

# The Dangers of Materialism

~ Mzamani Kubayi ~  
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Verse: Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." <sup>14</sup>But he said to him, "Man, who made me a judge or arbitrator over you?" <sup>15</sup>And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." <sup>16</sup>And he told them a parable, saying, "The land of a rich man produced plentifully, <sup>17</sup>and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' <sup>18</sup>And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. <sup>19</sup>And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' <sup>20</sup>But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' <sup>21</sup>So is the one who lays up treasure for himself and is not rich toward God."<sup>1</sup>. (Luke 12:13-21)

Theme: Loving money isn't just sinful. It's foolish.

- The Jews say, "Man enters the world with a clenched fist and leaves it with open hands."
- Jesus has much to say about materialism in Luke 12. Let's take a look

## 1. Materialism is everywhere

- A. There are many examples in Scripture of those who love money
  - (1) Achen (Jos. 7); stole gold and lied about it.
  - (2) Gehazi (2Kngs. 5:20-27); took money from Naaman and lied.
  - (3) Judas (Mt. 26-27); betrayed Jesus for 30 pieces of silver; lied.
  - (4) Ananias and Sapphira (Ac. 5:1-11); sold land; stole; lied.
- B. Notice, each example *lied*. On the outside they were content, but inside they were lovers of money. It is easy to hide this sin.
- C. Notice, each example claimed to be a follower of God.

- (1) Achen was not pagan, but a member of God's chosen people.
- (2) Gehazi was the assistant for the prophet Elisha.
- (3) Judas was chosen as one of Jesus' disciples
- (4) Ananias and Sapphira were members of the early church
- (5) This shows that the love of money is common *in the church*, not just among unbelievers.

D. Three of Ten Commandments (2, 8, 10) deal with love of money

E. Here, we find another example of people who loved money: the Pharisees. A crowd is surrounding Jesus, so many they are trampling each other (v. 1), including the Pharisees.

F. The Pharisees

- (1) They are called "lovers of money" (Lk. 16:14).
- (2) They were hypocrites. Even today, one of the marks of a false teacher is they love money. 2 Peter 2:3, "In their greed they will exploit you with false words."
- (3) They are often rebuked by Jesus, including here (v. 1).
- (4) They ask Jesus hard questions to trick and accuse him (11:53-54).

G. Review: Materialism is very common in Scripture, of those *inside* and *outside* the church.

## 2. **Materialism is Deceitful**

- A. A foolish question comes in v. 13. Jesus took a long time in 12:1-12 to talk about *spiritual things* (3, 5, 10). This man only has questions about *money!*
- B. Jesus isn't worried about the details of their problem (v. 14) but instead tells a story to expose the *root* of the problem.
- C. Jesus warns about covetousness and greed. (1) Beware of, and (2) Avoid, the love of money (15).
- D. This is a problem for unbelievers *and* believers.
  - (1) Notice, "him" (unbeliever) in v. 14, but "them" (crowd, including believers) in v. 15.
  - (2) To Pastors: "Not a lover of money" (1Tm. 3:3).
  - (3) To Believers: "Keep your life free from love of money" (Hb. 13:5).

- E. Jesus now tells a story to teach a lesson about materialism.
- F. In this story, Jesus will not rebuke *having* money (Abraham, Job, Solomon, Lydia were rich). He rebukes the *love* of money.
  - (1) In Luke 12, we aren't told he was a bad man. He was probably religious. Worked hard.
  - (2) It is not sinful to be rich or poor, but the best place to be is probably in between because money is tempting.
  - (3) "Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the Lord?' or lest I be poor and steal and profane the name of my God." (Pr. 30:8-9)
  - (4) Money is a bad thing if it gets out of control.
  - (5) 1Tm. 6:9-10 – "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin."
  - (6) Picture: Water and fire are good, but bad out of control.

