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GREED AND COVETOUSNESS

As we live in this fallen world, we encounter many difficulties, temptations and pitfalls, for example, in the area of relationship with the opposite sex, sex and related issues, which we considered in the previous message. In this message, we shall consider another major area of difficulty: greed and covetousness.

A major problem area in life

It is clear that greed and covetousness is a weakness that afflicts almost every person. It is also an area that is actively and successfully promoted by the evil one, resulting in non-believers being hindered from turning to the Lord and in believers being choked and becoming unfruitful.

Many people in the world desire to become rich and are preoccupied with making money and acquiring material wealth. For many, this seems to be the most important issue in life. They believe that the money they make is their passport to doing anything and going anywhere. Thus, we often hear this refrain: "The problem with life is that I lack money. If I have money, I can do anything."

The longing to be rich or to have more money and material possessions is a primary reason for many acts of crime being committed daily in the world: cheating, theft, robbery, criminal breach of trust, kidnapping and murder.

I came across a supposedly true story, which can help to illustrate how prevalent this problem is. On 16th November 1930, a lonely American widow, Mrs. Henrietta Garrett of Philadelphia, aged 81, died leaving an estate worth US\$70 million dollars and without a will. Although she had only one known relative (a second cousin), and fewer than a dozen friends, many attempted to prove their relationship with her and to claim either a part or all of her estate. In fact, more than 20,000 people from 47 states in the United States and 29 foreign countries, represented by more than 3,000 lawyers, tried to lay claim to her estate.

In their unscrupulous efforts to stake a claim on her estate, these self-claimed relatives committed perjury, faked family records, changed their names and even concocted absurd tales of illegitimacy. As a result, 12 were fined, 10 received jail sentences, two committed suicide and three were murdered.

Although this story borders on the extreme and may seem like a story spun by an imaginative novelist, the truth is, the realities of life can sometimes be even more complex and bizarre than what we read in novels.

And indeed, what the apostle Paul wrote under inspiration is very true: the love of money is a root of all sorts of evil (1 Tim. 6:10). The love of money is also the basic reason why many all over the world are addicted to gambling. Billions of dollars are won and lost in various forms of gambling. It is not uncommon for those who lose huge sums of money through gambling to end up losing everything. Such failures not only harm our life and walk with God but they can also destroy precious relationships among family members and friends and those of spouses. Our loved ones may also end up destitute.

The issue of money is also the cause of many conflicts and quarrels. Friends, relatives and even family members become enemies because of it. The newspapers often report court cases involving friends or kin who fight over money and dispute over their share of inheritance.

Many people worry about money or the perceived lack of it. They think that material wealth is the key to happiness and consider it a measurement of success in life. Not being content with what they have, they lose sleep over how to acquire more. In the midst of their pursuit, instead of feeling a sense of satisfaction and fulfilment, many are often miserable and frustrated.

At the national level, countries in the world tend to measure progress and success of the country by the growth of the GNP (Gross National Product). Also, many wars that have been fought over the centuries and numerous acts of aggression by one country against another have often been because of economic reasons and the desire to lay hold of material wealth. This is at the forefront of what is considered important in the eyes of the world.

We can say that the desire for material wealth is a major motivating factor in the conduct of individuals as well as that of nations.

Sadly, it is not only unbelievers who are ensnared by the lure of wealth; many believers are also preoccupied with it in a way that is neither appropriate nor desirable. It has hindered many Christians in their walk with God and in their relationship with Him.

Paying heed to scriptural teaching on greed and covetousness

Let us consider what the Scriptures has to say on this subject and appreciate how God looks at this issue. Hopefully, we will no longer treat this area as minor, but one that is very serious in the eyes of the Lord and learn to be alert to this area of temptation. Otherwise, it is very easy for us to be influenced by the spirit of the world and be drawn in the same direction.

Fallen men vulnerable to greed

The Scriptures teaches us that fallen men are very vulnerable to the problem of greed. Let us look at Jeremiah 6:13.

Jeremiah 6:13

“For from the least of them even to the greatest of them,
Everyone is greedy for gain,
And from the prophet even to the priest
Everyone deals falsely.

The context of this verse is God rebuking the Israelites for their moral and spiritual degradation. The description of Israel’s condition tells us that the problem of greed was very widespread, affecting everyone, from the least to the greatest. Even the prophets and priests, who were supposedly men of integrity, were dealing falsely because of greed for material gain.

It is also helpful to look at the next verse.

