

God or Mammon?

Living for Christ in an Affluent Culture

A message from the

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God or Mammon?

Living for Christ in an Affluent Culture

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Introduction

T n our culture, it is commonly assumed that people should continually try to improve their condition in life and should reasonably expect to do so. "Live long and prosper" is more than an extraterrestrial benediction from a popular TV series of a few years ago; it expresses the serious expectation of most Americans. For most people, this means material prosperity. We expect to have more than our parents did, and we expect our children to have more than we did. We may disagree on which things are more important to possess, but the measure of progress is seldom challenged: it is more, not less. So the ideal of the "good life," where we find our joy and fulfillment in consuming things, is continually held out before us as something positive to which we should all aspire. It is, after all, a life that finds its realization not in evil or harmful activities, but in wholesome things that harm no one. Furthermore, it is assumed that the "good life" is necessary because it supports our economy and provides jobs for countless people who would be out on the street were it not for the economic opportunity provided by our consumption ethic. It is almost synonymous with the "pursuit of happiness," which is a right enshrined in the American Declaration of Independence. However, it also poses a serious threat to our spiritual well-being.

Three Distinctive Threats from Affluence

It may not be completely accurate to say that the lure of materialism is stronger now than at any time in church history. From early on, the Scriptures warn us of the dangers of materialism. However, there are three circumstances unique to our time that combine to magnify this threat for us:

The level of discretionary income available to middle-class Americans. Now some may not agree that we generally have more discretionary income than we used to have. Corporate downsizing and other economic troubles have affected many. Despite these difficulties, however, most of us have more purchasing power than did our parents or grandparents.

The proliferation of goods and services. This point is more obvious; we all have a lot more "stuff" from which to choose. There has been a proliferation of merchandise and services, easily available to most people, that can only be described as exponential. Whether or not this vast assortment of goods and services is a good thing is outside the scope of this discussion. However, the fact that an ever increasing array of products is available poses a challenge for the believer trying to distinguish between necessities and luxuries.

The expectations of our culture as expressed in the media. Finally, the values of the marketplace can easily shape our expectations of what we should possess and experience. These values are held out before us continually—not only in the direct promotions of the marketplace, but also indirectly in the media as the norms of our popular culture. This is a very effective alliance for materialism, and it can easily inform our expectations as consumers. Our expectations can become our values and eventually dictate the things we believe we are entitled to. What has resulted for many is a self-serving and materialistic consumption ethic.

Our Consumption Ethic and Kingdom Values

The meaning and significance of our consumption ethic. What do we mean by the term "consumption ethic"? As we have already implied, everybody has one. An ethic can be described simply as a set of standards or principles that provide the justification for the things we believe and do. By "consumption ethic" we mean the values that control our use of this world's goods and services. Those values can justify either the unrestrained use of wealth or severe frugality. For example, the words of the apostle Paul, "But if we have food and clothing, we will be content with that" (I Tim. 6:8), suggest a consumption ethic devoid of any luxuries or conveniences.

Such comments in the Bible make it obvious, even to the casual observer, that there is a disparity between kingdom values and the consumption ethic expressed in our culture. That is putting it mildly; there is actually antagonism between the values of the marketplace and those of the kingdom of God. In saying this, I do not mean that the marketplace is "only evil continually" or that retailing and the free enterprise system are inherently evil. These activities could be designed to reflect kingdom values. Nor am I suggesting that the fault lies only with the marketplace. Our flesh is a willing partner to materialism and readily responds to its appeals. Therefore, as we consider values in the marketplace, we are not simply or primarily concerned about the ethics of how we conduct business. What we are concerned about is a value system that attempts to teach us what is really important in life, how to define success, and even what it means to be a person. Believers who respond passively to these values will end up accepting them uncritically into their consumption ethic.

The importance of developing a Christian consumption ethic. In a practical sense, your consumption ethic is shaped by your expectations as a consumer. If you allow it to do so, the marketplace will tell you what you ought to be like, look like, smell like, and feel like. It will also seek to persuade you that it is possible to achieve this by consuming something. This can affect your "threshold of satisfaction." For instance, the Lord tells me to be content with what I have; the market tells me the very opposite. One way advertisements do this is to shift my attention from my needs,

which may be entirely legitimate, to my wants. Once I'm convinced that my wants are really legitimate needs (and, make no mistake, my sinful flesh eagerly cooperates and makes me readily receptive to the suggestion), then it is fairly easy to introduce a sense of urgency. Soon I hear the appeal of my flesh for immediate gratification and out comes the charge card.

