ourselves would want what they have or not.
- D. The desire to work hard and better one's "station" in life is not in itself materialistic. The sinfulness of materialism has to do with two characteristics that distinguish it from an honorable work ethic:
- 1. *Selfishness*. The primary motivation of the materialistic person is to satisfy self.
 - 2. *Excessiveness*. The materialistic person pursues material ends at the expense of spiritual priorities, upsetting the proper balance and proportion God intends our lives to have.
 - 3. Being objective about self is the difficult thing, of course. Nobody ever thinks his own material pursuits are either selfish or excessive.
- E. Actually, the term *materialism* comes fairly close to the biblical term *covetousness* — and covetousness is a sin much talked about in the Scriptures.

II. THE SIN OF COVETOUSNESS

- A. In the Bible, covetousness is a very serious matter.
 - 1. It keeps extremely unsavory company, frequently appearing in contexts where sins of an obviously serious nature are being discussed. EP 5:3.
 - 2. It is a form of idolatry. EP 5:5; CO 3:5.
 - 3. It will keep us out of heaven and send us to hell. 1 CO 6:9-10.
- B. Yet despite heavy emphasis on the topic in the Bible, we tend to dismiss the whole idea.
 - 1. We say "Well, where do you draw the line?" as if covetousness were such a totally subjective concept that it would be wrong to make an actual charge of covetousness against any particular person. Covetousness is one of the most talked about problems in the New Testament. How likely is it that it has ceased to be a problem in *our* society?
 - 2. In any matter where a line has to be drawn, however, we need to draw the line where the Lord draws it, knowing that failure to do so is serious business and that one day we shall give an account.
- C. Covetousness is one of the few specific sins singled out as grounds for withdrawal of fellowship. 1 CO 5:11.
 - 1. The instruction to withdraw from the covetous would be pointless if it were not possible to know objectively when a person is guilty of it.
 - 2. And yet, how many instances do any of us know of where someone has been withdrawn from for covetousness?

3. With respect to the covetous, what are the reasons why congregational discipline is so rarely exercised?
 4. Do we think that, in one of the most materialistic societies in the history of the world, the sin of covetousness is just not committed as much as it was in New Testament times? Covetousness is one of the most talked about problems in the NT. How likely is it that it has ceased to be a problem in our society?
 5. Is it not more probable that we fail to exhort and discipline the covetous because we would appear to be somewhat hypocritical if we did so?
- D. One irony is that, as dangerous as it is, covetousness is an exceedingly hard sin to detect in ourselves.
1. It is among the most insidious of Satan's weapons.
 2. In an article on covetousness, Paul Keller tells about a Roman Catholic priest who was reported as saying that in his many years of hearing "confession," he had heard people admit to every sin imaginable — *except the sin of covetousness!*
 3. When it comes to the desire for money and material things, it appears to be difficult for any of us to see and admit that our own desires have become selfish or excessive.
- E. There is an urgent need for us to "get real" about the problem, to own up to it if we are guilty, and to repent of it.

III. OUR MATERIALISTIC ADDICTION

- A. Our pattern of behavior in regard to money and material things very often fits the pattern of an addiction.
1. Certain elements are common to all addictive experiences. "He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity" - (EC 5:10).
 2. The following is a list of widely acknowledged characteristics of an addiction. Consider this list in relation to the problem that many people have with money and material things. An addictive experience:
 - a. *Creates predictable, reliable sensations.*
 - b. *Becomes the primary focus and absorbs attention.*
 - c. *Temporarily eradicates pain and other negative sensations.*
 - d. *Provides artificial sense of self-worth, power, control, security, intimacy, accomplishment.*
 - e. *Exacerbates the problems and feelings it is sought to remedy.*
 - f. *Worsens functioning, creates loss of relationships.*(Steven R. Covey, A. Roger Merrill, and Rebecca R. Merrill, *First Things First: To Live, To Learn, To Leave a Legacy* (New York: Simon & Schuster, 1994), p. 35. The list is adapted from S. Peele, *Diseasing of America: Addiction Treatment Out of Control* (Lexington, Massachusetts: Lexington Books, 1989), p. 147.)
 3. Can it be denied that millions of Americans display these very same addictive traits in their behavior with regard to material things?
- B. Unlike the addictions which our society frowns on, however, materialism is an addiction that America applauds. See Robert Hemfelt, Frank Minirth, and Paul Meier, *We Are Driven: The Compulsive Behaviors America Applauds* (Nashville: Thomas Nelson, 1991), pp. 1-114.

