

Luke 16:13

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[0 : 0 0] Do you love money? Think about it just for a moment as honestly as it's possible to think about something like that. I imagine, and I don't presume to know what you're thinking, but I imagine that many of you are probably thinking that the right answer is no, the right answer to the question, do you love money? To love money, even the expression just sounds a little crass and morally suspect. The issue, of course, is not what you think the right answer is, but the reality, your reality. Do you love money? Now, there's plenty of it in Aberdeen. There's been a couple of reports that have come out just in the past few weeks.

You've maybe noticed them. I think just a few weeks ago, there was a big headline in the Press and Journal and in the other local papers that Aberdeen and the Northeast was the 16th wealthiest region in Europe. You might say 16th, that doesn't sound so good, but within the UK, there were only two regions in the top 20, London and ourselves. And that, of course, was met with great excitement and fanfare, this news that was announced. There was another report not that long ago, also just in the past two or three weeks, or perhaps a little bit further back, concerning disposable income. I don't know if you came across that one, and it was measuring disposable income in the UK. And I think the way they measured that was basically people's income and removing from it as tax and housing costs, recognizing that these are the two kind of big ticket items in terms of household budgets. But removing those two items, what's left? And that was deemed to be, folks, a disposable income. And on that measure, Aberdeen was top of the table in the UK, higher disposable income even than London, presumably because housing there is so expensive. You're thinking, well, it's really expensive here as well, but there it's even more expensive. So, top of the table in household disposable income. Obviously, that's not every household, but the average of households in Aberdeen. Well, this is all good, surely. We'd rather be rich than poor. We'd all rather have money than not have it. Should we feel queasy, if we do, about loving money? Maybe it's okay to love money. Or if love sounds a bit much, to like money. Is that a bit more acceptable, that we like money? You'd imagine somebody saying, I don't love money, I just like it a lot. Well, I wonder if that's okay. Well, on this matter, this matter of loving money, the Bible is, I think we could say, brutally unambiguous. The love of money, and I stress the language that I'm employing, the love of money is bad. It's very bad. Paul, in writing to Timothy in his first letter, assures us that love of money is a root of all kinds of evil. Not the root of all evil, as older versions have it, unhelpfully, but nonetheless, a root of all kinds of evil.

In the passage that we've read in Luke's gospel, Luke, in recording words of condemnation directed by Jesus to the Pharisees, slips in a description of them that he clearly considers, explains their hostility towards Jesus. And what is that description? That they loved money. Then in verse 14, the Pharisees who loved money heard all this and were sneering at Jesus. That's the little phrase that, as this passage was read last Sunday, struck me and led me on a certain train of thought.

[4 : 1 3] They loved money. This is how they could be described. This was almost a way of allowing us to see their core identity. What is true of these men, of this group of people? Well, this. They loved money. The Pharisees who loved money heard all this. I want us this morning to consider this affection, the love of money, and we'll do so by making reference to the passage in Luke where the Pharisees are so described. But in fairness, we will make really very little reference to this particular passage. What we will do in greater measure is bring to bear teaching on the subject as we find it in other parts of the New Testament. And what I want to do this morning is to pose and try and answer four questions that I think are pertinent to this matter. The first question is, why do people love money? Why do we often love money? Why do people love money? The second one is, what does loving money look like? That's quite important to know if we're so afflicted. What does it look like, this condition of loving money? Thirdly, why is loving money a problem? And then finally, and very

importantly, what is the remedy to loving money if we are indeed afflicted by what Jesus certainly considers to be a very dangerous condition. Why do people love money? I think the first thing we need to do is to recognize the importance of the word that is employed here to describe the attitude of the Pharisees to money. They loved money. When we think of those who were listening to Jesus speaking, who were reading what Luke was writing and the vocabulary that he employs, when we think of the Jews in the audience, perhaps if there was one creed or fundamental truth that any Jew listening to

Jesus speaking on this subject would be familiar with, it was what we know as the Shema, the Hebrew for the word here, that introduces the words of the greatest commandment, as it is sometimes described, that we have recorded in Deuteronomy chapter 6 and verses 4 and 5. There we read, Hear, Hear, O Israel. And that word hear is in Hebrew, Shema, hence the way in which the little creed carried that name, the Shema. Hear, O Israel, the Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your strength. And every Jew would have known these words. They were at the very heart of their identity as a people. Exclusive devotion to God lies at the heart of true religion, of biblical faith. And the failure to love God in the manner described lies behind and explains the problem of the Pharisees and their love of money. And on this,

Jesus is explicit in the very passage that we've read, He challenges them and identifies a reality that they have to get to grips with. You cannot serve, and we could very easily and legitimately substitute there the word love. You cannot love both God and money. It simply can't be done. For the Pharisees, money had become their God or idol. Money had displaced God from the seat of their affections, if indeed God had ever occupied that place. And the Apostle Paul, picking up on this theme, explicitly identifies the love of money or greed, which is the word that he uses as idolatry.

