SESSION FOUR

“The one who loves money is never satisfied with money, and whoever loves wealth is never satisfied with income. This too is futile. When good things increase, the ones who consume them multiply; what, then, is the profit to the owner, except to gaze at them with his eyes? The sleep of the worker is sweet, whether he eats little or much, but the abundance of the rich permits him no sleep” (Ecclesiastes 5:10-12).
Almost nothing else makes us stupid like money and what it can buy.

You don’t have to be a Wall Street wizard to know that if you keep spending more money than you’re bringing in, you’ll end up with less than nothing. But that’s standard practice for so many of us in Western culture—individuals, families, and even governments. In a society that hands out credit cards like Tic Tacs, accumulating debt is just par for the course.

Advertisers have become more shrewd about tapping into our covetousness. No longer content to promote their products, they’ve moved to shilling desires for those products—making them feel like necessities for quality of life. Wheaties isn’t just selling breakfast cereal, but the satisfaction of having something in common with “champions.” Burger King isn’t just selling burgers, but the chance to have it our way; they’re trying to sell us a slice of power. Allstate and State Farm have apparently moved on from insurance and are now selling peace of mind.

The various ways we’re baited by more and more stuff are really just sophisticated strategies driven by greed—from both sellers and buyers. There’s nothing wrong with making money, of course, nor with buying things. Until there is.

The Bible says a lot about money. I mean, a lot. Jesus talked about money and possessions so much you’d think His audience was typically full of rich people. It wasn’t, of course. He just knew what’s at the heart of every one of us, rich or poor, workaholics or lazybones—the love of stuff.

Perhaps no snare is more common to fallen people than greed.

WHAT IS GREED?
Before we get too far into a discussion on how to battle greed, we ought to determine what constitutes greed—and what doesn’t. For instance, greed is not:

- Working hard to earn money
- Saving money or investing money in wise ways
- Merely wanting certain things (if you can do so without obsessing over them or being upset if you’re not able to get them)
- Having wealth

The Bible actually speaks of wealth in both positive and negative ways. We see wealth held up as a blessing from God, and God instructs us to use wisdom and stewardship in order to achieve it. Proverbs 13:11 promises financial ruin to those employing fraudulent business
practices, but growing wealth to the hard working. Proverbs 14:24 speaks of wealth as a “crown” for those who are wise. The Psalms also describe wealth as a blessing from God.

But we’re also warned that wealth can be dangerous. If it’s not handled wisely and soberly, wealth becomes a curse, not a blessing. Financial blessings are meant to help us enjoy freedom, not become enslaved. That’s what Jesus had in mind when He said:

“It will be hard for a rich person to enter the kingdom of heaven!”
(Matthew 19:23).

Having said all that, here’s how I define greed: Greed is loving money and/or possessions. And I use the word love very intentionally.

It’s alright to like money and possessions—to appreciate having them. But when we love them, we’re investing our affections into things that can’t return the favor. We know we’ve crossed that line from appreciating money and things to loving money and things when our behavior, mood, and sense of self-worth are oriented around money or things.

If you lost all your wealth and possessions tomorrow, you’d be understandably and legitimately sad. But would you despair of life itself? Would it be impossible to imagine going forward without wealth and possessions?

What would happen if you lost all of your possessions today? What steps would you take to move forward tomorrow?

Love involves an orientation of the heart, and we should never orient our hearts around things that don’t last. On top of that, love for inanimate objects is pointless.

THE GREED TRAP
Greed didn’t start with Wall Street or “vote people off the island” reality shows. It’s ancient. We’ve carried it around in our hearts since Adam. Two of the Ten Commandments speak directly to our greedy impulses: “Do not steal” and “Do not covet.” We find this helpful gem in Proverbs 28:22:

“A greedy man is in a hurry for wealth; he doesn’t know that poverty will come to him.”

It’s deceptively easy to get blinded by our desire for possessions. We have dollar signs in our eyes (just like the characters in a cartoon), and we can’t see the ruin we’re headed for.

The Bible contains around 800 verses about money and wealth; you can see many of them at daveramsey.com/church/scriptures.
Tunnel vision about acquiring money creates such busyness, such a frantic, single-minded pursuit, that it prevents us from properly caring for those around us or even for ourselves. And it certainly keeps us from giving God His due.