Jeremiah 6:14

“They have healed the brokenness of My people superficially,
Saying, ‘Peace, peace,’
But there is no peace.

This verse may seem unrelated to verse 13, but it is related. Though the prophets were preaching peace, there was no true peace. There could be no true peace when their society was ridden with sins, a chief manifestation being in the area of greed and covetousness.

We can see a strikingly similar description of Israel’s condition in Jeremiah 8. The Lord said:

Jeremiah 8:10-11

10 “Therefore I will give their wives to others,
Their fields to new owners;
Because from the least even to the greatest
Everyone is greedy for gain;
From the prophet even to the priest
Everyone practices deceit.

11 “They heal the brokenness of the daughter of My people
superficially,
Saying, ‘Peace, peace,’
But there is no peace.

In the preceding verse, verse 9, it is recorded that Israel had rejected the word of the Lord. As a result, the people did not have true wisdom. Their lives were filled with ungodly pursuits, and everyone was greedy for gain and dealing deceitfully with one another. Because of their moral laxity and rejection of God, it was inevitable that God’s judgement came upon them. Likewise, when we are not right with God and long for things not in God’s will for us, we are inviting His judgement upon ourselves.

Prohibited in the Ten Commandments

The seriousness of this problem of greed and covetousness is reflected in God's specific prohibition of it in one of the Ten Commandments, as recorded in Exodus 20.

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 belongs to your neighbor."

This commandment explicitly prohibits us from coveting anything that belongs to another person, whether it is his house, wife, servants, donkey or ox. These things do not rightly belong to us and we should therefore not long for them. If we long to have what is not appropriate for us in the eyes of the Lord, we are covetous.

Not only is covetousness prohibited in one of the Ten Commandments, it is closely related to another of the Ten Commandments: You shall not steal (v. 15). Why do people steal? While there could be other reasons, a primary reason or motivating factor is covetousness.

If we reflect further on the Ten Commandments, we will see that greed and covetousness is a major reason why people violate most of the Ten Commandments, for example, "You shall not murder" (v. 13). Very often, people commit murder because of greed and covetousness. It is likewise with the sin of adultery (v. 14). This, in fact, is mentioned in verse 17: "You shall not covet...your neighbor's wife". In the eyes of the Lord, it is wrong for us to seek to have as our own that which belongs to another. In another commandment, verse 16, we are prohibited from bearing false witness. Again, greed and covetousness is one of the reasons why people bear false witness.

Even the worship of false gods, prohibited in Exodus 20:3-5, is often linked to this problem.

Exodus 20:3-5

3 "You shall have no other gods before Me.

4 "You shall not make for yourself an idol...

5 "You shall not worship them or serve them....

Many people worship false gods because they hope that they would be blessed with material prosperity and good fortune. When people visit the temple, it is not uncommon for them to get a "lucky" number before trying their luck at the lottery; many would pray for wealth and riches and businessmen often pray that their business would flourish and that they would become rich and prosperous.

Greed is idolatry

In Colossians 3:5-6, the apostle Paul says that greed amounts to idolatry and he lists it together with the grave sins and major weaknesses of man.

Colossians 3:5-6

5 Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry.

6 For it is because of these things that the wrath of God will come upon the sons of disobedience,

These two verses occur in the context of Paul urging the Colossian Christians to set their minds on the things above and not on the things that are on earth. He then goes on to highlight some of the major problem areas that we should be free from and greed is one of them. He says that greed amounts to idolatry. Those who continue to practise these things will incur the wrath of God.

Why does Paul associate greed with idolatry? Perhaps it is because the presence of greed within us indicates that there is an improper desire for things not meant for us by God. These things could be occupying a place in our hearts that rightfully belongs to God. If our hearts are properly filled and occupied by God, we will not long for anything outside of God's will for us, and it would be all right for us to have whatever the Lord sees fitting for us to have.

Paul could also be telling us greed amounts to idolatry because of its seriousness and far-reaching implications. Covetousness affects our worship of God and our commitment to Him, which is why its prohibition is enshrined in the Ten Commandments. The adverse effects of greed and covetousness on our worship of God and the reception of His word also come through in the words of the Lord to Ezekiel and in the teaching of the Lord Jesus.

Greed impedes heeding what God has to say

Let us take heed. This problematic area can affect even those who profess to be God's people and who gather to hear what God has to say. Let us look at Ezekiel 33:30-31. Here, God was addressing Ezekiel concerning the conduct of the Israelites and their state of affairs.