### 3. Materialism is Dangerous

- A. It leads to worry (v. 17)
  - (1) "What shall I do?" If we have a lot, we worry a lot.
  - (2) The love of money makes us worry
    - a) Mt. 6:25 – "Do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?"
    - b) Eccl. 5:12 – "Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep."
- B. It leads to dissatisfaction (v. 18)
  - (1) He's not satisfied with his old barns. He needs bigger ones.
  - (2) God has created us to find true satisfaction in *Him*, not money.
    - a) Ps. 42:1-2 – As a deer pants for flowing streams, so pants my soul for you, O God. My soul thirsts for God, for the living God.
    - b) Ps. 63:1 – O God, you are my God; earnestly I seek you; my soul thirsts for you; my flesh faints for you, as in a dry and weary land where there is no water.

- (3) Greed is following a false god: money. Therefore, "coveteousness...is idolatry" (Col. 3:5).
- (4) One pastor said, "God created us to love people and use things, but materialists love things and use people."
- (5) Ecc. 5:10 – He who loves money will not be satisfied with money.

C. It leads to pride (v. 19).

- (1) This man loves himself. He talks to himself. Observe how many times the verses say "I" and "my".
- (2) Hosea 13:6 – "When they had grazed, they became full, they were filled, and their heart was lifted up; therefore they forgot me."
- (3) 1 Tim. 6:17 – "As for the rich in this present age, charge them not to be haughty."
- (4) The story of the rich man and Lazarus in Luke 16:19-31 shows that in the future, many rich on earth will be poor in heaven and vice versa.
- (5) Often, those poor in this world will be rich in the next (Jms. 1:9-12) and vice versa.

D. It leads to laziness (v. 19).

- (1) With all of this money, he wants to "relax".
- (2) Lovers of money fail to "number their days" (Ps. 90:12).
- (3) Jn. 9:4 – "We must work the works of him who sent me while it is day; night is coming, when no one can work."

E. It leads to other sins (v. 19).

- (1) Sin doesn't like to be alone. Greed leads to laziness, drinking and waste.
- (2) Materialism is the "root of many evils" (1Tm. 6:10)
- (3) Those with much money usually have higher divorce rates etc.
- (4) Greed is source of problems. James 4:1-2, "What causes quarrels and what causes fights among you? Is it not this, that your passions are at war within you? <sup>2</sup>You desire and do not have, so you murder. You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask."

F. It leads to hell (v. 20).

- (1) This man is a fool. His soul would be taken that very day.

- (2) Can a rich man enter heaven? Yes, but it is very difficult (Mt. 19:23).
- (3) The way we use our money is a mark of our heart.
  - a) When Zacchaeus gave away his money, Jesus said "Today salvation has come to his house (Lk. 19:9).
  - b) The Rich Young Ruler, however, proved he wasn't saved by the use of his money (Lk. 18:18-30). Money was his god.
- (4) The rich forget the gospel is free
  - a) Isa. 55:1 – "Come, everyone who thirsts, come to the waters; and he who has no money, come, buy and eat! Come, buy wine and milk without money and without price."
  - b) Riches "choke the word" (Mt. 13:22).
  - c) In Luke 14:15-24, many didn't come to the banquet because of a new wife, herd, and land. How about you?

#### 4. Conclusion

- A. Love of money not just wrong, but stupid (Mt. 16:26).
- B. Love of money send many to hell but Jesus came to give us eternal life not an easy life.
- C. Love of money should never supercede our love for Christ.
- D. J.D. Rockefeller: "The poorest man I know is the man who has nothing but money."