Materialism has been described as the condition in which luxuries have become absolute necessities. If we allow ourselves to listen uncritically to the marketplace, our expectations will be conditioned by the "ratchet effect": We train ourselves to expect a certain increase in our standard of living, from which retreat is never seriously considered. We always "trade up," never down to a previous level. Unless your expectations as a consumer are sanctified by the Word of God, you probably won't recognize what's happening to you. But eventually you will feel cheated if you don't reach the next level of fulfillment. Most of us can think of countless examples in our own experience that confirm this.

There are, of course, legitimate needs that we have as consumers, and they are not always identical with the minimal requirements already noted in I Timothy 6:8. How does the Christian learn to differentiate what is a legitimate use of worldly goods from what is not? Down through history, various Christian communities have responded differently to this question—all the way from ascetic self-denial to an enthusiasm for material things bordering on licentiousness. But I would suggest that the proper approach is not to attain some type of balance between these two extremes, but to understand what God's Word teaches. Doing so permits believers to enjoy with a clear conscience the good things God richly provides, while at the same time enabling them to avoid the bondage of becoming engrossed in the things of this world. As we noted above, this is not a peripheral issue. How we relate to the material world around us says something profound about our confidence in the God who made it and faithfully provides for our needs. God's Word offers wisdom so that we may "live a life worthy of the Lord and may please him in every way" (Col. 1:9–10). Certainly this promise includes the use of the material creation for God's glory.

Developing a Biblical Perspective on Materialism

The apostle Paul admonishes us, "Do not conform any longer to the pattern of this world, but be transformed by the renewing of our mind" (Rom. 12:2). Materialism confronts us with one of the more insidious patterns of worldly conformity in our thinking, for its effect is to distort our use of the creation. To avoid this, we need a clear perspective in order to recognize this problem when it appears, as well as the strength to resist it. The Scriptures have much to say about materialism and present it to us in a way that satisfies both of these needs. The following suggestions are offered as a starting point in developing a biblical perspective on materialism and continuing to "find out what pleases the Lord" (Eph. 4:10) as we handle the material things he gives us.

Embrace the Lord your God as the believer's treasure. How should Christians relate to their material possessions? A partial answer to this question is found in Luke 12:13-21, which contrasts material possessions with spiritual riches. As the narrative opens, a man pleads with Jesus to intervene on his behalf in a dispute with his brother regarding an inheritance. Jesus refuses and instead warns the man and the crowd: "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" (verse 15 NASB). This warning tells us something significant about the role that possessions ought to have in our lives. The Lord of life himself says that life does not consist in what we own, even if we are wealthy. Note that this is the direct opposite of what the marketplace tells us. We are continually bombarded with the view that life does in fact consists in things and experiences—in our acquiring them, using them, and enjoying them. The world may admit that we cannot buy happiness, but it will still insist that money can buy the things that do bring happiness.

This disparity between what Jesus tells us and what the world says cannot be overemphasized. We are not defined by our material possessions, our status, or anything else we possess. This ought to tell us something about the satisfaction we can expect from consuming the things of this age.

To get to the heart of this issue, Jesus proceeds to deliver the Parable of

the Rich Fool (verses 16–21). This parable recounts the story of a man who accumulated for himself great storehouses of goods in order that he might live a life of leisure and luxury, but who experienced an untimely death before he could enjoy it. He had gotten to the place in life where he was set financially and could now rely on his well-earned resources for many years to come. But rather than enjoying his rest, he received the condemnation of God, who took his life away from him. Jesus calls him a fool because the hour of his death came and the confidence he put in his material possessions was now meaningless. Jesus concludes: "This is how it will be with anyone who stores up things for himself but is not rich toward God" (verse 21).

This passage has much to say about our consumption ethic as Christians, but two points are worthy of special notice. First, the verse draws a contrast between the one who "stores up things for himself" and the one who is "rich toward God." It may not be impossible to have both kinds of riches, but, according to the Lord Jesus, it's highly unlikely. As he says elsewhere, it is "easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Mark 10:25; see also Matt. 19:24). Whatever else we may have, it is clear that we must be "rich toward God" if we are to escape the judgment that came upon the rich fool.

