

## *Freedom from the Money Trap • Hebrews 13:5*

When John D. Rockefeller was asked how much money is enough, he cleverly replied, “A little bit more.” With that answer, he showed a great deal of insight into the effect of money on the human nature. Money to people is like cheese to a mouse. Under the right circumstances it is healthy and wholesome. But, when placed in a trap, it can lead to awful pain and even a broken neck!

All of us know the pains and dangers of the money trap. We know that the love of money has driven people to murder. We know that arguments over money are a major cause of marital discord. We know that people sometimes destroy themselves from the inside out wishing they had as much money as someone else has. And, we know that debts can control a person’s life more than a ball-and-chain.

Most of us know all too well the bad news about the problems of money. But let’s look at the Bible and hear the good news that as Christians we can live free from the control of money. That marvelous freedom is the result of a three step process found in Hebrews 13:5.

First of all, we are told to be “covet-less”: “Keep your lives free from the love of money”. God expects us to control our desires. In the King James Version of the Bible, this verse is translated, “Let your conversation be without covetousness.”

We don’t use the word “conversation” today the way they used it back in the year 1611 when the King James Version of the Bible was translated. Today we would use the word “lifestyle” instead.

The Greek word that’s used here is “tropos” and it means “the way of thinking and living” or “thoughts and lifestyle”. In other words: “Live and think without coveting.” What the Bible is here exhorting us to do is to live in such a way that our desires are under control, and especially

our coveting desires.

Coveting is a sister sin to lust and immorality. That’s why verse 5 follows verse 4. Coveting is a wrong desire for a good thing. So sex is good, but lust is bad. Money is good, but coveting money is bad. It’s not that the object itself has any intrinsic evil; it’s our attitude toward it that can be wrong. Coveting is a misplaced priority, a wrong valuation.

Coveting is forbidden in the Tenth Commandment: “You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.”

We all know what coveting is because we’ve all done it. We desire somebody’s new bicycle or bigger practice or stronger portfolio or beautiful wardrobe. To covet is to wrongly desire what someone else has.

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Hebrews 13:5 says, “Keep your lives free from the love (the coveting) of money.” So, if you want to be free from the money trap, don’t covet. Just don’t have

a strong desire for money or the things that money will buy.

“Super advice!” you say. “A lot of good that does me! I don’t choose to covet. I don’t decide to love money and all the goodies it buys. It just happens. I can’t help it!”

Wrong! Love is an act of the will. We choose and decide who to love and what to love. We may have chosen to covet so many times that it seems to be an involuntary emotion, but the truth is that love is always a choice. It doesn’t matter whether it’s love for a man or love for a woman or love of money or anything else; it is a choice. It is a decision that we make. And so the way to control desires is to make different choices, to choose to no longer love money.

Okay, how do you do that? Let me give you an example. Do you know what I like to do? I like to drive cars 100 miles an hour, especially

convertibles. And there were times in my life when I did that. I don't do that anymore, though, because I have counted the dangers: 1.) My family is often along on trips where I might drive 100 mph and I know I would be risking their lives; 2.) I've seen cars that have rolled at high speeds (one was a convertible that killed two classmates and friends of mine); 3.) I know the danger of getting a ticket and paying a fine and having insurance rates raised.

In other words, I've counted the dangers and decided it isn't worth it. I've counted the dangers and used that as a means to control the desires until now I no longer desire to drive a car at 100 miles an hour. The controlling of desires relates to the counting of the dangers.

Let's count the dangers in terms of money. Love money and it will control our thinking. We will interpret all of life with dollar signs. We will value people by their net worth. We will discover that we are driven to evaluate everything by what it costs. We will begin to make our plans and dream our dreams and set our priorities all in terms of what money will do.

Love money and it will order our priorities. We will begin to choose what is important on the basis of money. We will decide that more money is a higher priority than God or prayer or church or family or friendships. We will spend life doing what doesn't matter and end life with the important things neglected. And along the way, we will have rationalized that what is bad is really good.

Maybe worst of all, if we love money, it will drive us to sin. To save money or earn a profit, it becomes okay to cheat a customer, to twist the truth just a little bit, to change a contract or put in wording that will leave one impression but technically mean something entirely different. In order to get ahead, people are tempted to lie, to steal, even to murder, and if not literally murder in the sense of pulling a trigger, then figuratively murder in the sense of damaging and destroying someone else's life. For money, people have left their families, deceived their friends, gone to bed with the highest bidder and compromised their very souls.

Count the dangers of loving money and living for money. Count the dangers and decide it isn't worth it. Count the dangers and decide to control the desire for money and the things that money can buy.

By the way, the love of money does not require the possession of money. You can be penniless and be desperately in love with money, and you can be richer than John D Rockefeller and be able to take it or leave it. It doesn't make any difference where we are on the totem pole financially, we are all strongly tempted. So what we all must do is decide to count the dangers, control the desires and be "covet-less".

The second step according to Hebrews 13:5 is, "be content with what you have."

"How do you do that?" you ask.

Let's list three principles. First of all, we must value ourselves in terms of God and not in terms of money. Jesus says in Matthew 6:24, "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Another way of saying it is this: You must determine how you will set your self-worth. Will it be by God or will it be by money? It can't be both ways. If we choose God, we will be content no matter how much or how little money we have. If we choose money, we will be discontent no matter how much money we have!

