#### August 3, 2025

# Idols of the Heart Part 7

#### The idol of money (materialism).

- 1 Timothy 6:6-12
- 1. The potential of money.

#### Money isn't the problem; the idol of it is.

- 1 John 2:15-17; Luke 16:10-13, 12:34, 12:15

#### Materialism is the enemy of faith.

- Luke 12:21

Materialism considers earthly valuables higher than eternal values.

- John 18:36

Material blessings are given by God.

James 1:17

Materialism fights against the Kingdom of God.

- 2. The Power of the Messiah.
  - Romans 14:11; Isaiah 45:23; Philippians 2:9-11

We don't get to decide if we are owned or not. What we DO get to decide is who or what owns us.

- 3. The purpose of the Master.
  - 2 Peter 2:19; John 8:34-37; Romans 6:14-23; Luke 6:46; Matthew 7:23



West Valley Church August 3, 2025 Michael W. O'Neill

# Idols of the Heart, Part 7: The World: Materialism

As we continue in our series on "Idols of the Heart," today I want us to look at the...

### Idol of money or materialism.

If you haven't been worshiping with us for very long and haven't heard me talk about money, you might suddenly feel uncomfortable, and I understand that. But please know I always try to do all I can to lead from a biblical place of wisdom and grace, preaching from what God tells us in His Word, in the same spirit that he gives it to us – a spirit of wisdom and grace.

The Bible calls preachers to declare "...the whole purpose of God" (Acts 20:27, nas). Well, there are 30 verses in the Bible about baptism, 225 verses about prayer, and two thousand three hundred verses about money. If I'm going to preach the whole purpose of God, it would be wrong to neglect this very, very important issue, especially when it comes to the idol of money and materialism. They really are the same idol.

I can't think of a better way to start this conversation than with what Paul told to young Timothy, who was twenty-something at the time. As I read what God recorded for us in his Word, would you stand with me? Thank you. This is what the Bible says:

"Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil (repeat). Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. Fight the good fight of the faith." (1 Timothy 6:6-12, niv)

Thank you! You can be seated. I want us to begin by seeing...

## 1. The *potential* of money.

Like the other idols that we've looked at in this series, money can be a blessing from God, but Satan has substituted that gift by getting us to worship the gift instead of the giver. Money isn't really the issue; the issue is *how we view it and what we do with it*. The thing with money is that it has tremendous potential for good, or it has tremendous potential for very bad. The Bible never says that money itself is bad; money is simply a tool that we can use, or we can misuse and abuse *(repeat)*. First let's see that...

## - Money isn't the problem; the idol of it is.

Paul made it very, very clear that it's not money that is a root of evil. What is a root of evil? The LOVE of money. That's idol worship language.

The love of money is described as a form of idol worship where the pursuit of wealth becomes more important than faith or even ethical considerations (in other words, more important than God and his Kingdom priorities).

The phrase "love of money" is actually one word in the original language of the Bible, and it means "avarice" which is an insatiable desire for money. So don't make any mistakes here; the word "love" really has nothing to do with it; it is idol worship. And that is exactly what the idol of materialism is – it is the greedy worship of money and material possessions.

Materialism is an attitude, and it is a spiritual problem. The Bible says this:

"Do not love this world nor the things it offers you, for when you love the world, you do not have the love of the Father in you. For the world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world. And this world is fading away, along with everything that people crave. But anyone who does what pleases God will live forever." (1 John 2:15-17, nlt)

So our attitude needs to be correctly tuned with what God tells us in the Bible about money if we are going to avoid this idol – or if we need to slay it altogether. If we have the right attitude, we'll be able to use money for his purposes. If not, we will be slaves to money.

Jesus warned us specifically about this when he said:

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." (Luke 16:10-13, niv)

Jesus knew very well the spiritual connection between our wallets and the priorities of our lives. He said:

"Where your treasure is, there your heart will be also." (Luke 12:34, niv) Jesus warned us to:

"Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." (Luke 12:15, niv)

We all have a hard time deciding what our priorities are going to be, and Jesus said a big one is either the Lord or money.

By the way, you might say, "I don't have any money, so it's not an idol for me." But it's not the amount of it that we have that makes it an idol; there's not an amount that tips the scales that says, "Okay, now you are worshipping money." You don't have to have it for it to be an idol; the lack of it can lead you to idolize money, too – if your energy and effort is spent trying to get what you don't have.

You see...

## - Materialism is the <u>enemy</u> of <u>faith</u>.

There's a story of a man who worked all his life and saved as much as he could. He loved money more than anything.

Just before he died, he said to his wife, "When I die, I want you to take all my money and put it in the casket with me. I want to take my money to the afterlife with me. I don't care that your name is on the account; I want you to empty it and put it in the casket with me." Money was definitely the love of his life. His wife promised she would.