Secondly, the phrase "rich toward God" brings to the foreground the idea of the covenant of grace. Christians are described as God's particular possession—those whom he has determined to save and call his own. The blessings of the covenant are summed up in the oft-repeated words, "I will be your God and you will be my people" (Lev. 26:12). God is not only the source of our wealth, but also our true treasure. The personal relationship he has established with us transcends anything else that he provides.

Psalm 73 records the reflections of one who forgot, at least temporarily, this basic reality. After complaining about the apparent success and wealth of the ungodly, the psalmist comes to the conclusion that the God of the covenant is his true treasure: "Whom have I in heaven but you? And earth has nothing I desire besides you. My flesh and my heart may fail, but God is the strength of my heart and my portion forever" (Ps. 73:25–26). This is the settled conclusion of one who is "rich toward God." Being "rich toward God" describes the relationship of the believer who has been laying up treasure in heaven. So what does the attitude of being "rich toward God" have to do with materialism? Very simply, it is the foundational value that we must have as we develop our consumption ethic. If being "rich toward God" is most important to us, then the other issues that get in the way will

fall in line. However, there is also a warning: if being rich toward God is not my consuming passion, I will eventually find myself being rich toward something else. As Jesus said, "You cannot serve God and mammon" (Matt. 6:24 nasb). This amounts to idolatry, which God never tolerates in his covenant people.

Enjoy the things that God provides. The previous discussion raises an interesting question. Is it really all right to enjoy the things we have? In I Timothy 6:17, the apostle Paul commands those who are rich not to put hope in their assumed financial security, but rather in their faithful God, "who richly provides us with everything for our enjoyment." We could get sidetracked debating the extent of our riches and who qualifies as wealthy. But whether we are "rich" or not, it is God who richly provides according to his wisdom. One reason he does this is for our pleasure. Christians are supposed to enjoy God and his creation, and we should do that with zeal and enthusiasm. However, the satisfaction that God provides is not the hedonism of the unbeliever or the self-serving pleasure idolized by our culture. Rather, it's an enjoyment by faith (Rom. 14:23) that focuses on the Giver, not on the gift.

Furthermore, this satisfaction should never replace our chief enjoyment, which is God himself. For instance, a believer and an unbeliever may delight in the same avocation or hobby; they could develop the same level of skill, and derive similar amounts of pleasure from it. However, the unbeliever regards the pastime as an end in itself and engages in a passionate pursuit of it. In contrast to this, the believer sees it as a token of God's goodness that prefigures in a small way the pleasure to be savored in God's presence. So it is not wrong to enjoy what God has given us. God, who is the source of all aesthetic beauty and personal fulfillment, delights to give good gifts to his children.

There are some caveats, however. Even good things meant for our enjoyment can begin to have a hold on us. Most of us own a few treasured possessions that bring us a great deal of satisfaction. But even when we acknowledge God as the source of these blessings, there is still a temptation to let them dominate our desires. For example, some people are so engrossed in their favorite pastime that other interests and responsibilities are neglected. In contrast to this, the apostle Paul reminds consumers that when they buy something, they should regard it "as if it were not theirs to keep," and "those who use the things of the world" should do so "as if not engrossed in them. For this world in its present form is passing away" (I Cor. 7:30-31). As servants of the God who owns all things, we are really

managers of our things, not owners. If we think we really own something, we become subject to the anxieties of ownership, and it ends up owning us instead.

Seek the good of others, and not simply your own. The apostle Paul, in a discussion of food sacrificed to idols, reminds us,

"'Everything is permissible'—but not everything is beneficial. 'Everything is permissible'—not everything is constructive [or profitable]. Nobody should seek his own good, but the good of others" (I Cor. 10:23–24). The principle of first seeking the good of others can also apply in a broad sense to our use of material possessions. Our own desires should not be the final consideration when making a purchase. Even though it may be permissible, available, and affordable, it may not be appropriate to buy the item. According to the apostle, we should also consider its benefit to the community of believers. Practically speaking, this may not relate to each and every purchase. However, it does remind us that we are a community, and this principle should shape our consumption ethic.

