

# Not a Lover of Money & Not Greedy for Gain

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This morning we want to continue our series of studies on the qualifications of an elder, or the qualities that should be looked for in an elder of the Lord's church. I know that I've learned a great deal during this study, and I hope that something I have to share this morning will be beneficial to us all.

Once again, I want to remind us of something that we've tried to stress throughout this series... and that is that while these qualities are listed as characteristics that must be expected of an elder, *most* of these qualities are also characteristics that should be expected of *all* Christians. In other words, these behaviors and attitudes, for the most part, should be the *standard* for us all. An elder should be an example to others in how to live these qualities out in our everyday lives, but he is not the only one who must live up to these values. And multiple references throughout the New Testament bear that out.

That is certainly the case with the qualifications we plan to study this morning: the requirements that an elder must not be a lover of money and must not be greedy for gain. Let's begin by reading the passages in which we find these qualities. I'll be reading from the ESV this morning. In 1 Timothy 3:1-7 it says:

The saying is trustworthy: If anyone aspires to the office of overseer, he desires a noble task. Therefore an overseer must be above reproach, the husband of one wife, sober-minded, self-controlled, respectable, hospitable, able to teach, not a drunkard, not violent but gentle, not quarrelsome, not a lover of money. He must manage his own household well, with all dignity keeping his children submissive, for if someone does not know how to manage his own household, how will he care for God's church? He must not be a recent convert, or he may become puffed up with conceit and fall into the condemnation of the devil. Moreover, he must be well thought of by outsiders, so that he may not fall into disgrace, into a snare of the devil.

And in Titus 1:5-9 we read:

This is why I left you in Crete, so that you might put what remained into order, and appoint elders in every town as I directed you— if anyone is above reproach, the husband of one wife, and his children are believers and not open to the charge of debauchery or insubordination. For an overseer, as God's steward, must be above reproach. He must not be arrogant or quick-tempered or a drunkard or violent or greedy for gain, but hospitable, a lover of good, self-controlled, upright, holy, and disciplined. He must hold firm to the trustworthy word as taught, so that he may be able to give instruction in sound doctrine and also to rebuke those who contradict it.

As we've noticed before, Paul did not list these qualities in the same order in his two letters, nor are the qualifications identical. As well, different translations and versions make it somewhat

difficult to line up the qualities between the two lists. But I think it's natural to group together these two we have under consideration, even if they may not be exactly the same.

By the way, if you're reading from the KJV or the NKJV, you may notice another interesting variation. In these versions, Paul actually includes an "extra" qualification in his letter to Timothy. The NKJV translates 1 Tim. 3:3 as, "not given to wine, not violent, not greedy for money, but gentle, not quarrelsome, not covetous." However, there is a footnote that some original Greek manuscripts of First Timothy do not include the phrase "not greedy for money."

Some scholars believe that the phrase might have been transcribed by translators here into 1 Timothy from Paul's letter to Titus, where it is clearly stated in Titus 1:7. Regardless of whether Paul included it in his letter to Timothy or not, he most certainly had the same quality in mind because he did say "not covetous," which is a very closely related idea, as we will see. In fact, most newer versions, such as the ESV that we read from, more or less combine the 2 phrases into one: "not a lover of money."

### **NOT A LOVER OF MONEY (1 Tim. 3:3)**

And so, let's begin there and explore further what Paul is describing. The Greek word from which this phrase "not a lover of money" is derived is **aphilarguros**, which is a combination of three parts; the negative prefix **a** (or "not"), the word **phileo** which means "love," and **arguros** which means "silver" or "money." And so, this compound word literally means "not a lover of money," as most versions translate it. Thayer says the word means "not loving money, not avaricious." Now Mr. Thayer used a word there that might as well be Greek to me, so I had to look it up. "Avaricious" means "materialistic, greedy, covetous." As we said, the KJV and NKJV translations have "not covetous," so we can see that's accurate. I also like what the Amplified Version adds. It says, "free from the love of money [not greedy for wealth and its inherent power—financially ethical]."

This Greek word **aphilarguros** is used elsewhere only once in the New Testament in Heb. 13:5, where we find that not being a lover of money is a virtue expected of all Christians. The writer says, "Keep your life free from love of money, and be content with what you have, for he has said, 'I will never leave you nor forsake you.'" As I said those are the only two instances where this exact word is used. However, a similar word that is also translated as "covetous" is used in Ephesians 5:5 where Paul condemns it. He writes there, "For you may be sure of this, that everyone who is sexually immoral or impure, or who is covetous (that is, an idolater), has no inheritance in the kingdom of Christ and God." We can see the kind of company that covetousness keeps in God's eyes, but more importantly, Paul equates it with idolatry. We'll come back to that idea, because I believe Jesus makes the same point in His teachings.

