

John Holland  
**SESSION 4 | Possessions & Money**

**I. INTRO**

“Worldliness ... is a love for this fallen world. It’s loving the values and pursuits of the world that stand opposed to God. More specifically, it is *to gratify and exalt oneself to the exclusion of God*. It rejects God’s rule and replaces it with our own. It exalts our opinions above God’s truth. It elevates our sinful desires for the things of this fallen world above God’s commands and promises.”<sup>1</sup>

“Worldliness is departing from God. It is a man-centered way of thinking: it proposes objectives which demand no radical breach with man’s fallen nature; it judges the importance of things by the present and material results; it weighs success by numbers; it covets human esteem and wants no unpopularity; it knows no truth for which it is worth suffering; it declines to be ‘fools for Christ’s sake.’ Worldliness is the mind-set of the unregenerate. It adopts idols and is at war with God.” Iain Murray, *Evangelicalism Divided*, 255. <sup>2</sup>

**A. Goals:**

- Identify and resist some pitfalls Satan has placed in the landscape
- Glory in the divinely prescribed path of stewardship
- Consider some practicalities of how this pertains to our money and possessions

**B. Book Recommendations:**

- *Worldliness: Resisting the Seduction of a Fallen World* edited by C.J. Mahaney
- *Money, Possessions, & Eternity* by Randy Alcorn
- *Strangely Bright* by Joe Rigney
- *Precious Remedies Against Satan’s Devices* by Thomas Brooks

**C. What this session is *not*:**

- A guide to budgeting (though SGCL has taught more on this!)
- Specific about how much stuff or money you must have
- Exhaustive: 1 Timothy 6:10a, “For the love of money is the root of *all kinds* of evils...”

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<sup>1</sup> C.J. Mahaney, *Worldliness*, pg. 27.

<sup>2</sup> Iain Murray, *Evangelicalism Divided*, pg. 255.

## II. DANGER AHEAD: DON'T FALL OFF THE HORSE

### A. First Danger: Materialism

Definition: "An idolatrous craving of created things to fill the void in our hearts that only the Creator was meant to fill."

Luke 12:15: *"Take care, and be on guard against all covetousness, for one's life does not consist in the abundance of his possessions."*

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."*

1 Timothy 6:9-10: *"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. For the love of money is the 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."*

Hosea 13:4-6: *"But I am the LORD your God  
from the land of Egypt;  
you know no God but me,  
and besides me there is no savior.  
It was I who knew you in the wilderness,  
In the land of drought;  
But when they had grazed, they became full,  
They were filled, and their heart was lifted up;  
Therefore they forgot me."*

Matthew 6:24: *"You cannot serve both God and money."*

Mark 10:17-27

Augustine: *"Thou hast made us for Thyself, O God, and the heart of man is restless until it finds rest in Thee."*<sup>3</sup>

*"...the infinite abyss only be filled by an infinite and immutable object, that is to say, only by God Himself."*<sup>4</sup>

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<sup>3</sup> Augustine of Hippo, *Confessions*

<sup>4</sup> Blaise Pascal as quoted in Alcorn, pg. 45.

### C. Second Danger: Asceticism

Definition: “a way of thinking that sees money and things as evil. To be ascetic, the less you own, the more spiritual you are.”<sup>5</sup>

Colossians 2:20-23: *“If with Christ you died to the elemental spirits of the world, why, as if you were still alive in the world, do you submit to regulations—“Do not handle, Do not taste, Do not touch” (referring to things that all perish as they are used)—according to human precepts and teachings? **These have indeed an appearance of wisdom in promoting self-made religion and asceticism and severity to the body, but they are of no value in stopping the indulgence of the flesh.**”* (Emphasis added)

1 Timothy 4:1-5: *“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, through the insincerity of liars whose consciences are seared, 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.**”* (Emphasis added)

Alcorn: “My desire is not to criticize such devotion and sacrifice, but only to point out the necessary inconsistency of asceticism. Ultimately, every form of asceticism is selective and arbitrary. The Amish, for example, who forgo electricity, nevertheless use gas engines, pulleys, wheels, and other technologies that were once as modern as electricity. Is an oil lamp more spiritual than one lit by electricity? Is either lamp less spiritual, than a candle, a match, or no light at all? If pleasures are unspiritual, we can always eat a little less and get along with a little less sleep. If material things are truly bad, we would have to eat, drink, and wear nothing to avoid being tainted.”<sup>6</sup>

### D. An interlude

Proverbs 30:8-9: *“Two things I ask of you;  
Deny them not to me before I die;  
Remove far from me falsehood and lying;  
Give me not poverty nor riches;  
Feed me with the food that is needful for me,  
Lest I be full and deny you*

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<sup>5</sup> Randy Alcorn, *Money, Possessions & Eternity*. Page 16.