## *Makhombo ya Makwanga*

Ndzimana: Kutani un'wana exikarhi ka ntshungu a ku eka yena: "Mufundhisi, byela makwerhu leswaku a ndzi hungulela ndzhaka ya hina." Kambe a ku eka yena: "Munhu ndzi wena! Xana i mani la nga ndzi veka muavanyisi, kumbe muhunguleri wa n'wina?" Kutani a ku eka vona: "Tivoneleni, mi chava timbilu ta makwanga, hikuva vutomi bya munhu byi nga ka byi nga humi eswilweni leswi a swi fuweke, hambi swi n'wi andzele ngopfu." Kutani a va byela xifaniso, a ku: "Masimu ya munhu la fuweke a ma velekile ngopfu; kutani a anakanya embilwini ya yena, a ku: 'Ndzi ta endla yini, kasi a ndzi na laha ndzi nga hlengeletaka swakudya swa mina kona?' Kutani a ku: 'Ndzi ta endlisa sweswo: ndzi ta hlanhla switlati swa mina, ndzi aka leswikulu, kutani ndzi ta hlengeleta kona swakudya swa mina hinkwaswo, ni rifuwo ra mina hinkwaro. Kutani ndzi ta ku eka moya wa mina: Moya wanga, u ni swilo leswo tala leswi hlengeleteriweke malembe layo tala; wisa, u dya, u nwa, u tsaka.' Kambe Xikwembu xi ku eka yena: 'Wee xihunguki! Hi vusiku byebyi, moya wa wena wu ta tekiwa ka wena; kutani swilo leswo u swi lunghiseke, swi ta va swa mani xana?' Swi tano ni ka yena loyi a tihlengeletelaka xuma, kambe a nga fuweri Xikwembu (Luka 12:13-21)

Ndzimana: Ku rhandza mali a hi xidyoho ntsena. Ku rhandza i vuhunguki.

- Vayuda va ku, "Munhu u tswariwa ...."
- Yesu u vulavula ngopfu hi ta makwanga eka Luka 12. A hi yi voneni.

### **1. Makwanga ma le hinkwako.**

- A. Ku na swikombiso swo tala eBibeleni swa vanhu lava rhandzeke mali.
  - (1) Akani (Yoxuwa 7); u yivile nsuku, u hembile.
  - (2) Gehazi (2 Tihosi 5); u tekile mali ya Naamani, u hembile.
  - (3) Yudas (Mateo 26-27); u xengile Yesu hi tisilivhere ta 30; u hembile.
  - (4) Ananiya na Safira (Timhaka 5:1-11); va xavisile nsimu; va yivile, va hembile.
- B. Vonani, vanhu lava va *hembile*. Ehandle, a va naveli, kambe endzeni, va na makwanga. Swo olova ku fihla xidyoho.

- C. Vonani, vanhu lava va vitaniwa mudyondzisiwa wa Xikwembu.
- (1) Akani a hi muhedeni. A ri muhlawuriwa wa Xikwembu.
  - (2) Gehazi a ri mupfuni wa muprofeta Elixa.
  - (3) Yudas a ri muhlawuriwa unw'ana wa vadyondzisiwa va Yesu.
  - (4) Ananiya na Safira va ri swirho swa kereke yo sungua.
  - (5) Swi kombisa leswaku makwanga ma tele *ekerekeni*, a hi exikarhi ka lava nga ponisiwangiki ntsena.
- D. Milawu yanarhu ya Milawu ya khume (2,8,10) yi vulavula hi ta makwanga.
- E. Kwala, hi kuma xikombiso xin'wana xa vanhu lava randzeke mali: Vafarisi. Ntsungu wu rhendzeleka Yesu, va kandziyelana (v. 1), ku katsa Vafarisi.
- F. Vafarisi:
- (1) Va vitaniwa "lava nga ni makwanga" (Luka 16:14).
  - (2) Va ri vakanganyisa. Namuntlha, mfungho un'wana wa vadyondzisi wa mavun'wa i leswaku va rhandza mali. 2 Petro 2:3, "leswi navelaka ku fuwa, va ta bindzula ha n'wina hi ku vulavula loku kanganyisaka."
  - (3) Mi minkarhi, va tshinyiwa hi Yesu (v. 1).
  - (4) Va vutisa swivutiso swo tala ku xisa Yesu (11:53-54).
- G. Ku pfuxeta: Makwanga ma tele eBibeleni, ndzeni na handle ekerekeni.