1. We praise the person driven by materialism for pursuing “the American Dream.”
 2. We buy millions of books, tapes, and videos that exalt the pursuit of wealth.
 3. We flock to financial seminars, workshops, and rallies that inflame our materialistic tendencies, giving loud ovations to motivational speakers who specialize in the dream of wealth.
- C. With materialism, as with any addiction, the fix never lasts — though we always think it will.
1. If the money and the things were really the objects of our need, then having them would be satisfying.
 2. But having them is not satisfying in any lasting way; we have no sooner made one acquisition than we are craving another.
 3. It is not *having* the money and the things that we get high on; it is *acquiring* them. Once we get what we so desperately “need,” the fix wears off quickly and we are off in search of a new high.
- D. Materialism is not a problem limited to the wealthy (any more than drug addiction is a problem limited to those who can get an ample supply of their drug).
1. Materialism is a problem of attitude. It is just as much a sin for those who have little as it is for those who have much.
 - a. The *rich man* may be materialistic.
 - (1) He may trust in his treasure more than he trusts in God.
 - (2) He may neglect spiritual priorities for material ones.
 - b. But the *poor man* may also be materialistic.
 - (1) He may envy the rich.
 - (2) He may go into debt over his head to have the things he wants.
 2. A person’s outward standard of living, whether high or low, is not always an accurate indicator of whether he is materialistic.
 3. The fact that Sam Walton, for example, drove an old pickup truck does not guarantee that he was not materialistic. He may have simply been too miserly to buy a better truck or just preferred to invest his fortune in securities rather than vehicles!
 4. Whether we are rich or poor, it is a sin to have excessive, selfish desires for money or material things.
- E. The problem of *consumer debt* among the Lord’s people is a disgrace.
1. Not being able to say *no* to what we want is more than just a childish bad habit — it is a grown-up sin.
 2. Many of us are living beyond our means.
 3. In typical cases, we had parents who wanted to give us “all the things they never had” and never taught us how to do without anything we really want. We are proof of the adage that *when a person’s outgo exceeds his income, then his upkeep will be his downfall.*
 4. As adults, our buying habits are undisciplined.
 - a. Our desires are not restrained by common sense, income, or anything else.
 - b. We simply will not be held back from having whatever we want.

5. We are at the mercy of our impulses. It is simply too easy to charge what we want on credit cards, indulging our desires immediately with no need to pay until later. We buy too many Zoodles (materialistic gadgets we want, but have little, if any, need for) — and we compound the problem by buying them with credit cards.
6. Not many of us have escaped the dangers of living in an economy based on the principle of *consumerism*: the economic theory that a progressively greater consumption of goods is beneficial.
7. Consequently, we are plagued by two different kinds of pressure, both of which destroy our peace of mind. See Patrick M. Morley, *The Man in the Mirror* (Brentwood, Tennessee: Wolgemuth & Hyatt, 1989), p. 16.
 - a. First, *the advertisers and the entertainment media* generate a *standard of living pressure* by portraying as the norm a standard of living that is above what all but a few will ever have, implying that if we do not live at this level we are missing out on something that is the birthright of every American.
 - b. Second, *we* generate a harmful *debt pressure* by spending more than we make trying to achieve the standard of living “norm” we have been led to believe is our right.
8. Our entertainment and recreation alone require vast amounts of money. See chapter on *Our Fascination with Fun*.
9. Distinguishing between needs and wants may sometimes be hard, but it is not a totally subjective exercise. Whether *we* are objective about it or not, *God* knows precisely what it is we need!
 - a. MT 6:8.
 - b. Do we draw the line between needs and wants where God draws it?
 - c. It is to Him that we will one day give account.
- F. Another aspect of our materialistic addiction is the competitive aspect of it.
 1. We get so caught up in standard-of-living comparisons that our enjoyment of what we have often depends on how few other people have the same thing. Consider the marketing problems of a company like American Express, the success of whose products depends on a perception that very few people have them.
 2. Young married couples are especially prone to materialistic competition among themselves. There is an unspoken pressure to have what other couples have, and denying the tendency only makes the problem more difficult.
- G. Our materialism is one thing that has made us a nation of neurotics.
 1. How ironic it is that the higher the standard of living in a society, the higher the incidence of worry, anxiety, and neurosis.
 2. Is contentment in inverse proportion to affluence? Does contentment go down as affluence goes up?
 3. Most of us would have *more peace* if we had *less money* and *fewer things*. Solomon said, EC 5:12.
- H. We need to meditate on the wisdom contained in this saying: we can have *anything* we want, but we cannot have *everything* we want.
- I. Some choices have to be made, some possibilities have to be let go.