Ezekiel 33:30-31

30 "But as for you, son of man, your fellow citizens who talk about you by the walls and in the doorways of the houses, speak to one another, each to his brother, saying, 'Come now and hear what the message is which comes forth from the Lord.'

31 "They come to you as people come, and sit before you as My people and hear your words, but they do not do them, for they do the lustful desires expressed by their mouth, and their heart goes after their gain.

In this passage, we note that the people expressed the desire to hear the word of the Lord, but in reality, they had no intention to do them. Instead, there were lustful desires and greed within them.

Even though these words refer to unfaithful and insincere Israelites, the principle is

applicable to professing Christians. Isn't it true that many Christians who regularly gather to worship God and to hear what He has to say, have this same area of problem – greed and covetousness – in their hearts? This is a hindrance to true worship and it impedes our hearing what God has to say to us and doing what God requires of us.

Deceitfulness of riches

In the gospels, we see the Lord Jesus addressing the issue of greed and covetousness on several occasions. He makes it clear that it is a major problem area of the world that His disciples must learn to overcome.

Let us turn to Mark 4, where the Lord Jesus teaches us the parable of the four kinds of soils to illustrate the different kinds of heart of the listeners. In this context, He speaks of the seed that was sown among the thorns to warn us against being choked by the worries of the world, the deceitfulness of riches, and the desires for other things.

Mark 4:18-19

18 "And others are the ones on whom seed was sown among the thorns; these are the ones who have heard the word,
19 but the worries of the world, and the deceitfulness of riches, and the desires for other things enter in and choke the word, and it becomes unfruitful.

Many people in the world are attracted to riches, but here the Lord Jesus highlights riches as being deceitful (v. 19). Riches in themselves are not deceitful, but what is deceitful is the mistaken view that riches will bring fulfilment to our lives and satisfy our hearts. They will not, but the evil one will deceive us into thinking that it will be so.

The Lord Jesus also highlights "the desires for other things" to communicate to us the problem of desiring things, besides riches, that are not intended for us by God. If we have such desires, it is evidence of greed or covetousness within us, and this will choke the word, making it unfruitful in our lives. Greed and covetousness hinders us from receiving and absorbing the truth and what God has to say to us.

Be on guard against every form of greed

The Lord Jesus addresses the issue of greed in another passage. The context is that of someone in the crowd asking Him to intervene in the matter of family inheritance. After replying the man, the Lord Jesus turned to the crowd and warned them to be on guard against *every* form of greed.

Luke 12:15

Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions."

There are many forms of greed and the Lord Jesus wants us to be on our guard against every form and against being deceived into thinking that life consists of having an abundance of possessions. Sometimes, we may look at certain forms of greed present in other people and think that we are all right because we don't have that kind of problem. But greed can surface in many different forms, including that of preoccupation with material wealth and riches.

The Lord's words in Luke 12:15 are very relevant today, especially in the context of increasing affluence in many countries. Although this warning is especially relevant to the rich who may be so taken up with their wealth that it appears as if this is what life is all about, let's not think that only the rich are afflicted with this malaise. Even the poor can be very preoccupied with making money because they see themselves as living deprived lives and they believe that the only way out of the trap of poverty and to live well is to accumulate wealth.

But whether it is the rich or the poor, the desire to accumulate wealth can become an obsession. Even when people are relatively well off, they still want to acquire more and continue to be very absorbed in this pursuit. They do this to the detriment of their physical, emotional, mental and spiritual health. In the process, their family and social life are negatively affected; some may suffer strokes, heart attacks or mental disorders. Some even take things to the extreme and literally work themselves to death.

The powers of darkness actively promoting greed

We may say that being absorbed in acquiring wealth is very foolish. And indeed, it is. While engaged in it, people can lose all sense of proportion; they no longer think rationally and are just gripped by it. It is an addiction, a form of bondage that many are under without even realising it.

The powers of darkness are actively at work in men to promote greed. We can easily come under their influence and may end up being their captives if we are not careful, and especially if there is in us a desire for material riches.

This issue of addiction is very serious. We often associate addiction with drugs. But the truth is, we can get addicted to various things. The principle that we see operating in drug addicts may be in operation in other contexts such as in gambling, shoplifting, and a promiscuous lifestyle. Those adversely affected may find it very difficult to control the urge within them to take a certain course of action even when they can recognise that it is detrimental to their lives and they want to reject the urge. But because of their addiction to it, they repeatedly give in to the urges.