In the movie *Limitless*, Eddie Morra is a struggling writer living a hardscrabble existence until he finds a powerful drug that allows him to access 100 percent of his brain. Though it’s taken him months to crank out one page of his novel, he finishes the entire thing in one night under the influence of the drug—and his publisher considers it a work of art. So what does Eddie do with this illicit new power? Become the next great American novelist, a mantle he would’ve gladly been satisfied with before? No. Writing great books isn’t thinking “big” enough. He ditches novels and enters the world of finance. Why make a cultural contribution when you can make a currency deduction? He doesn’t even wrestle with the decision.

And neither do we. Greed speaks directly to that inner impulse to have “pride in one’s lifestyle” (1 John 2:16)—part of what John says is “from the world.”

Greed traps us in three significant ways:

1. **Greed traps us with its insatiability.**
   
   Ecclesiastes 5:10 says,
   
   “The one who loves money is never satisfied with money, and whoever loves wealth is never satisfied with income. This too is futile.”

   There’s nothing wrong with making money (when we make it through honest means), but when making money becomes a primary motivation for life itself, greed takes over. Just like gluttony, greed puts us on a conveyor belt with no stop button and tells us there’s no such thing as “enough,” only “more.”

   Many people deceive themselves into thinking they’ll stop pursuing wealth once they’ve gotten “there”—wherever *there* is. But when they arrive at their goal, suddenly *there* has become *here*, and there’s another *there* to get to. That’s the way of greed. And when we become infected by it, we end up working for money in more ways than one.

   Even worse, greed puts us in a position of rebellion against God. Jesus said in Matthew 6:24:

   “No one can be a slave of two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money.”

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Look up the “Saturday Night Live” clip featuring Steve Martin called “Don’t Buy Stuff You Cannot Afford.” (It’s on Hulu.)
When we’re greedy, money operates as our boss—which is just a different way of saying that money has become our god. And Jesus is clear: Love of money is hatred toward God.

2. Greed traps us with its related sins.
Greed opens a Pandora’s box of sins. Paul warned Timothy this way:

“For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains” (1 Timothy 6:10).

This is one of the most famous verses in the Bible, but it has been misquoted and taken out of context by many people over the years. Notice it doesn’t say that the love of money is the root of all evil, but that it is a root of all kinds of evil. Certainly it’s easy to see how this is true.

My wife and I often watch crime shows like “The First 48” and “48 Hours Mystery,” where real investigators piece together the clues to solve a murder or disappearance. I’ve noticed that nearly all of the cases stem from greed in some form or fashion. From the inner-city kid who wants another’s shoes or car to the wealthy heir tired of paying child support, what begins as greed turns into malice, which fuels murder.

When we give ourselves over to greed, we open the door to all kinds of attendant sins. Greed can lead us to justify unethical business practices or outright theft. It can lead us to treat others with jealousy or contempt if they stand in our way or have what we want. It can lead us to disobey the Sabbath command if we refuse to rest from work. It can lead us to worry about non-eternal things, which is the sin of faithlessness.

What other sins are commonly initiated by greed?

What other sins might lead us toward greed?

3. Greed traps us in ruin.
The most vivid contemporary example of this is the incredibly high interest rate on credit cards. It’s easy to justify making purchases on credit when we only see the retail price. But once the interest rate kicks in, the more we buy, the more we owe. In a strange way, we’re buying debt. We’re paying for an item that usually loses most of its value as soon as we take it home—and for the “privilege” of sending more money to the credit card company.
In some situations—necessary medical or vehicle expenses we don’t have cash for—credit card debt is a relatively acceptable cost. But in most situations the cost far exceeds the value of what we hold in our hands. For too many of us, debt becomes a black hole that gets harder and harder to climb out of. We can’t even relax enough to enjoy what we bought!

Sadly, financial devastation is just one way greed lays a trap for our ruin. It also snares us when we place a high value on money and possessions. The reasoning is simple: When we invest our emotional and spiritual stock in stuff that goes away, we’ll be utterly destroyed when the stuff goes away. The stock market may crash; someone may steal everything we have; there could be a fire.

If our heart is where our material treasures lie, our heart will be crushed when those treasures are gone—not if those treasures are gone, mind you, but when.

Proverbs 11:4 says,

“Wealth is not profitable on a day of wrath, but righteousness rescues from death.”