In Colossians chapter 3 and verse 5, greed, which is idolatry. And I think that insight of Paul helps us to develop our thinking in this regard. What Jesus is tackling and condemning in the Pharisees is idolatry.

Now, that's implicit in what he says concerning the impossibility of serving both God and money, or loving both God and money. And implicit in that is that if you love money more than you love God, then that is idolatry. Money has become your God. This idolatry that Jesus is recognizing and challenging manifests itself. I think that's the way of understanding it, and we'll develop this somewhat in a moment. This idolatry manifests itself in the love of money. I wonder what you make of the idea that money can be an idol that we worship. Maybe it sounds very crass and even primitive and certainly not something that you're guilty of. Well, I would certainly never worship money.

[9 : 39] Oh, that is so vulgar. I wouldn't possibly be guilty of such a thing. Maybe we think, well, there are people. Yes, there are people like that. I think today the Sunday Times has its much-awaited rich list, and we see the list, and we hear about how much they've got, and you think, oh, yeah, these people, they really love money. The big shots out there, it's a problem for them, but not for good Christian folk in here, or so we might imagine. Well, let's dig a little deeper into this notion of love of money as a form of idolatry. Tim Keller, and some of you may have read some of his books. He's the pastor of Redeemer Presbyterian Church in New York. He uses in discussing this matter the helpful language of surface and deep idols, distinguishes between what he calls surface idols and deep idols, where, as the language suggests, a surface idol is that which is visible, and a deep idol is unseen and, dangerously, more ingrained. Money, or the love of money, could be described as a surface idol that reveals underlying idolatry, or deep idols, hidden beneath the surface.

And let me just suggest four deep idols, the presence of which can manifest itself in the love of money. There may be more, but these are the four that I want to suggest for you to think about this morning.

So, these are what we're calling, using this language that others have coined, deep idols, but that manifest themselves in surface idols, in this case, the love of money. And the four that I want to suggest are pleasure, power, acceptance, and security. Four deep idols, four idols that can command our devotion and service to the extent that our lives revolve around them. And of course, also note that it's in the nature of idolatry that we can have multiple idols, all competing for our attention and devotion. So, it may be that in some measure, you're afflicted by this idolatrous

condition with regard to one or more of what I'm going to mention, and indeed others that I won't mention at all. But let's think about these four. First of all, pleasure. Now, I start with pleasure because I suspect most people will say, well, that's not really a problem for me. That's just really quite vulgar to live for pleasure. Eat, drink, and be merry, for tomorrow we die. You might also ask, well, what has money got to do with this? If that's a problem, okay, but what has money got to do with it?

Well, money, to put it crudely, can buy pleasure. Be that the pleasure of buying stuff that you like and that you want to have in ever-increasing quantities, well, money allows you to do that. You can buy that stuff, and everybody can describe or define what stuff is for you. We'll all be different in terms of what stuff we are drawn to. Money can also buy those things that we like to do. Doing stuff requires money also. But when we do think about this idea of pleasure and living for pleasure, I think a mistake that we can make is to imagine that pleasure or living for pleasure is something that only affects, you know, the guy who wears the Rolex watch and drives the Porsche or the Lamborghini. Well, he's obviously guilty of living for pleasure. But what about you? What about us? What gives you greater pleasure? Shopping or serving? An afternoon, serving those in need at the food bank. This is an example. It could be other examples, of course. Or an evening of retail therapy at Union Square. What gives you or what would give you more pleasure if you can imagine those two scenarios? Let me give you another example. What about choosing between holiday and holiday club? A holiday where you can go and enjoy yourself? And that's good. Does that give you more pleasure than the opportunity of serving at the holiday club? And we need folk to do that. These are questions that you can maybe think about to help you examine yourself. Well, that's one deep idol that will manifest itself in a love of money, because you need money in order to secure the pleasure that you're living for. The other one I suggested was power. Power is what we might call another deep idol that also sounds just a tad vulgar, but that is probably more prevalent than we might care to recognize. And perhaps the words influence or control are more accessible and we can identify with the need to influence or to control others or our environment. And money can, in a measure, buy influence. It can buy control, or so we think.