Jesus made the value system clear in Luke 12:15, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

The practical test of what is more important, God or money, can be found in Matthew chapter 19 verses 21 to 24. It's the story of a rich young businessman who went to Jesus and said, "How do I get eternal life?" And Jesus said, ". . . sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

If you really want to know how you value God and money, try selling your car, house, furniture, stocks, business – whatever you have – and give it all to the poor. Not to the church or a

Christian organization in order to get a tax break . . . just give it away. Don't even report it to the IRS. Just give it away.

You say, "Isn't that a little drastic?"

Apparently Jesus didn't think so!

Guess what the rich young man did. "When the young man heard this, he went away sad, because he had great wealth.

It's tough to really value ourselves in terms of God and not in terms of money! That's why Jesus said, "It is hard for a rich man to enter the kingdom of heaven . . . 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."

Probably Jesus doesn't want you to sell everything and give it to the poor, but, if you are serious about all this, you might want to ask him . . . maybe even offer.

The second principle, if we really want to be content, is to be grateful for what we have and not envious for what we lack. Contentment is saying thank you to God for whatever we have and enjoying it. Discontentment is envying what others have and resenting that we don't have it.

Out of the ancient literature of Rome comes the story of a man who was so discontent and envious that an official, noting his sadness, said, "Either some great evil has happened to him or some great good has happened to someone else."

Content people are grateful to God for whatever they have, whether it's little or much. Content people are also grateful for what God has chosen to give to others.

Pat had a deep-seated grudge toward Mike. It was an obsession for him. One night an angel appeared to Pat and offered him whatever he wished. While he was thinking about it, the angel said, "Not only will you get your wish, but whatever you ask for, Mike's going to get two."

Pat thought and thought and finally said, "I wish for one blind eye."

Aren't we often like that? Don't we often say, "I'll settle for what I've got if the other person comes out on the short end"? But that's not con-

tentment. Contentment is being grateful for what we have, not envious of what we lack.

The third principle to contentment is to fit desires to possessions instead of trying to fit possessions to desires. When we are discontent, we let our desires run wild and then do whatever we must to get what we want. Content people are just the opposite. They look at what they have and do whatever they must to make their desires fit their possessions.

This does not mean that we lack ambition or drive. It means that we work for God and gladly accept whatever he chooses to give us. Our drive and ambition are directed toward God, not to the accumulation of things.

The Apostle Paul learned that. In Philippians 4:11-13 he wrote:

*I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.*

Paul learned to fit his desires to his circumstances rather than try to manipulate his circum-

stance to his desires. If we really want to be content, this is a highly practical lesson. And the opposite is disaster in the making:

My vision has problems, but I'm grateful for sight. That's contentment.

*My possessions are not great, but I praise God for all I have. I realize that I am richly blessed. That's contentment.*

*My problems are real, but I know that they are opportunities to know and serve God better. That is contentment.*

Contentment is that inner peace that comes from being fixed on God rather than fixed on the ups and downs of changing circumstances.

Be covet-less, be content, and then, in He-

***Put God first and he'll take care of all your needs. You can't beat a deal like that!***

brews 13:5, be confident, “. . . because God has said, ‘Never will I leave you; never will I forsake you.’ ” This is one of the most fantastic promises anyone could ever get. God will never leave us alone; God will never let us down.

His offer is simple, straightforward and powerful. Jesus explained it in Matthew 6:33: “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” Put God first and he’ll take care of all your needs. You can’t beat a deal like that!

We have a choice. We may stick our necks in the money trap and live for cash, or we can turn our whole lives over to God and live for Christ. But when we really put Jesus Christ first in our lives, we discover contentment and confidence for living that money could never possibly supply.

We can relax, quit worrying and just trust God!

Let’s look at one more viewpoint that’s found in 1 Timothy 6:6-10:

*But 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. 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.*

We may live confidently with God’s promises or dangerously with the promises of money. The problem is that money cannot meet the ultimate needs of our lives. When we die, we can’t take it with us. The only basis for eternal life is Jesus Christ. There isn’t enough money to buy our way into heaven.

But the problem with money is a problem for today as well.

A few years ago, Charleen and I had been ministering to missionaries in the Central African country of Rwanda. At the conclusion of our conference, missionary E. J. Kyle took us by

outboard motorboat for a long ride across Lake Kivu to the border town of Changugu. When we arrived there, he hitched a pick-up truck ride for us to the airstrip. He said that the plane should come in a few hours. And he left us! No one else was there.

When people finally started showing up, they didn’t speak any English. We had no Rwandan francs. Our travelers cheques and credit cards would have been a joke. If we got sick, we couldn’t pay, and our health insurance wouldn’t have been honored, although I doubt that there was a hospital there, anyway. Certainly a personal check would have been no help at all.

Sure, I had money. But this was a circumstance where it wasn’t any good. Ah, but far better, I could be confident because I had the promise of God that he will never leave me or forsake me.

Do you want to live free from the money trap? Then, “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.’ ”

Be covet-less. Be content. Be confident.

*Faith Matters* is the Broadcast Ministry of  
Leith Anderson and Wooddale Church  
6630 Shady Oak Road  
Eden Prairie MN 55344  
952-944-6300  
[www.wooddale.org](http://www.wooddale.org)  
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