Greed is a trap because it ties us to money and possessions, which tie us to a world that’s passing away.

What are some other ways greed might trap us?

GREED DIAGNOSTICS
Because we can be blind to the presence of greed, we need some honest self-reflection to see what the relationship is between our hearts and our stuff. You don’t have to write down your answers to these questions or share them with your group—a safe place to confess sin and receive biblical counsel—but be honest with yourself.

1. Are you struggling to climb out of credit card debt because you purchase things you don’t really need?
2. When the new version of your favorite electronic gadget comes out, do you buy it quickly or worry if you can’t?
3. Does money “burn a hole in your pocket”?
4. Do you spend more money on things you don’t need than on giving to church, charitable organizations, or the needy?

Watch the Seven Daily Sins video “Greed,” available at threadsmedia.com/sevendailysins.
5. Do you go shopping for things you don’t need every week?
6. Do you cheat on your taxes?
7. Do you shoplift, steal from the office, or “borrow” friends’ things without returning them?
8. Do you have trouble using vacation days because lost time is lost money?
9. Does it bother you when neighbors, family, or friends buy things you don’t have?
10. Would your neighbors, family, and friends say that money is important to you?

If you answered yes to more than a few of these questions, you have trouble with greed. Study the rest of the session carefully, then, and prayerfully consider how you might become rich toward God.

RICH TOWARD GOD
The kingdom of God operates on a completely different system of currency than any other kingdom in the world. As Jesus unfolds the great blueprint in the Sermon on the Mount, we find Him instructing us to hold stuff loosely. If somebody asks for your shirt, give him your coat, too. Give and lend to whoever asks (Matthew 5:40-42). These aren’t ways to become rich—unless the reward we have in mind isn’t monetary.

Consider this parable from Jesus found in Luke 12:13-21:

“Someone from the crowd said to Him, ‘Teacher, tell my brother to divide the inheritance with me.’

“‘Friend,’ He said to him, ‘who appointed Me a judge or arbitrator over you?’ He then told them, ‘Watch out and be on guard against all greed because one’s life is not in the abundance of his possessions.’

“Then He told them a parable: ‘A rich man’s land was very productive. He thought to himself, “What should I do, since I don’t have anywhere to store my crops? I will do this,” he said. “I’ll tear down my barns and build bigger ones, and store all my grain and my goods there. Then I’ll say to myself, ‘You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself.’”

“But God said to him, ‘You fool! This very night your life is demanded of you. And the things you have prepared—whose will they be?’

“That’s how it is with the one who stores up treasure for himself and is not rich toward God.”
In this parable we find a perfect example of a man so caught up in the pursuit of bigger and better—of more and more stuff—that he neglected to invest in things that ultimately matter. All his energy was tied up in improving his property; when he felt that was accomplished, he became lazy and gluttonous.

**Does this mean retirement plans are a bad idea? Explain.**

For us, the problem isn’t with improving our financial state or even enjoying ourselves. The problem is in only doing those things, which means we’ve not prepared for eternity. The man in the parable had stored up treasure for himself, but he wasn’t rich toward God. The consequences will be devastating for us if we do the same.

John Piper drove this point home with a real-life parable of his own:

> “Consider a story from the February 1998 edition of *Reader’s Digest*, which tells about a couple who ‘took early retirement from their jobs in the Northeast five years ago when he was 59 and she was 51. Now they live in Punta Gorda, Florida, where they cruise on their 30-foot trawler, play softball, and collect shells.’

> “At first, when I read it I thought it might be a joke. A spoof on the American Dream. But it wasn’t. Tragically, this was the dream: Come to the end of your life—your one and only precious, God-given life—and let the last great work of your life, before you give an account to your Creator, be this: playing softball and collecting shells.

> “Picture them before Christ at the great day of judgment: ‘Look, Lord. See my shells.’ That is a tragedy.”

What happened? This couple is earth-rich but God-poor. When the day of accounting comes—when the kingdom’s currency is requested for entrance into paradise—these wealthy, fun-loving, permanent-vacation-taking souls will come up empty-handed.

Jesus warned us:

> “Don’t collect for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But collect for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal. For where your treasure is, there your heart will be also” *(Matthew 6:19-21).*
Jesus said that whatever is most precious to us will receive our greatest care and praise. And that’s why greed is ultimately not about what we do in our jobs or with our bank accounts, but what’s in our hearts.