And the love of money can then, in turn, lay bare this particular idol that we may be worshiping. What about acceptance? Perhaps so far we've thought of pleasure and power, and maybe you're feeling a little smug as you feel that the finger of accusation has not yet landed on you. But what about this idol, the idol of acceptance or approval? Are you driven by or motivated by the need for approval and acceptance?

[15 : 34] And do you think that money can secure that for you, wearing the right clothes and driving the right car and living in the right neighborhood? All driven by, at least in part, the need to be accepted and approved and thought well of by others, the need to fit in. Are you often stressed out by what others might think of you in any number of scenarios? And you're stressed by this. What will they think?

What will they say? What conclusions will they come about me, come to about me? Well, perhaps you have this idol, this deep idol of needing approval and acceptance that's dominating the way you live and the decisions you take. Do you consider that your worth in your own eyes and in the eyes of others is a function of what you own? Jesus tackles this head on in words that He speaks that are quoted for us in the same gospel of Luke in chapter 12 and in verse 15. There we read, Then He said to them, Watch out! Be on your guard against all kinds of greed. A man's life does not consist in the abundance of his possessions. It's a very telling and insightful appreciation or affirmation on the part of Jesus. A man's life does not consist of. To consist of speaks of what makes you worthwhile, what makes you valuable. And Jesus is saying it doesn't depend on what you own. But so often that is the way people judge others and maybe the way we judge ourselves. Our value, our worth, is a function of what we own. And of course money allows us to secure those things that will give us worth and value in the eyes of others and possibly even in our own eyes. The fourth deep idol that I've suggested that can reveal itself in a love of money is security. And this is maybe the most subtle of the four. Security can be an idol when life revolves around securing security. And money can, or so we imagine, buy security. You can certainly buy financial security. Now, is it wrong to be concerned with providing security for ourselves and our family? Well, evidently not. But it becomes an idol when it becomes the factor in your decision making. The language that people often use that masks this idol is the language of comfortable. Everybody just wants to be comfortable. So, if you ask anybody, or most people, if they want to be rich, they'll generally turn

around and say, oh, no, I don't want to be rich. I just want to be comfortable. That's true also in people describing themselves. People are very unlikely to describe themselves as rich. It's always somebody else who's rich. No, I'm just comfortable.

Either that's what I am or that's what I aspire to be. Now, you can examine yourself in this matter of security by asking some probing questions. Why am I in the job I'm in? Would I be willing to earn less in return for more time with my family? Would we, if it's a couple, would we consider living on one rather than two incomes? Are you postponing important stuff? Forgive me for the tradition of the word stuff, but it's a great word to just cover a lot of stuff. Are you postponing important stuff until you achieve your desired level of comfort or security? You're saying, yes, I'd really like to do that, or it's important that I do that, but I can't do it yet because I still haven't reached that point where I'm secure and comfortable. Then I'll do these things.

Now, these questions are intended to help you probe into your own circumstances. They're not intended to be accusatory in nature. Rather, think about it and see what answers you come up with for yourself.

So, why do people, why do you, why do we often love money? Well, often it's because the love of money reveals and reflects deeper loyalties and the sin of idolatry. The second question, that is the one that would have taken most time, so take comfort in that. But the second question is this, what does loving money look like? Now, the first thing I want you to note is that it can be very difficult to see or detect where this is the case in ourselves. And Jesus recognizes this difficulty in both the manner and the frequency with which He deals with the subject. Listen to Jesus in a verse that we've already read there in Luke chapter 12 and verse 15. Watch out, be on your guard against all kinds of greed.

[20 : 34] Now, why does He use that language of watch out, be on your guard? Well, the reason He uses that language is because He recognizes that it can be very difficult to actually see. We need to consciously and carefully watch out lest we fall into this trap. We need to be on our guard because this is something that can overtake us in a way that we don't even realize or notice. We don't see the problem in ourselves. We imagine all is wealth. Greed hides itself from its victim. One of the reasons for that is that we tend to be surrounded, this isn't always the case, but we tend to be surrounded by others who are similar to us in the matter of income and consumption. And that can lead to an appearance of normality to what we do and what we prioritize. Because we look around and we say, well, yes, that's how I spend my money, but that's how everybody else I know spends their money. So, it all seems normal. It all seems okay. We're shielded in that sense by the very circles in which we often move.