The powers of darkness are often involved in such contexts, tempting men to indulge in such activities and causing them to become increasingly gripped by these activities. When the powers of darkness are involved, there is a negative spiritual dimension to the addiction, both in the process of being addicted and in the state of addiction. When men become addicted, there is a certain degree of bondage to the

powers of darkness who have been at work to bring about the addiction.

Accumulating wealth is another example of addiction. People can be so gripped by it that it becomes an obsession, a form of bondage. Many are never satisfied however much they may have acquired. Some dream of making a million dollars when they are young; they strive very hard and do all they can to achieve their dream. But even after they have achieved their target of making their first million, they remain dissatisfied. The more they have, the more they want. There is an insatiable desire for more.

Rich and poor both vulnerable

Ironically, the problem of greed is often more pronounced amongst those who have much compared with those who have only the basic necessities of life. The rich and the tycoons are often more preoccupied with the issue of money and material wealth compared with simple farmers, although it doesn't mean that the latter are unaffected by greed; it is a question of the degree to which they are affected. Some farmers live in poverty and feel very deprived. When they see the rich and their lives of luxury, they determine to make amassing wealth a top priority in life and spare no effort in achieving their goal. When they finally make their pile and become rich, they still carry on and hope to achieve greater success; making money has become an obsession for them.

Mankind, whether the rich or the poor, is generally vulnerable to this area of greed and covetousness. We may not see this area so prominently manifested among the poor and the lowly paid salaried workers because they are less exposed to temptations in this area. But it is not surprising that when they are more exposed, they too will become engrossed with it.

When a country begins to make progress in economic development, it is not uncommon for the rural population to become caught up in the pursuit of wealth and material possessions. They used to accept their lot in life. However, as the country becomes richer and more affluent, many of them leave the countryside for the cities in search of a better life. In the city, they are exposed to materialistic influences and become preoccupied with acquiring material wealth.

Parable of the poor, rich fool

Let us continue to consider the Lord's teaching in Luke 12 on this area of greed and covetousness. After warning the crowd in verse 15 against every form of greed and that life does not consist of possessions, He told them the parable of the poor, rich fool.

Luke 12:16-21

16 And He told them a parable, saying, "The land of a rich man was very productive.

17 "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?'

18 "Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.
19 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry." '
20 "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?'
21 "So is the man who stores up treasure for himself, and is not rich toward God."

The Lord Jesus tells us that although the man is rich and has many material possessions, he is still very preoccupied with increasing his wealth. The man's whole attitude and approach to life is revealed in the words he said to himself: "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry" (v. 19). This speaks of a life of self-indulgence. He believes that he can satisfy his soul with an abundance of material possessions. God's verdict: "You fool!" (v. 20) is a reference to his approach to life, which is indeed foolish when viewed from the perspective of God's eternal kingdom.

When the Lord says, "Now who will own what you have?", His concern is not on the issue of who will inherit what the man leaves behind when he dies. Instead, the point He wants to drive home is that the man cannot take his possessions with him because these do not represent true wealth. If his preoccupation is with material possessions, what will happen to him when he meets God? And what is his real state even while he is "enjoying" these things? Such enjoyment is of the flesh, is not meaningful, and can never bring true satisfaction.

This meaning comes through in the next verse (v. 21): "So is the man who stores up treasure for himself, and is not rich toward God". The man has stored up earthly treasure that will pass away. Though materially rich, he is not rich toward God and therefore spiritually poor. When he dies, how can he stand before God? This is the most important issue in life and he has neglected it. Yet he thinks all is well. God therefore pronounces him a fool.

Yes, believers may not be taken up with material possessions and accumulating wealth to this kind of degree. But let us be very careful that we pay heed to the warning of the Lord Jesus to guard against every form of greed and to realise that material wealth is not true treasure. It cannot really satisfy our hearts but will instead hinder us from seeking for and storing up true treasure.

Material wealth cannot secure anything truly valuable

Some may think that money can get them anywhere and everywhere. No, it cannot get them to heaven. Many in this world believe that the lack of money is the main cause of their problems and that if they were rich, all their woes would disappear and they would be able to have whatever they wanted. But the truth is, money and other material things will fail us in the issues that really matter. They cannot secure true well-being, true joy and true peace.

The irony is that the very pursuit of material wealth will cause us to move in the opposite direction. It would mean there is greed and covetousness in our hearts. This would have adverse implications for our walk with God and relationship with Him, which in turn would be detrimental to true well-being, joy and peace.