IV. THE DANGERS OF WEALTH

- A. How honestly do we confront the dangers of wealth?
- B. The New Testament clearly teaches that wealth, while not inherently evil, does involve some real dangers.
 - 1. 1 TI 6:9-10.
 - 2. Warnings like these, unfortunately, have little effect on most of us *at the practical level*.
 - a. We seem to believe that, if there are such dangers, they are not so great as to keep *us* from pursuing however much wealth *we* happen to want.
 - b. Denying that what *we* desire is “to be rich,” we conveniently define “rich” as a level of affluence above what we aspire to.
 - 3. Nevertheless, most of us do need to hear the warning that although money itself is not sinful, it is fraught with *danger that is both real and serious*.
 - 4. Most of us already have more money than we can safely handle — but rather than cutting back on our efforts toward affluence, we are as busy as we can be trying to elevate our standard of living even more.
- C. Everybody acknowledges the difficulties of being hungry; too few are honest about the difficulties of being full.
 - 1. Paul said that he had to learn how to abound as well as how to suffer need: PH 4:11-13.
 - 2. For obvious reasons, we pray not to be stricken with poverty. But if we understood what the realities are, we would pray even more fervently not to be stricken with wealth. Affluence is not an aid in getting to heaven — it is a difficulty to be overcome.
 - 3. PR 30:8-9
- D. One critical danger of wealth is that it tends to draw our trust and our gratitude away from God.
 - 1. PR 11:28.
 - 2. Prefacing the parable of the rich fool (LK 12:13-21), Jesus warned, “Take heed and beware of covetousness, for one’s life does not consist of the things he possesses” (v.15).
 - 3. The story of the rich man and Lazarus (LK 16:19-31) makes a similar point.
 - 4. Paul instructed Timothy, 1 TI 6:17.
- E. Concerning our treasure and our hearts, Jesus said: MT 6:21.
 - 1. The Lord taught that it is a very rare rich man who will be saved. MT. 19:23, 24.
 - 2. Most of us, however, naively assume that, whatever dangers wealth may involve for other people, we are that rarest of camels who can get through the eye of the needle!
- F. The church in Laodicea illustrates how out of touch we can be about the damage that affluence has done to us personally. Sometimes we just do not see the truth about what our real spiritual condition is in relation to how prosperous we are materially. RE 3:17.
- G. Before it is too late, we need to soberly assess what our pursuit of an ever-higher standard of living has already cost us — and decide if we wish to continue paying the price.

V. HOW OUR PURSUIT OF MONEY IS HURTING US

- A. In our character.
 - 1. Godly virtues and character qualities are being eroded by monetary motivations and economic values.