<sup>6</sup> Alcorn, pg. 23.

*And say, 'Who is the LORD'?  
Or lest I be poor and steal  
And profane the name of my God."*

"My worth is not in what I own  
Not in the strength of flesh and bone  
But in the costly wounds of love  
At the cross.

I rejoice in my Redeemer  
Greatest Treasure  
Wellspring of my soul  
I will trust in Him, no other.  
My soul is satisfied in Him alone."<sup>7</sup>

### **E. Third Danger: Coveting**

Definition: "Desiring stuff too much or desiring too much stuff."<sup>8</sup>

Exodus 20:17: "*You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's.*"

Colossians 3:5: "*Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry.*"

James 4:1-3, 6: "*What causes quarrels and fights among you? Is it not this, that your passions are at war within you? You desire and do not have, so you murder. You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask. You ask and do not receive, because you ask wrongly, to spend it on your passions... But he gives more grace. Therefore it says, 'God is opposed to the proud, but gives grace to the humble.'*"

"For the covetous heart, stuff always comes first. In a consumer culture, the obtaining and maintenance of stuff can determine our job choice, our leisure pursuits, our friendships, our house size, our local church. It can actually dictate the course of our lives."<sup>9</sup>

"In times of plenty or need, the covetous heart says, 'I want, I need, I will have.' The grateful heart simply says, 'O bless the Lord, my soul.'<sup>10</sup>

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<sup>7</sup> Keith & Kristyn Getty, Fernando Ortega, "My Worth Is Not In What I Own"

<sup>8</sup> Dave Harvey, "God, My Heart, and Stuff" in *Worldliness*, pg. 95.

<sup>9</sup> Harvey, *Worldliness*, pg. 106.

<sup>10</sup> Harvey, *Worldliness*, pg. 110.

### III. THE SAFE SOLUTION: STEWARDSHIP

#### A. The heart of stewardship: It's all His!

Alcorn: "A distraught man furiously rode his horse up to John Wesley, shouting, 'Mr. Wesley, Mr. Wesley, something terrible has happened. Your house has burned to the ground!' Weighing the news for a moment, Wesley replied, 'No. The Lord's house burned to the ground. That means one less responsibility for me.'"<sup>11</sup>

Alcorn: "Stewardship isn't a subcategory of the Christian life. Stewardship *is* the Christian life. After all, what is stewardship except that God has entrusted to us life, time, talents, money, possessions, family, and his grace? In each case, he evaluates how we regard what he has entrusted to us—and what we do with it."<sup>12</sup>

Deuteronomy 10:14, "*Behold, to the LORD your God belong heaven and the heaven of heavens, the earth with all that is in it.*"

1 Chronicles 29:11-12: "*Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all.*"

Alcorn: "Search and you won't find a single verse of Scripture that suggests that God has surrendered his ownership to us. Gid didn't die and leave the earth—or anything in it—to me, you, or anyone else. And if we should think, *Well, at least I own myself*, God says, 'You are not your own; you were bought at a price. (1 Corinthians 6:19-20.)'<sup>13</sup>

Jeremiah 33: 8-9: "*I will cleanse them from all the guilt of their sin against me, and I will forgive all the guilt of their sin and rebellion against me. And this city shall be to me a name of joy, a praise and a glory before all the nations of the earth who shall hear of all the good that I do for them. They shall fear and tremble because of all the good and all the prosperity I provide for it.*"

Michael Reeves: "This is not fear of punishment—of what God might do if his people turn away from him. Quite the opposite: In Jeremiah 33, the Lord reels off a catalog of pure blessing. He will cleanse them, forgive them, and do great good for them. And they fear and tremble precisely *because of* all the good he does for them."<sup>14</sup>

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<sup>11</sup> Alcorn, *Money, Possessions & Eternity*, pg. 139.