## 2. Makwanga ma Xisa

- A. Xivutiso xa vuhunguki byi huma eka v. 13. Yesu u tekile nkarhi wo leha eka 12:1-12 ku hlamusela timhaka ta ximoya (3,5,10). Kambe munhu loyi u na xivutiso xa mali ntsena!
- B. Yesu a nga vileli vuxokoxoko bya xiphiqo xa vona (v. 14) kambe a nyika xitori lexi hlamuselaka rimitsu ra xiphiqo xa vona.
- C. Yesu a va laya makwanga ya vona. (1) Tivoneleni (2) Chavani, makwanga (15).
- D. I xiphiqo xa la va nga ponisiwangiki na Vakriste.
  - (1) Vonani, "yena" (la nga pfumeriki) eka v. 14, kambe "vona" (ntsungu, ku katsa vapfumeri) eka v. 15.
  - (2) Eka Vafundzisi: "la nga naveriki mali" (1Timoteo 3:3).

- (3) Eka Vapfumeri: "Mikhuva ya n'wina yi nga tshuki yi va yak u navela xuma" (Vaheveru 13:5).
- E. Sweswi, Yesu u nyika xitori ku dyondzisa dyondzo ya makwanga.
- F. Eka xitori lexi, Yesu a nga tshinyi lava nga na *mali* (Abrahama, Yobo, Solomoni, Lidiya va fuwile). U tshinya lava rhandzaka mali.
- (1) Eka Luka 12, a hi byeriwangi leswaku mufuwi u bihile. U khongerile. U tirhile.
  - (2) A hi xidyoho ku fuwa ni ku twela vusiwana. Ndzawu ya kahle i le xikarhi hikuva mali ya ringa.
  - (3) Eka Swivuriso 30:8-9 – "U nga ndzi hi vusiwana, hambi ku ri ku fuwa; Ndzi wundle hi swakudya leswi ndzi ringanaka. Kumbexana loko ndzi xurhile ndzi nga ku landzula, Ndzi ku: 'Yehovha i mani?' Kumbe xana, loko ndzi ri xisiwana, ndzi yiva, ndzi tlanga hi vito ra Xikwembu xa mina."
  - (4) Eka 1 Timoteo 6:9 – "Lava rhandzaka ku fuwa, va wela emiringweni, ni le ntlhan'wini, ni le ku naveleni loko tala ka vuphukuphuku loku onhaka, loku nwerisaka vanhu eku loveni."
  - (5) Xifaniso: Mati ni ndzilo swi kahle, kambi swi bihile loko swi lawuriwangiki. Mali yi bihile loko a yi lawuriwangiki.

### **3. Makwanga ma na Makhombo.**

- A. Ma hi yisa eku vileleni (v. 17)
- (1) Ku rhandza mali swi khorwisa ku vilela ni ku kanakana.
  - (2) "Ndzi ta endla yini?" Loko hi na swo tala, ha vilela ngopfu.
    - a) Eka Mateo 6:25 – "Mi nga tshuki mi kanakana hi swa vutomi bya n'wina, leswi mi nga ta dya, ni ku nwa..."
    - b) Eka Eklesiasta 5:12 – "Vurhongo bya munhu la tirhaka bya nandziha, hambi a dya ngopfu, hambi a dya switsanana; kambe ku xurha ka mufuwi a ku n'wi nyiki vurhongo."
- B. Ma hi yisa ku va la nga enerisiwangiki. (v. 18)
- (1) A nga enerisiwangi ni switlati swa khale. U lava leswikulu.
  - (2) Xikwembu xi hi tumbuluxile ku enerisiwi hi *Xona*, a hi mali.
    - a) Eka Tipsalma 42:1-2 – "Hi laha ntswele ya mhunti yi rilelaka mati ya milambu, Moya wa mina wu ku naverisa sweswo, wena Xikwembu! Moya wanga wu ni torha ra Xikwembu, ra Xikwembu lexi hanyaka."

- b) Eka Tipsalma 63:1 – “Oho Xikwembu! U Xikwembu xanga, ndza ku lava, moya wanga wu ni torha ra wena, nyama ya mina yi ku navela hi mahika, etikweni leri ra ku oma, ra mananaga leri nga riki na mati.”
- (3) Makwanga i ku landzela xikwembu xo hava: mali. “Ku navela rifuwo loku ku nga ku tirhela swikembu swahava” (Vakol. 3:5).
- (4) Mufundzisi un’wana a ku, “Xikwembu xi hi tumbuluxile ku rhandza vanhu ni ku tirhisa swilo, kambe vanhu va makwanga va rhandza *swilo*, va tirhisa vanhu.”
- (5) Eklesiasta 5:10 – “La rhandzaka mali, a nga ka a nga kolwi hi mali.”