Be ready to serve the Lord, not simply yourself. As we consider our liberty to enjoy God's material blessings, we must remember that our basic position is that of a servant. Therefore, we may not simply serve ourselves as we consume the things of this age. Our Lord says to the one who would seek him that "he must deny himself and take up his cross daily and follow me. For whoever wants to save his life will lose it, but whoever loses his life for me will save it" (Luke 9:23–24).

In what sense can we be saving our lives as we consume the things of this age? It is assumed by our materialistic, self-centered culture that we should have a "me first" attitude towards consumption. The marketplace continually encourages us to maximize our use and enjoyment of this world's goods. There may be some practical limitations to this, but limiting consumption for moral reasons is viewed as unnecessarily restrictive. One of the ways we seek to "save our lives" is by falling into this world's pattern of satisfying every desire through consuming stuff. However, if our basic posture is that of a servant, then the "you owe it to yourself" attitude should have no place in our thinking. We are obliged to seek the mind of Christ and submit to his authority. Jesus did not come to serve himself, or be served, but to serve and to give his life as a ransom for many. In this age, we are not called primarily to consume and enjoy, but to submit to Christ's control and to serve. Although Jesus was accused by the Pharisees of enjoying life too much (Matt. 11:19), he found his real joy in pleasing the Father (John 4:34), not in consuming.

Always remember that the things of this world are temporal, but the things of God are eternal. As we consider how believers should use this world's goods, we need to keep in mind the final end of all things. We noted earlier the apostle's exhortation to "those who use the things of the world" that they should not be "engrossed in them. For this world in its present form is passing away" (I Cor. 7:31).

In Colossians 3, Paul presents another aspect of the temporality of things. The things of this age are temporal, but believers, because they are raised with Christ, are already living in the age to come. This ought to determine what we value now. "Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory" (Col. 3:1-4). Paul says that our heart—that is, our true affection—ought to be set on "things above," where Jesus is, and not on "earthly things," the things of this age. That's hard. As we have already observed, most of us have some things from which we derive a great deal of pleasure. We may not want to admit that we really love them; "love" is a strong term to use in this context. We might feel more comfortable using "fond" or "attached." But, for many of us, there are things that vie for our affection. The apostle is very clear: because we have died and our life is now hidden in Christ, our values and loves should reflect this reality. Since this is our hope, the question naturally arises: how does what we buy and consume now encourage our affections to be focused on the things that are above?

If you read the eighteenth chapter of the book of Revelation, you will find a depiction of this world's marketplace. Note the reaction of the merchants and ship captains of this age as God judges and destroys the whore of Babylon. Note also their utter dismay as they witness the complete unraveling of their material world, a world they evidently thought would go on forever. This will happen. Someday the malls will be gone, the mail-order catalogs will no longer arrive in proliferation, and the market strategists will no longer draw their demographic bead on where to find the next growth group. We need to ask if our consumption ethic is at home with the whore of Babylon and all her treasures, or are we looking forward to the new heavens and the new earth because we have stored our treasure there?

Some Practical Antidotes to Materialism

How should we respond to the materialism of this age? Jesus says, "Be as shrewd as snakes and as innocent as doves" (Matt. 10:16). We should be shrewd in our understanding of the world's marketplace and also of the power of our flesh as it resonates with it. Since the marketplace continues to develop its skills, believers should respond with increased wisdom and discernment. The Lord promises to provide the wisdom necessary to please him "in every way" (Col. 1:9–10). This includes what we do when we go shopping and use the stuff we buy. Consider the following practical suggestions:

Remember who you are. The marketplace tells us that we are defined by things: what we wear, eat, do, enjoy, expect, etc. The axiom of Madison Avenue is, "You become by consuming." In the midst of these claims and promotions, simply remembering who you are can be an effective strategy. As a believer, you are a child of the King, one upon whom God has set his love from the foundation of the world. However, remembering this is not easy in the face of the incessant bombardment thrown at us by the media. It's easier to passively accept the world's definition. For the people of God, forgetting who we are seems always to have been a problem. Look, for instance, at the warnings in Deuteronomy 8, especially verses 10 to 20. "When you have eaten and are satisfied ... be careful that you do not forget the Lord your God.... Remember the Lord your God, for it is he who gives you the ability to produce wealth" (verses 10–11, 18). This problem continues even now, for in this age the flesh is always with us, and it quickly responds to the sales pitch of the marketplace.