2. In terms of integrity and spiritual-mindedness, there is not a person any farther away from having the mind of the Lord than the covetous person.
 3. For a good example of the consequences that covetousness has in a person's *character*, simply consider the inner character of Judas Iscariot (e.g. JN 12:6).
- B. In our families.
1. Can it be denied that, in many instances, we are losing our families to materialism?
 2. Are we not sacrificing real life and real relationships for money and the things it can buy?
 - a. For materialistic and otherwise worldly rewards, many husbands and fathers are expending themselves so completely on their professional careers that they have nothing left to give to their families.
 - (1) Significant, well-rounded male *leadership* in the home is rare.
 - (2) The *relationship* of many career-driven men with their families is a wreck.
 - b. When it comes to decisions that impact our families in far-reaching ways, we are often making those decisions mainly on the basis of monetary considerations, not infrequently with disastrous results for our families. Consider the consequences of Lot's decision to move his family to Sodom for reasons that were primarily economic.
 - c. The combined hours spent by fathers and mothers in moneymaking pursuits is leaving too little time for the building of godly families that are strong and stable.
 - (1) The often-used excuse is that, although the time we are having to devote to our careers and jobs is too much right now, the situation is only *temporary* — later we will have even more family time than most people.
 - (2) Often, however, the adage holds true: there is nothing quite as permanent as a temporary arrangement.
 - (3) Even if, at some point in the future, we do quit spending too much time making money, we will have missed critical opportunities with our families and done damage that we may not be able to undo.
 - d. One of Satan's oldest lies is that there is no damage we can do in the present that cannot be undone later. It is a most dangerous thing to assume!
 3. The implications of our materialism with respect to our *children* are nothing short of frightening.
 - a. What kind of values do we think we are passing along to our children by the way we are living our lives?
 - (1) By our *example* we are canceling out the *words* we have said about spiritual matters being the most important thing in our hearts. As adults, our kids will not get 100% of everything they are able to dream of; what they do get will be obtained by working, not by whining and manipulating.
 - (2) When they compare our enthusiasm for money with our enthusiasm for the Lord, our kids do not have any trouble figuring out what we are really after in life.

- b. In our (perhaps well-intentioned) efforts to give our children “all the things we never had,” we are inflicting on them one of life’s greatest disadvantages.
 - (1) By giving them basically everything they want, we are ingraining in them a view of “the way the world works” that is out of touch with the reality they will face in the adult world.
 - (2) Too few of our kids even know what it is to want something and not get it immediately. They may never know what it is like to dream about something, to plan and work and save for it for a long time, and *then* to enjoy it.
 - (3) By overdosing them with material things they have had to expend no effort for, we are not only producing ungrateful offspring, we are depriving them of the *pleasure* that comes from things that have been waited for and worked for.
 - (4) In the age of credit cards, our kids will likely spend their adult years deep in debt, having learned from us that they have a right to get everything they want — right now.
 - (5) By giving our kids too much of what they want and too little of what they need, we are creating emotional and spiritual cripples who have no idea how to tolerate frustration, overcome difficulties, and work toward goals. See the “The Fruits of Frustration” in John K. Rosemond, *Six-Point Plan for Raising Happy, Healthy Children* (Kansas City: Andrews and McMeel, 1989), pp. 113-34. If they ever learn how to be self-sufficient, effective adults, our offspring will probably have to learn it the hard way from someone other than us, their materialistic parents.
- c. Spiritually, we are hazarding our children’s lives by encouraging them into careers that involve the making of great sums of money.
 - (1) Again, the point is not that wealth is inherently evil — it is just that, spiritually, wealth is very *dangerous*. Remember Paul’s warning: 1 TI 6:9-10.
 - (2) Consider an analogous situation. Most of us would not think of encouraging our kids to pursue a career in, say, show business. Our argument would not be that it is *impossible* for a Christian to be an entertainer; it would be that the *dangers* are simply too great to risk.
 - (3) If we worry about careers that, for one reason or another, involve special dangers, why are we so unconcerned when our young people enter vocations that are dangerous because of the money involved? Are we blind to *these* dangers to our kids’ faith?
- 4. In general, it simply has to be said that, with respect to our families, we are making the wrong *investment* of ourselves.
 - a. We are “going all out” for all the wrong things.
 - b. We are going to get to the top of the ladder and find out that it is leaning against the wrong wall.