C. Ma yi yisa ku tidzunisa. (v. 19)

- (1) Munhu loyi a tirhandza. U tivulavula. Vonani! Marito “ndzi” ni “mina” swi tele.
- (2) Hosiya 13:6 – “Vaxurhile evudyelweni bya vona, kuteloko va xurhile, timbilu ta vona ti tikukumuxa; va ndzi rivale hakona.”
- (3) 1 Timoteo 6:17 – “Byela vafuwi va nkarhi wa sweswi, leswaku va nga tshuki va tidzunisa.”
- (4) Xitori xa mufuwi ni Lazaro eka Luka 16:19-31 xi kombisa leswaku, hi vumundzuku, lava fuweke vo tala emisaveni va ta twela vusiwana etilweni.
- (5) Minkarhi yo tala, swisiwana emisaveni swi ta fuwa etilweni (Yakob 1:9-12).

D. Ma yi yisa ku loloha. (v. 19).

- (1) Hi mali yo tala, u lava ku “wisa.”
- (2) Lava rhandzaka mali va tsandzeka ku hlayela masiku (Tipsalma 90:12).
- (3) Yohane 9:4 – “Ndzi fanele ku tirha mintirho ya la ndzi rhumeke, dyambu ri nga si pela; vusiku bya ta lebyi munhu a nga tiki tirha ha byona.”

E. Ma hi yisa ku endla swidyoho swin’wana (v. 19).

- (1) Xidyoho a xi rhandzi ku tshama xi ri xoxe. Makwanga, ni vulolu, ni ku nwa byalwa, ni...
- (2) Makwanga i “rimitsu ra vudyoho hikwabyo” (1 Timoteo 6:10).
- (3) Lava nga ni mali yo tala va tikaratiwa hi ku dlaya vukati etc.
- (4) Makwanga i xihlovo xa swiphiqo swo tala (Yakob 4:1-2).

F. Ma hi yisa etiheleni (v. 20).

- (1) Munhu loyi i xihunguki. Moya wa yena wu ta tekiwa sweswi!
- (2) Vafuwi va nga nghena etileweni? Ina, kambe swa tika (Mateo 19:23).
- (3) Ndlela leyi hi tirisaka yona i mfungho wa mbilu ya hina.
- (4) Loko Zakea u nyikile mali ya yena, Yesu a ku: "Namuntlha ku hanya ku nghanile endlwini leyi."
- (5) Jaha leri fuweke u kombisile leswaku a nga ponisiwangi hikuva u rhandzile mali (Luka 18). Xikwembu xa yena a xi ri mali.

G. Vafuwi va rivala leswaku Evhangeli i mahala.

- (1) Esaya 55:1 – "N'wina hinkwenu lava nga ni torha, tanani ematini hambi n'wina lava pfumalaka mali! Tanani, mi ta xava, mi dya; tanani, mi xava vhinyo ni ntswamba, hambi mi nga ri na mali, a mi nga hakeri!"
- (2) Bibele ya "kanganyisiwa hi xuma" (Mateo 13:22).
- (3) Eka Luka 14:15-24, vo tala a va tangi eswakudyeni hikuva a va ri xuma lexintshwa. Hi wena ke?

4. Xo Hetelela

- A. Makwanga a hi xiphiqo ntsena. I vuhunguki (Mt. 16:26).
- B. Makwanga ma yisa vanhu vo tala etiheleni. Yesu u tile ku hi nyika vutomi lebyi nga heriki, a hi vutomi byo olova.
- C. Makwanga a ma fanelangi ku rhandziwa ku tlula Kriste.
- D. J.D. Rockefeller: "Xisiwana lexikulu i munhu la nga na mali ntsena."