**BATTLING GREED WITH REAL RICHES**

Look over these various words from Paul:

- “the riches of His kindness, restraint, and patience” (Romans 2:4)
- “the riches of His glory” (Ephesians 3:16)
- “Oh, the depth of the riches both of the wisdom and the knowledge of God!” (Romans 11:33).
- “the riches of His grace” (Ephesians 1:7)
- “the glorious riches of His inheritance” (Ephesians 1:18)
- “the incalculable riches of the Messiah” (Ephesians 3:8)
- “His riches in glory in Christ Jesus” (Philippians 4:19)

What do these references to “riches” have in common? First, none of them refer to financial riches. In Paul’s estimation, real treasure is a variety of things that can be summed up in what we receive through the gospel of Jesus Christ—namely, Jesus Christ Himself.

Knowing what the Bible considers to be genuine treasure, then, how can we battle the greed we carry around in our hearts every day? We find some step-by-step help in Ephesians 5:1-14, where Paul revealed four ways we can fight the good fight when it comes to greed.

1. **Be Sacrificial**

It’s true that sacrificing money and possessions can become a legalistic, self-righteous exercise. We all probably know Christians who have decided to “live radically” and are very proud of themselves for doing it. But when sacrificial living is grounded in gratitude for Christ’s sacrifice, it becomes a God-honoring, gospel-rich way to better serve others and train ourselves in simplicity and contentment. Look at Ephesians 5:1-2:

> **“Therefore, be imitators of God, as dearly loved children. And walk in love, as the Messiah also loved us and gave Himself for us, a sacrificial and fragrant offering to God.”**

God gave His Son for people, not things. And Jesus gave His love to people, not things. Therefore, when we see all the sacrifices our culture pushes us to make for money and possessions, it should wake us up. It should jar us to see how far greed takes us away from being “imitators of God.”

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“I think everybody should get rich and famous and do everything they ever dreamed of so they can see that it’s not the answer.” —Jim Carrey

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**SESSION FOUR GREED**

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Are there regular expenses you could sacrifice today? What would happen if you did?

Practically speaking, when we give and sacrifice, we have less time to think about taking and accumulating. More importantly, the act of giving up something we value is like stretching a muscle. By living sacrificially and striving for simplicity and contentedness, we learn how little we really need. And when we do this rooted in “the incalculable riches of the Messiah” (Ephesians 3:8), we find out how rich we already are.

In other words, money loses its luster when we bask in the light of Christ.

2. Be Satisfied
When we’re satisfied with Christ, we lose our appetite for sin. And when we find Christ valuable, we lose our appetite for money and stuff. But getting to that point means actively acknowledging what God has done for us in Christ and all the blessings He’s already given us. Instead of looking out for more, why not seek contentment with what we already have?

As we continue through Ephesians 5, check out verses 3-5:

“But sexual immorality and any impurity or greed should not even be heard of among you, as is proper for saints. Coarse and foolish talking or crude joking are not suitable, but rather giving thanks. For know and recognize this: Every sexually immoral or impure or greedy person, who is an idolater, does not have an inheritance in the kingdom of the Messiah and of God.”

These verses place greed on par with sexual immorality, both of which are idolatry. Notice how the greedy person may be amassing great wealth but has no “inheritance in the kingdom of the Messiah and of God.”

What alternative to lust and greed did Paul prescribe as proper for saints? Thanksgiving! He instructed us to be thankful for what we have. And since we have Christ, all we have at this moment is all we’ll ever need. Therefore, it should be all we ever really want.

What have you thanked God for in the past week?
How can we “give thanks in everything,” as 1 Thessalonians 5:18 says to do?

Satisfaction with Christ produces a radical perspective on money and material goods. The author of the letter to the Hebrews reminded his recipients:

“For you sympathized with the prisoners and accepted with joy the confiscation of your possessions, knowing that you yourselves have a better and enduring possession” (Hebrews 10:34).

How can we be thankful even when someone steals our stuff? By realizing we have a better and enduring possession. Thanksgiving is a powerful antidote to greed because greed tells us we need things, while thanksgiving says our needs are met.

Jesus boiled these thoughts down into a brief but powerful question:

“For what does it benefit a man to gain the whole world yet lose his life?” (Mark 8:36).