5. On our deathbeds, we will not wish we had spent more time at the office or more time in other moneymaking endeavors; we will wish we had spent more time *building quality relationships* with the people around us, especially our families. (“I wish I had been more involved with soul-winning.”)
- C. In the work of the Lord. Too often, what should be going to the Lord is going to higher standards of living for ourselves.
1. Our money.
 - a. In most places, the Lord’s Day contribution is not nearly what it ought to be.
 - b. Many Christians are making far more money than they ever dreamed possible and the contribution looks good when compared to the past, but from the Lord’s vantage point, it may not look so good because it represents so little sacrifice.
 - (1) The Lord measures liberality in terms of sacrifice.
 - (2) MK 12:43, 44.
 - c. Doors for the gospel are opening up all over the world right now, but at our present level of giving, many of these opportunities cannot be taken advantage of.
 - (1) Generally, we are willing to give to support the gospel up to the point where it impinges on our standard of living.
 - (2) At that point, we claim we cannot “afford” to send more evangelists to the field.
 - (3) Really what that says is that we are not willing to sacrifice and reduce our standard of living in order that others may hear the gospel. If there are souls that never hear the gospel because American brethren were unwilling to cut into our standard of living, will we not stand in judgment before the Lord with blood on our hands?
 - d. The amount of money now spent on “upscale” church buildings by conservative brethren in some places ought to give us pause to think. Are there not some implications here with regard to our values and our attitudes?
 2. Our time.
 - a. Affluent people tend to be very busy people. The simple truth is that we have less time for the Lord’s work than we would if we were not so occupied with material matters.
 - b. We allow work to keep us away from the services of the church.
 - (1) Is it any more than an assumption on our part that work obligations should automatically take precedence over church services?
 - (2) Even when we attend, we sometimes give the appearance of hurrying through the services of the Lord so that we can get back to our commerce.
 - (3) Amos charged the Jews of his day with being eager for the days of religious observance to be over: AM 8:5.
 - (4) Uninterrupted attendance and significant involvement in any congregational activity is often hard to get now from even our “stronger” members — largely because of obligations to

careers and other economic pursuits.

- c. Personal evangelism is not the least of the things that suffer because of the time we spend making and spending money.
- 3. Our hearts.
 - a. Our *attention* and *affection* are being distracted by activities that relate primarily to the making and spending of money.
 - b. Precious *interest* and *enthusiasm* are being drained away from the Lord's work by materialistic endeavors.
 - c. The devil is undermining our wholehearted *devotion* to the Lord with economic enticements. There is not a more powerful tactic he is using today to keep us from loving God with *all* our hearts.

VI. **SOME SUGGESTIONS ABOUT WHAT WE CAN DO**

- A. Plenty of suggestions can be made about dealing with materialism. Most of these are commonsense ideas, things we already know to do. The difficulty is not really that we do not know what to do about this kind of a problem — it is that we will not admit we have the problem!
- B. Here are some examples of specific things we can do, some real changes it is possible for us to make.
 - 1. To an American, the most radical suggestion of all would probably be this one: *we can put a moderate ceiling on our standard of living.*
 - a. Do we have the outright faith and courage it would take to do this?
 - b. Can we not at some *modest* point say we have enough?
 - c. I know a brother in the Lord who actually does have this attitude. He once surprised a telephone salesman for an investment company by saying, "No thanks, I would not be interested in your offer. I already have all the money I need."
 - d. Our culture assumes that a family will live, for example, in the most expensive house it can afford, automatically trading up as soon as possible. Can we not call this assumption into question?
 - e. Would it not make a big difference in the Lord's work if even a few of us imposed a significant limitation on our standard of living and determined to spend everything above that in the Lord's work?
 - 2. We can set some limits and impose a time budget on our moneymaking activities: *husbands and wives can determine that, between the two of them, they will spend no more than _____ hours a week making money.*
 - a. We only get a fixed amount of time: exactly 168 hours a week for each individual.
 - (1) Within this limited amount of time, we must take care of the various things we need to do in life.
 - (2) This obviously requires that we wisely allocate our time resources among the different priorities that we have.
 - (3) If we spend too much time on one priority, something else will get shorted.
 - b. In most families, somebody has to spend some time each week making money so that the family can live.
 - c. But how much time should this be? *How much time can the members of a family spend making money without taking time away from other things that are more important?*