Wealth has wings

Let us heed the words of wisdom in the Scriptures.

Proverbs 23:4-5

4 Do not weary yourself to gain wealth,
Cease from your consideration of it.

5 When you set your eyes on it, it is gone.
For wealth certainly makes itself wings
Like an eagle that flies toward the heavens.

These two verses in Proverbs warn us against the pursuit of wealth because it cannot give us true fulfilment or security, and riches can vanish without a trace. When we set our eyes on it, it is gone, like an eagle that flies toward the heavens.

There are many who expend much time and energy to amass wealth, and when they achieve their goal, they believe that they are secure. But in the twinkling of an eye, they lose their wealth and are reduced to poverty. Whenever the stock market collapses, many investors and speculators experience in a traumatic way the truth of these words. They suddenly lose all that they have and some end up heavily in debt and may choose to end their lives tragically. Those who gamble on the stock market are often hardest hit, especially those who buy stocks in large quantities on borrowed funds, hoping to make a killing when stock prices rise.

We must thus deal decisively with this deficiency in our lives in whatever degree it is present. It can ensnare us, ruin us, destroy us and cause us to stray far from the faith.

Cannot serve two masters

Let us consider the words of the Lord Jesus in Matthew 6:19-21, which are a part of the Sermon on the Mount.

Matthew 6:19-21

19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;

21 for where your treasure is, there your heart will be also.

It is important that we get the full thrust of what the Lord intends to teach in this passage. He is not merely saying that treasures on earth do not last. That of course is one of the points He wants to bring home, but it is not the main point.

In the Sermon on the Mount, the Lord Jesus begins with the Beatitudes: Blessed are the poor in spirit, blessed are those who mourn, those who are gentle, those who hunger and thirst for righteousness and so on. He then goes on to elaborate on the outworking of the life of those who are truly blessed.

If we want a life of blessedness, we must nurture the qualities that are highlighted in the Beatitudes. We should develop these qualities in daily life, for example, learning how to love our enemies, how not to practise our righteousness before men to be noticed by them and what is true prayer, true giving and fasting. In the context of this deliberation, the Lord Jesus says, "Do not store up for yourselves treasures on earth." The Lord is telling us that if we want to live a life of blessedness, we cannot store up for ourselves treasures on earth; the two do not go together. He carries on:

Matthew 6:22-23

22 "The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light.

23 "But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!

One of the rich truths to be learnt from these verses is that of spiritual perception. Just as there is the physical eye that sees things, there is also spiritual perception, insight into things or the ability to see things aright. When we store up for ourselves treasures on earth, we are not seeing things aright. The Lord Jesus goes on to bring out the main principle that He is seeking to communicate.

Matthew 6:24

"No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

We cannot serve two masters: God and wealth. We cannot desire for both at the same time. The exhortation against storing up treasures on earth is not merely because these treasures will not last; rather, it is vitally related to the issue of our spiritual health and our relationship with God. When we store up treasures on earth, our heart goes after them. We may hope that this will not affect our relationship with God, but it will have a definite bearing on our worship, service and relationship with God. This is in essence what the apostle Paul means when he says that greed amounts to idolatry (Col. 3:5). The Lord Jesus says very clearly that we cannot serve God and wealth. But it is sad that there are Christians who try to serve both.

A teacher once told his class the story of the rich man and Lazarus. He then asked the class, "Which would you rather be? The rich man or Lazarus?" One student replied: "I want to be the rich man while I am living and to be Lazarus when I die." We may be amused at this reply, but in reality, many want to live like the rich man while they are on earth and yet be in a blessed state like Lazarus when they die. This is a deception. We cannot seek for both – God and wealth. To whatever degree our heart's attitude is like that of the rich man in the story above, to that degree we will

be unsettled, troubled and be unfulfilled in our lives; and to the same degree our walk with God will be hindered.

Fellowship with God cannot be realised by simply saying to God: "I want a deep fellowship with You." It is also not merely an emotional feeling. It is grounded in truth and the realities of our hearts and what we really long for, what we set our hearts upon. And if we want to have deep fellowship with God, we must be more and more like God in our character, concerns and longings.

It is not wrong to have a longing to store up treasures for ourselves. The issue is: what kind of treasures are we storing up? The Lord Jesus encourages us to store up for ourselves true treasures that will endure – treasures in heaven (Matt. 6:20). This comes about as we learn to nurture our relationship with God, have the right perspective and goal in life, and live a life of faithfulness to God.

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