However, as the people of God, we are not defined by what we consume, acquire, and experience. We are defined by our union with Christ in his death, burial, and resurrection. In that union we have been crucified with Christ and no longer live, but Christ lives in us. The result of that union is a testimony before the world declaring God's work of grace in our lives. Furthermore, as children of the King, we have the promise of his care. "So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and

your heavenly Father knows that you need them" (Matt. 6:31–32). By remembering who we are, we come to the same conclusion as the author of Psalm 73, who declared, "Whom have I in heaven but Thee? And besides Thee, I desire nothing on earth" (verse 25 NASB). This ought to be the settled point of reference for our consumption ethic. Since our heart can be found where our treasure is, the reality of who we are in Christ should be the one thing that is most precious to us. Meditate on what it means to be God's child as you walk through the mall. It will shape your consumption ethic.

Simplify your lifestyle. The Lord tells us to be content with what we have (Heb. 13:5); the marketplace tells us the very opposite. It seems there's a constant temptation to complicate our lives with more things. Unfortunately, the more things you have, the more maintenance they require. Moreover, the amount of time required for maintenance increases disproportionately to the number of new items purchased. The result is diminishing time and concern for ministry. Jesus warns us about how desires for other things can prevent the Word of God from bearing fruit in our lives—how "the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful" (Mark 4:19). In an affluent society, the Word of God is more likely to be choked by the pleasures of life than by its cares and worries. The thorns of desire are often present with believers. Unfortunately, this pattern can become the accepted standard among affluent Christians.

What kinds of things proliferate in your life? Hobbies, clothes, tools, recreational equipment? You can draw up your own list. These things may not be wrong in themselves, but they become a problem when they dominate our heart and life. If our heart is focused on Christ and his kingdom, then the energy and time that we can devote to the material things of this age will be limited. That limitation comes not only from having less time to spend on our pleasures, but also from finding less pleasure and fulfillment in the things of this world as we seek to know more of Christ.

If the proliferation of things is a problem, one way to deal with it is to avoid impulse buying. Encouraging people to buy on impulse is an effective strategy of the marketplace because it stimulates purchases beyond the need for basic, staple merchandise. Items subject to impulse buying are not always inexpensive. This is especially true of merchandise in such categories as fashion apparel, hobby supplies, and sports equipment. (You probably know where your own temptations are.) Impulse buying is the first cousin of recreational shopping, where we go to the mall just for something to do. The way to avoid this temptation is to purchase with a plan in mind and not be

pressured. If you stick to your plan, you will not become an easy mark for the market strategists.

Share with those in need. In our culture, individualism is seen as a virtue and a personal right. The market understands this and tells us that we deserve our own edition of whatever we need. However, basic to the concept of biblical stewardship is the idea that we are managers, not owners. The earth and all its fullness are the Lord's, not ours. A practical way for us to deal with market pressures and teach ourselves to be managers is to develop creative ways of sharing what we have with our brothers and sisters in Christ. It did not take long for the early church to learn this. "All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had" (Acts 4:32). The believers did not claim absolute ownership over their possessions; rather, they shared everything with each other. You can work out the details in your own situation, but in a typical middle-class church there has to be a great reservoir of material resources just lying around in our closets, garages, and attics. (For instance, how many of us really wear out our clothes?) How could the concept of sharing described in Acts 4 be applied in your local church? Many of us should rethink the need we sometimes feel to own all the things we use or might someday need to use. Further, there are spiritual benefits to sharing what we have. Trusting our possessions with someone else encourages our reliance on the Lord. Additionally, it results in a fellowship of sharing which enables us to affirm our oneness in Christ while we enjoy God's provision.

Instruct your children about materialism. In today's marketplace, our children are the most vulnerable. They are exposed at a very early age to a full dose of greed, envy, and immediate gratification. It is not long before they are tempted to believe that personal worth and self-esteem are a function of what they own and control. The lie that consumption is synonymous with pleasure and personal fulfillment can be embraced uncritically at a young age. As a consumer group, children are an easy target for the marketing gurus because their expectations are easy to identify, stimulate, and even manipulate. If we do not arm our kids against this onslaught, they will assume the values designed by the merchants of the world.