At his funeral, just before the funeral director closed the casket, the man's wife put a box in the casket. The directors shut the casket and rolled it away.

The wife's friend said, "I know you weren't foolish enough to put all that money in there with that man."

She said, "I can't lie. I promised him I would put that money in the casket with him."

"You mean to tell me you put all his money in the casket with him?" her friend asked.

"I sure did," said the wife. "I wrote him a check."

We live in a world caught in the clutches of the desire for more. Our lives are constantly bombarded with messages about products that will make life better, and those ads are designed so we are always dissatisfied with what we have. Advertisers count on us to always search for "bigger" and "better." This pursuit of worldly possessions is the idol of materialism. It's the god of our culture and it's in direct opposition to the God of the Bible. In that same chapter of Luke that we looked at earlier, Jesus told a story about a man who kept building bigger barns and

storing away more and more grain and wealth, only to suddenly lose his life. Jesus said:

"Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God." (Luke 12:21, nlt)

We can become so confident in material things that we transfer our dependence to that god, instead of God Himself. Notice in that verse that having earthly wealth is not the issue; the real issue is NOT having a rich relationship with God. Please hear me: there is nothing intrinsically wrong with having a nice car, living in a comfortable home, or dressing in the latest fashions, unless those possessions possess us; unless the pursuit of those things keeps us from seeking a deeper relationship with the Lord and being generous people. If God told you to give up all those things, could you? If not, that's the real danger.

Materialism is an enemy of faith because...

# Materialism considers <u>earthly valuables</u> higher than <u>eternal</u> <u>values</u>.

In other words, the temporary is more important than the eternal. Jesus said:

"My Kingdom is not of this world...my Kingdom is from another place." (John 18:36, niv).

So if we want Christ to be Lord of our lives, we'll always make our decisions – including our financial ones – based on God's eternal values, not earthly and temporary things. I'm afraid that for many of us, somewhere there is a disconnect between God's Word and the practice of it among those who claim they believe. What we need among believers is a reconnect with God and his Word. At the core of the problem is a lack of obedience because we have not committed everything to the Lord; we haven't made him our master, especially when it comes to our giving. If we had the right attitude, we would not be lured by materialism so easily.

Part of that right attitude means that we realize that...

# - Material <u>blessings</u> are <u>given</u> by God.

All that we have has been given to us by God; he is the source of all blessing in whatever form they take. The Bible says in James...

"Whatever is good and perfect is a gift coming down to us from God our Father, who created all the lights in the heavens." (James 1:17, nlt)

*Everything* we have comes from him. Our breath, our next heartbeat – all comes from him. That means that every other good thing in our life originates from him.

In Matthew 6:33 Jesus said if we would "seek first his kingdom and his righteousness, then all these things'" (meaning our material needs) would be

provided for us as well. That means if we put God first, then our giving is simply the supply line for everything we need and then some.

The great missionary statesman David Livingstone had the right attitude when he wrote, "I will place no value on anything I may possess except in relation to the Kingdom of God. I will use my possessions to promote the glory of Him to whom I owe all." He was determined – just as we should be – that our commitment to God comes before anything we have, because in reality...

## - Materialism fights against the Kingdom of God.

Choosing to hoard God's blessings causes disunity in the church, overlooks the needs of others, promotes selfishness instead of sacrifice (sacrificial giving is the Christian way). Materialism focuses efforts on maintaining and protecting the status quo of our comfort instead of the growth of the church. As clearly as I can say it, the spirit of the idol of materialism battles against the advancement of God's Kingdom.

The idol of money and materialism is a powerful force – and the only solution for us is to submit to...

### 2. The **power** of the Messiah.

When Jesus talked about not having two masters (God and money), the word he used for "master" meant someone who had "complete ownership." What he was saying is that none of us can have two owners. Notice what's not so subtly implied: we <u>are</u> owned by something or someone. Jesus didn't say either you have an owner, or you don't; whether something owns you or it doesn't; he said we *are* owned by someone.

## We don't get to decide if we are owned or not. What we DO get to decide is who or what owns us.

That's about the extent of our involvement in this.

Jesus is making the point that he is Lord – master, ruler, owner of everything. The Bible says:

"It is written: 'As surely as I live,' says the Lord, 'every knee will bow before me; every tongue will acknowledge God." (Romans 14:11, Isaiah 45:23, niv)

In another place it says:

"Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue acknowledge that Jesus Christ is Lord, to the glory of God the Father." (Philippians 2:9-11, niv)

And bringing glory to God is...

### 3. The **purpose** of the Master.

The choice of masters is ours, the choice of being a slave is not. The purpose of the Master Jesus was to purchase us out of slavery, so we could be adopted into God's family as sons and daughters. We are either slaves to money, or sons and daughters of the Master.