- d. Each family must make its own decision about the combined number of hours that can be spent making money in that family each week.
 - e. A wise and godly family will not only seek the Lord's will in making this decision, it will stand firm when the temptation comes to increase the family's earnings by spending more time in moneymaking activities.
 - f. Once a family has decided the maximum amount of time that husband and wife combined can afford to spend making money each week, it has only two alternatives when the "need" arises for yet more money:
 - (1) It can find a way to make more money *within the same amount of time*.
 - (2) It can *lower its standard of living* to decrease the amount of money needed.
 - g. We should rarely, if ever, consider the third option: breaking the family's time budget by borrowing time from other priorities to satisfy materialistic desires.
 - h. If living on what we are able to earn within our prayerfully determined time budget does not allow us to have as big a slice of the pie as we would like, so be it. "Life is more than food, and the body is more than clothing" (LK 12:23).
3. We can make it a rule that work will never keep us from the services of the church.
 - a. More and more jobs require travel and other requirements that prevent assembling with the saints.
 - b. If our present job requires missing services, then the finding of another job, perhaps lower-paying, that does not interfere with our attendance probably should be an immediate priority.
 4. We can maintain time for personal evangelism.
 5. We can maintain time for the spiritual disciplines of prayer and Bible study.
 6. We can maintain time for our families.
 7. We can quit giving our children everything they want and teach them the meaning of work.
 8. We can go out of our way to spend time with the poor, we can see to it that our children do so, and we can consciously hold on to the ability to relate to the poor.
 9. We can find some regular charitable work to do that is anonymous and unpaid.
 10. We can increase what we are giving to the Lord's work — and make it an actual increase, not just a "cost of living" increase.
 11. We can cut up our credit cards, get out of debt, and learn to live within (if not below) our means.
 12. In short, we can repent of our covetousness.
- C. These suggestions are useful and effective only if we *act* on them in concrete ways.

CONCLUSION

- A. It is foolish to pretend that materialism is not a problem.
 1. We have our heads stuck in the sand if we cannot see that, as a whole, the Lord's people in this country have been affected by the materialism that surrounds us in our culture.
 2. The damage being done is cause for real concern.
- B. But lessons on materialism, covetousness, etc. are easily misunderstood.
 1. The point is not that any member of the church who happens to be affluent should be

- embarrassed or apologetic about it — unless, of course, he got that way by compromising his spiritual priorities.
2. The point is not that anyone should turn down his next raise at the office.
 3. The point is not that we should be indifferent or slothful in the work of providing for our families.
 - C. What we are saying is that maintaining spiritual priorities in a materialistic environment like ours is not easy.
 - D. Our greatest mistake would be to *assume* that we have met the challenge and that our own personal priorities are what they ought to be. For better or worse, others can tell what our priorities really are by how we spend our time, not by what we say.
 - E. The Scriptures contain special warnings that need to be heard by those among the Lord's people who are, in fact, wealthy. 1 TI 6:17-19. What happens to us in the hereafter depends on what we are here after!
 - F. There is more to life than money, mammon, and material things.
 1. Jesus resisted Satan's temptation concerning physical needs with the truth contained in the Old Testament: MT 4:4.
 2. He warned the multitudes, LK 12:15).
 3. He said, LK 12:23.
 - G. It is urgent that we learn *contentment*. HE 13:5.
 1. We need to be able say with Paul, PH 4:11.
 2. 1 TI 6:6-8.
 - H. It is vital that we lay up *treasures in heaven* rather than upon earth: MT 6:19-21.