But also with regard to frequency, it's very interesting how Jesus tackles this particular matter with far greater frequency than others we might imagine, far more, for example, than He speaks of sex or sexual sin. Greed and money occupies His concerns and His discourse to a far greater extent than those things that we might think to be of greater urgency. Part of the difficulty is that love or money or greed is not measured by the quantity of money you or anybody else possesses. It's very important to be clear on that. It's not about how much money you have or the person sitting next to you has.

You can have two people with exactly the same amount of income or wealth, and one is an avid worshiper of pleasure and power and acceptance and security or any combination of those and others, while the other, on exactly the same income, enjoying the same amount of wealth, by God's grace, loves the Lord with all their heart and with all their soul and with all their strength.

Fundamentally, it's not about how much any given person has, how much you have or others have. This is a matter of self-examination. Don't be overly concerned if others love money. If they do, well, that's their problem. Be concerned with yourself.

Let me just describe some characteristics of lovers of money and honestly consider, as I do, if this describes you in some measure. Lovers of money find themselves daydreaming and fantasizing about new ways to make and spend money. Generally, they'll look on with jealousy at those who have more than they do. The person who's just won the lottery or those on the rich list, or the colleague who's got the promotion and you know they're going to be on 10 grand more than you are.

And you look on and you think, well, I so wish that was me. I wish I had that level of income. Lovers of money imagine that they have control of their lives and are safe and secure because of their wealth. Lovers of money look to money for their significance and worth. There may be some

insights, I hope, into identifying what loving money looks like. But thirdly, why is loving money a problem?

[24 : 08] Well, I hope that what we've said thus far, at least in part, answers that question. But let me just very explicitly identify two big problems with loving money. The first one, very simply, is that it is sinful. It's sinful to love money. Loving money is forbidden. It's very clearly identified as something that is wrong. It is idolatrous. It's displeasing to God. This was the problem that Jesus identified with the Pharisees. You can't serve both God and money. It simply can't be done. And the eternal destiny of idolaters is a very solemn one. Eternity separated from God in hell. It is sinful. It is serious. Its consequences are very grave. That's why loving money is a problem.

But not only is it sinful, secondly, we can say that it's pointless. Money doesn't deliver. The writer of Ecclesiastes puts it succinctly. We've read the verse with the children. What do we read there in verse 10 of Ecclesiastes chapter 5? Whoever loves money never has money enough. Whoever loves wealth is never satisfied with its income. This too is meaningless. And identifying loving money as pointless, it's also interesting in this regard to notice how Jesus relates greed or the love of money to anxiety.

You might think these are quite separate categories. But in chapter 12 of Luke's Gospel, we've already quoted where Jesus warns us against greed of different kinds. It is interesting that immediately following that exhortation, he goes on to teach and to warn about anxiety. In verse 15, he's talking about greed. And then just a few verses down the chapter in verse 22, we read, greed not to worry about your life, what you will eat, or about your body, what you will wear.

And so, greed and anxiety are very much connected in the mind of Jesus as being part of the same problem, part of this same idolatry that we are so prone to fall into. Loving money is pointless. It's not good. It serves no purpose. This will age me. But back in the 80s, there was that film, Wall Street, Gordon Gekko, played by Michael Douglas. And the iconic phrase that came from that film was, greed is good. The Bible's response is not just that greed is not good, but that greed sucks, that greed is pointless, that greed does not and cannot satisfy. So, it's a problem if you love money. It's a big problem. But finally, and very importantly, what is the remedy to loving money? We're going to think about this in greater depth this evening, but it would be remiss to the point of the gross irresponsibility to not speak of this now and close by identifying the remedy to loving money.

[27 : 31] And the basic reality that you need to grasp is this. Money or love of money as an idol cannot be removed, only replaced. That's very important. You can't remove this particular idol. You can only replace it. Now, in replacing it, it will be removed. But that distinction is very important.