And notice the choice Jesus said we have in our slavery: God, or money. Have you ever wondered why Jesus gave us *those* two choices – God or money? He could have said, "you can't serve God and the Seahawks (or sports)," or "you can't serve God and sex," or "God and your career." He even could have left it up to us to fill in the blank; he could have said, "you can't serve God and anything else." Of course all that is true, but the only thing Jesus specifically said this about was money. Here's why: because *he knows nothing owns us like money*. The Apostle Peter said:

"A person is a slave to whatever has mastered him." (2 Peter 2:19, niv)

As far as God is concerned, there is no doubt or discussion about it; either Jesus is our master or money is. Which master do you want? One makes you a slave to sin, the other makes you a son or daughter with the Savior.

Jesus said:

"I tell you the truth, everyone who sins is a slave to sin. Now a slave has no permanent place in the family, but a son belongs to it forever. So if the Son sets you free, you will be free indeed." (John 8:34-37, niv)

That's the difference – if you accept Jesus as your master, you are free – you are *not* free to sin or do whatever you want; you are free NOT to sin, and free to do what Jesus wants. Please listen to what Romans 6 says:

"Sin must not be your master; for you do not live under law but under God's grace... Surely you know that when you surrender yourselves as slaves to obey someone, you are in fact the slaves of the master you obey – either of sin, which results in death, or of obedience, which results in being put right with God... When you were slaves of sin, you were free from righteousness. What did you gain from doing the things that you are now ashamed of? The result of those things is death! But now you have been set free from sin and are the slaves of God. Your gain is a life fully dedicated to him, and the result is eternal life. For sin pays its wages – death; but God's free gift is eternal life in union with Christ Jesus our Lord." (Romans 6:14-23, niv)

So in this, we are either slaves to money which leads to death, or slaves to righteousness – meaning we are God's children – which leads to abundant life that goes on forever.

Which master will you have? Obviously, the right choice is Jesus. But understand, if you claim that Jesus is your master, you have no rights of your own to the things you have. Jesus must be undisputed master of your life. You will never be able to ask yourself, "What do I want to do?" Your first questions must always be, "What does

Jesus want me to do?" And then you must do it. We have no time or possessions that are our own. We can't sometimes say, "I think I'll do what God wants with this money," and then another time say, "I'm going to do what I want with this money." The Christian has nothing of his or her own; it all belongs to the Master. That's why Christians are to be the most generous people in the world, because our master is so generous with us that he gave everything – his very life for us. So we are called to be generous too. That's why we practice giving 10% or a tithe to the church – because we are giving thanks to God for his gift, declaring our dependence on him, and blessing one another and our community, and it is a way to remember weekly that money is not ours – it is God's.

But there's a bonus: while it's true you don't own the things you have, as God's child, you get to enjoy what the Master owns – which is *everything*! You are the steward of what he's blessed you with. That means, until he asks you to give it, you can use it. All of this means that Jesus is making this clear: we can't serve both him and money. We either serve one or the other.

God is asking you to make Jesus your Master, if you have not yet. If you say that Jesus is already your master, he is asking you to prove it, and the best way to prove it is to give as he asks you to in His Word. It's as simple as that. There is no gray area when it comes to this.

Do not call Him Lord if you do not intend to obey Him in this. Jesus said:

"So why do you keep calling me 'Lord, Lord!' when you don't do what I say?" (Luke 6:46, niv)

We can call him "Lord" all we want, but Jesus said if we don't obey him, he'll say to us:

"I never knew you. Get away from me, you who break God's laws." (Matthew 7:23, nlt)

Listen: either Jesus is Lord of all, or not at all.

Prayer

The proof of Christ's Lordship is that you will give. The antidote to the idol of money is to give. The medicine to treat the idol of materialism is giving. Sometimes taking your medicine doesn't feel good. But you keep doing it because you know it makes you healthy. The proof of Lordship and the antidote to materialism is to start giving. And your church is a safe, accountable, great investment to start doing so. It's okay for you to make sure this is a safe place to give – make sure we as a church are being good stewards of what you give. You can ask any questions you like and review our records. Part of your job of being a good steward of what God has entrusted to you, is to make sure your church is a trustworthy place to give to. Make sense? I can assure you that your Leadership Team, and the Finance Team, take that responsibility seriously. And, by the way, anyone who is on the Leadership Team must themselves be regular givers to the church, and we hold them accountable to

that. People who make decisions about other people's giving must themselves be givers. You trust us when you give, and in many cases, you make sacrifices so you can give. We are honored and we protect that.

You might think I'm giving you this message today because of the special offering we are receiving this summer for the roof and the AC unit, and that's a fair concern, but that isn't true. This sermon series, and the topics, were all planned weeks before the air conditioner died on us – so God must've known!

#### Benediction:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. (2 Corinthians 9:6-8, niv)