So how do we convey a biblical consumption ethic to our covenant children? For starters, in Deuteronomy 6:7 we read that parents are to teach their children how to apply God's commandments as they go about their everyday activities. Foundational to this teaching is instruction in the

covenant of grace. But we also consume and use things every day. Thus, the working out of our consumption ethic can be an effective demonstration of kingdom values as we honor God with our time and money. These activities need to be interpreted for our children. We want them to understand that we are doing these things as expressions of our faith.

When Scripture speaks of teaching our kids, it usually takes us back to the big picture. For instance, Psalm 78:7 tells us that we pass on the testimony given to us so that our children will "put their trust in God" and "not forget his deeds." We should expect our young people to respond to God with genuine reliance on him. This response should result in the same love for Jesus and kingdom values that their parents have. This does not mean that they ought to have grown-up tastes; they are children and need to experience the joys appropriate to their age. But there are ways in which covenant children can express kingdom values. Parents should not expect them to embrace the values of the world any more than adult believers do. The world wants them to become cute little consumers. But God wants them to live for his glory. In the covenant community, the admonition not to conform to the pattern of this age (Rom. 12:1–2) applies fully to children.

Guard your priorities. In a culture that finds its security in power and economic status, those who forgo the desire to be rich are considered strange. Economic independence is the unchallenged goal of the financial community. Since the Scriptures encourage us to work hard, we might wrongly conclude that seeking wealth is a commendable goal. We might also be tempted to think that we would be of more benefit to the kingdom if we were wealthy. However, the Lord tells us to give from our present resources, not from what we wish we had. Serious danger faces those for whom making money is too much of a priority. Paul is very direct: "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (I Tim. 6:9–10). Again, the apostle does not mince words. He says to expect destruction if you strive to get rich. The succession from "want" to "fall" to "plunge into ruin" becomes irreversible after a certain point. Thus, the desire to be independently wealthy comes close to the desire to be independent of God. We do not work simply to make money. God has given each of us a calling to pursue, and he expects us to do that in his strength and for his glory. He promises to provide for our needs as we discharge that calling. Assuming we're responsible, he may or may not prosper us. Either way, the process

is supposed to teach us to rely on him. Along the way, we will learn that he "richly supplies us with all things to enjoy" (I Tim. 6:17 NASB).

At the other end of the spectrum from those who want to get rich are those whom the Lord has taught to hold loosely to the things of this age. It may sound strange, but there is an important sense in which believers should be indifferent to the fashions and values that this age presses upon us. That indifference is foundational to our consumption ethic. It is paradoxical, but in order to be good stewards, we have to be indifferent to the things we are managing. However, this is what you might call a "holy indifference," an indifference that recognizes the temporal value of material wealth. In contrast to this, the world is taken up with the latest expressions of what is acceptable, fashionable, and necessary. As we noted above, "the pagans run after all these things" (Matt. 6:32). But "solid joys and lasting treasure, none but Zion's children know" (John Newton).

Love as the Ultimate Solution

Materialism has been defined as "devotion to material needs or desires to the neglect of spiritual matters, a way of life ... based entirely on material interests" (*Oxford English Dictionary*, 1961). Believers understand this as attempting to find ultimate security and fulfillment in the creation rather than the Creator. How can we effectively deal with the temptations of materialism? The Puritans spoke of "the expulsive power of a greater love." The idea is that love for Jesus will eventually displace all others. In other words, materialism is what you might call a "great commandment" issue. When asked by a scribe to identify "the greatest commandment in the Law," Jesus replied by quoting Deuteronomy 6:5: "Love the Lord your God with all your heart and with all your soul and with all your mind" (Matt. 22:34–38).

On an individual basis, the issue of materialism eventually comes down to determining which things we really love. What captivates our heart's attention; where does it return time and again? Are we willing to ask God to remove anything that stands in the way of our complete devotion to him? If we are earnest about this, our inability and failure will become evident. But that should cause us to cast ourselves on the mercy of God. As with any other struggle against sin, we will overcome materialism by the power of Jesus' victory.

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

—Hebrews 13:5