Jesus makes that point implicitly in what He says to the Pharisees. You cannot serve both God and money. To dethrone money, you need to enthrone God. That's maybe a kind of neat little expression that can encapsulate what I think is a very important truth. To dethrone money, you need to enthrone God.

The love of money must be supplanted by the one who, though rich, became poor so that we might be truly rich. This week we have the General Assembly in Edinburgh. Well, at the very first General Assembly of the Free Church of Scotland, the moderator was Thomas Chalmers. And Thomas Chalmers famously spoke of the expulsive power of a new affection. It was the title of one of his sermons that was then in print, the expulsive power of a new affection. And what Thomas Chalmers rightly recognized as we apply his insight to the matter of the love of money is that it is insufficient to grasp the emptiness and futility of loving money. That will only lead to despair. It makes no sense to simply say, it's bad, it's bad, it's pointless, it doesn't work, you'll be miserable. You know, you can go on like that as much as you choose, but that alone will do very little to help those who are afflicted by this condition.

Rather, love of money must be expelled or replaced by a greater love, to use the language of Chalmers, by a new affection, the love of God. The love of God most wonderfully revealed in the person of Jesus, His eternal Son. And when you think about it, it really does make a lot of sense. Remember the deep idols that are laid bare or revealed by a love of money, the ones at least we suggested, pleasure, power, acceptance, and security. Now consider this. The man or woman loved by and a lover of God experiences deep pleasure in Christ. We have been created for and called to the enjoyment of God.

The man or woman loved by and a lover of God shares in the power of Christ's resurrection, power to live a life pleasing to God and of blessing to others. The woman or man loved by and a lover of God knows deep and profound acceptance and approval in Christ that depends not one iota on how

acceptable or lovable we are in and of ourselves. The woman or man loved by and a lover of God knows a security that is present and permanent sheltering under the shadow of the Almighty. You see, all those things that would drive us to imagine that if only I had money I could enjoy pleasure, I would have influence and control, I would be approved of and accepted by my peers, I would know security as I look into the future, all of those things that we think that money can provide are so much more amply and deeply provided by Christ and by trusting in Him. And so, hence this very helpful language of the expulsive power of a new affection. The love of money has to be dethroned by one far greater, by a far greater love of our deeper affection.

[31 : 40] The love of money must be, can only be displaced by a greater love, by a new affection, or perhaps for many of us, by a rekindled affection. Well, let me end in the manner that I began. Do you love money? Listen to Jesus.

You cannot love both God and money. Repent of your idolatry and trust in Jesus and discover a new affection that is deeper, richer, and infinitely more satisfying, both for this life and for eternity. Let's pray. Heavenly Father, we come to You. We thank You for Your Word. We thank You for the Bible. We thank You that it tackles and deals with very real matters that we confront and have to come to a view on day by day in the lives that we live. We confess that we are so prone to idolatry. We confess that so often we deposit our trust and our confidence in those things that cannot deliver and help us to fix our eyes on You and on Your Son, Jesus, that our trust would be in Him, that we would find our satisfaction, that we would find purpose, that we would find security and acceptance, and yes, even enjoyment and pleasure in Yourself and in Your generous provision for our needs. And these things we pray in Jesus' name. Amen.

Amen. Well, let's sing now to God's praise, Psalm 23. In the Scottish Psalter, Psalm 23, and we'll sing to the tune Wiltshire. Psalm 23, you'll find that on page 229 in our psalm books. Psalm 23, singing the whole of the psalm, The Lord's my shepherd, I'll not want. He makes me down to line. In pastures green, He leadeth me. The quiet waters abigh. Let's stand to sing this psalm. Brazil, let's sing this psalm. Thearians who win that a one is for our belief, that we as such peace as the king of the psalm.

[34 : 06] Hear, you're all well. O God, the Zukunft, we will sing this psalm. Item 4, please. Make me down to line.

And Build your people in ■reiben. He leadeth me Black, white, and waters high My soul he does restore again And means to often be Within the past of righteousness Be far his only sin Yet though I'm gone

In death's dark mail Yet will white be here the air For thou art with me And thy road That suddenly come for sin My truly love has furnished In presence of my foes My heaven does With oil and oil And my cup overflows Vicious and mercy All my life Shall surely follow me And in the skies Forevermore Thy dwelling place Thou be Now may the grace of the Lord Jesus Christ The love of God And the fellowship of the Holy Spirit Be with us all now and always Amen Amen Amen