The answer is nothing. Money and stuff will never satisfy. But inheritance in the kingdom of Christ (given to you apart from any effort of your own) and your acceptance by the Father (guaranteed by the Spirit and placed in an eternal deposit secured to your heavenly account)—that is deeply satisfying. Right?

3. Be Shrewd

If we would truly apply the gospel to our greedy hearts, we must be ruthlessly honest about our desires, relentlessly confessional about our sins, and constantly on guard against the hollow promises of material possessions. If we’re given to greed, chances are good we’ll be vulnerable to the siren call of advertisers and the status symbols of the culture.

Paul gave us a warning in Ephesians 5:6-7:

“Let no one deceive you with empty arguments, for God’s wrath is coming on the disobedient because of these things. Therefore, do not become their partners.”

There was a day when the only television my children watched was PBS. This was joyful for me not because of the so-called “educational programming”—what I liked was the lack of commercials. Alas, my kids have outgrown their satisfaction with “WordWorld” and moved on to “Phineas & Ferb” and “SpongeBob SquarePants.”
The mini-programs between these shows are too much for my kids’ developing brains. Many times these advertisements have convinced them they need something they really don’t, and many times after that, the item doesn’t perform as advertised. Nothing looks the same in our house as it does in the shiny world of TV. What happened? Empty arguments.

**What kinds of “empty arguments” are usually most attractive to you?**

We’ve got to be shrewd as serpents in order to combat this stuff. Greed is seductive and intoxicating—be on guard against it. More importantly, be on guard against your own heart. It’s deceitful above everything else (Jeremiah 17:9).

4. **Be Sanctified**

As I mentioned before, beholding the gospel of Jesus in its astonishing glory is what empowers us to kill our idols and love God more deeply. To battle greed, then, it’s important that we park ourselves where the only real power is: the good news of Jesus.

As we round out our instruction from Ephesians 5 on this matter, meditate on and savor verses 8-14:

“For you were once darkness, but now you are light in the Lord. Walk as children of light—for the fruit of the light results in all goodness, righteousness, and truth—discerning what is pleasing to the Lord. Don’t participate in the fruitless works of darkness, but instead expose them. For it is shameful even to mention what is done by them in secret. Everything exposed by the light is made clear, for what makes everything clear is light. Therefore it is said: Get up, sleeper, and rise up from the dead, and the Messiah will shine on you.”

The good news is that sanctification is ultimately God’s work. He has shined in us the light of Christ that gives us new life, and therefore we have the ability to repent daily of greed and find satisfaction in Him and joy in the gospel. We can combat greed confidently because “once” we were darkness, but no longer!

As the fruit of the Spirit takes root and blooms in us, it makes us increasingly dissatisfied with the fruitlessness of greed. Repent of greed, then, for Christ offers His kingdom to you. And He offers it paid in full by Himself.

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The *Random House Dictionary* defines sanctify this way: “1) to make holy; set apart as sacred; consecrate. 2) to purify or free from sin.”
Think back to the foolish rich man in Jesus’ parable. Some people may think: *He should’ve cared more for others. If he’d given more money away, he’d have the treasure of accomplishing good deeds.* But that sort of savings is a bankruptcy all its own. When we reach the gates of heaven and are asked for the currency of the kingdom to purchase our entry, we’d best not try to hand in our own righteousness.

The Bible says:

“All our righteous acts are like a polluted garment” (Isaiah 64:6).

No, when it’s time to enter into everlasting rest, we need only present an empty hand, saying: “I have nothing of my own to offer. But I’m clothed in the righteousness of Christ, which I received through faith and which makes me totally vested in His unsearchable riches. My Savior, in the great grace of God, has purchased my entrance for me.”

And, oh—that will be rich.

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**THROUGH THE WEEK**

> **Connect:** Gather some friends and issue a challenge for the week: Whoever can go the longest without spending money is the winner. Ask the following debriefing questions when the challenge is over:

  - Did anything surprising happen?
  - What was the hardest part about not spending any money?
  - What did you like about the experience?

> **Watch:** Pay special attention to any commercials you see this week. How many are advertising products or services that can be legitimately considered a “need”?

> **Pray:** Spend time each day praying about one of the four keys to battling greed found in Ephesians 5: be sacrificial, be satisfied, be shrewd, and be sanctified. Ask the Holy Spirit to keep you accountable and help you grow in these areas.