<sup>12</sup> Alcorn, *Money, Possessions & Eternity*, pg. 140.

<sup>13</sup> Alcorn, *Money, Possessions & Eternity*, pg. 151.

<sup>14</sup> Michael Reeves, *Rejoice & Tremble: The Surprising Good News of the Fear of the Lord*, pg. 46.

Galatians 6:7: *“Do not be deceived: God is not mocked, for whatever one sows, that will he also reap.”*

Romans 14:3-4: *“Let not the one who eats despise the one who abstains, and let not the one who abstains pass judgment on the one who eats, for God has welcomed him. Who are you to pass judgment on the servant of another? It is before his own master that he stands or falls. And he will be upheld, for the Lord is able to make him stand.”*

Hebrews 4:13: *“And no creature is hidden from his sight, but all are naked and exposed to the eyes of him to whom we must give account.”*

Parable of the Ten Minas: Luke 19:11-27

Proverbs 10:4-5, *“A slack hand causes poverty,  
But the hand of the diligent makes rich.  
He who gathers in summer is a prudent son,  
But he who sleeps in harvest is a son who brings shame.”*

## B. Enjoy the things of earth

Philippians 3:7-8: *“But whatever gain I had, I counted as loss for the sake of Christ. Indeed, I count everything as loss because of the surpassing worth of knowing Jesus Christ my Lord.”*

Colossians 3:1-2: *“If then you have been raised with Christ, seek the things that are above, where Christ is, seated at the right hand of God. Set your mind on the things that are above, not on the things that are on the earth.”*

God’s revelation of himself in nature and in scripture: Psalm 19

Edwards: “[The universe is filled with] images of divine things, as full as a language is of words.”<sup>15</sup>

C.S. Lewis: “We may ignore, but we can nowhere evade the presence of God. The world is crowded with Him. He walks everywhere incognito.”<sup>16</sup>

Genesis 24:63a: *“And Isaac went out to meditate in the field toward evening.”*

“This is my Father’s world  
He shines in all that’s fair  
In the rustling grass I hear him pass  
He speaks to me everywhere.”<sup>17</sup>

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<sup>15</sup> Jonathan Edwards as quoted in Rigney, *Strangely Bright*, pg. 20.

<sup>16</sup> C.S. Lewis as quoted in Rigney, *Strangely Bright*, pg. 20.

<sup>17</sup> Maltbie Davenport Babcock, “This is My Father’s World”

Proverbs 24:13-14: “My son, eat honey, for it is good,  
 And the drippings of the honeycomb are sweet to your taste.  
 Know that wisdom is such to your soul;  
 If you find it, there will be a future,  
 And your hope will not be cut off.”

### C. Giving

1 Timothy 6:17-19: *“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. They are 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.”*

Four purposes for God’s provision:

1. To enjoy
2. To do good
3. To be rich in good works
4. To be generous and ready to share<sup>18</sup>

Proverbs 3:9-10: *“Honor the LORD with your wealth  
 And with the firstfruits of all your produce;  
 Then your barns will be filled with plenty,  
 and your vats will be bursting with wine.”*

Exodus 23:15b: *“None shall appear before me empty-handed.”*

2 Corinthians 9:7: *“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.”*

Macedonian example: 2 Corinthians 8:1-7

Act of worship: Acts 10:1-4

2 Corinthians 8:9: *“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich...”*

Matthew 6:3-4: *“But when you give to the needy, to not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you.”*

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<sup>18</sup> Rigney, *Strangely Bright*, pg. 82.

## IV. SUMMARY/CONCLUSION

Materialism replaces joy in God and service to God with joy in things and service to things.

Asceticism suffers needlessly and sinfully rejects God's creation, and it doesn't keep us from sinning.

Coveting distrusts that God has given us everything we need for life and godliness, and therefore is sinfully suspicious of God's provision and character.

Stewardship gives us a renewed joy and pleasure of using God's things for God's ways and reveling in God's kindness to allow us to manage things for His glory.

Enjoying the things of earth as evidences of God's kindness, beauty, and creativity demonstrates obedience and humility as we submit ourselves to God's good purposes for His creation.

Giving serves God's kingdom and His saints and is a worshipful act that should deepen our gratitude in God, the ultimate Giver and Gift.