The sin of covetousness is also condemned as idolatry in Colossians 3:5, where Paul wrote, "Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry." And one more similar word, translated as "the love of money" (**philarguria**) is found in 1 Timothy 6:10, where Paul says that it is a root of all kinds of evils. We'll come back to that passage again later as well. But first, let's go ahead and notice the second qualification under consideration today...

## **NOT GREEDY FOR GAIN (Titus 1:7)**

In Titus 1:7, Paul says that an elder must not be “greedy for gain” (ESV). The Greek word used here is **aischrokerdes**. This is a compound word made up of two words. The first is **aischros**, which means “baseness, dishonorable, filthy.” According to Vine’s, **aischros** comes from a word which also means “shame” or “disgrace.” The second is **kerdos** which means “gain.” Interestingly, the KJV leaves the Latin word basically untranslated as “lucre.” That Latin word is where we get the English word “lucrative,” which means gain or profit.

Thayer says the word used in Titus 1:7 means "eager for base gain, greedy for money." Other translations have:

- not greedy for money (NKJV, CSB)
- not given to filthy lucre (KJV)
- not fond of sordid gain (NASB)
- not greedy for gain (NRSV)
- not pursuing dishonest gain (NIV)

As we’ve already noticed, while all versions have this qualification in Titus 1:7, the KJV and NKJV also insert this word or phrase into 1 Timothy. 3:3 as well, although most other versions do not. Other than that, the word is used elsewhere in the New Testament only once, in 1 Timothy 3:8, where this same qualification is given for deacons. There Paul says that deacons must not be “greedy for dishonest gain” (ESV). However, there is a very similar word found in 1 Peter 5:2, where Peter, also speaking to elders, instructs them to “shepherd the flock of God that is among you, exercising oversight, not under compulsion, but willingly, as God would have you; not for shameful gain, but eagerly.”

Well, as you can see, the two qualifications or qualities that we’re considering are very similar. Some might argue they are identical. But I want us now to look more closely and see what details we might be able to glean from them, and what applications we can make to our lives today—not only for elders, but for us all as Christians.

### **Attitudes and Actions**

As we study these qualifications, the different ways that they are translated, and the cross-references that are given, there seems to be a progression or series of two stages involved in these sins that Paul forbids. The first has to do with a person’s attitude toward his own money and possessions, which leads to an attitude toward and desire of what others have. And the second involves actions (especially dishonest ones) in the pursuit to obtain those riches. When you think about it, that’s pretty much how any sin works. We think about it and desire it, and then we act upon it. That’s what James says in James 1:14-15; “But each person is tempted when he is lured and enticed by his own desire. Then desire when it has conceived gives birth to sin, and sin when it is fully grown brings forth death.” So, let’s see how these stages apply to the sin of covetousness.

#### **“Lover of money” (Our attitude toward possessions)**

Paul says that an elder must not be a “lover of money,” which speaks to his attitude toward his possessions. Now at first thought, it might be easy for everyone to say, “Oh, I don’t LOVE money.”

After all, it's just pieces of paper or metal coins or numbers in a bank account. How can you "love" that stuff, right? But when we think about the love that God has for us, and the love that we should have for God and our fellow man, it's a love of action. God loved us so much that He sent His Son to die for us. Jesus loved us so much that He was willing to sacrifice Himself for us. We show our love for God by obeying Him (John 14:15). We show our love for our fellow man by being willing to serve and sacrifice for them. So now ask yourself this question: What am I willing to do for money? Do my actions betray my love for money? We'll get back to this idea of action in a moment. But first, let's see what else the Bible has to say about "loving" money...

In Matthew six, Jesus had quite a lot to say about money (or "mammon" as He referred to it). According to the Bible Dictionary, "mammon" is a word meaning "wealth" or "riches," but it also refers, by personification, to the pagan god of riches. Jesus's point was that if we're not careful, wealth and riches can become our "god." Once again, we might be quick to think, "Well, that's ridiculous! Just as I don't bow before some statue or idol, I'm not going to consider money as a god either." But that's exactly what Jesus is warning about. Let's read Matthew 6:19-24:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! No one can serve two masters, for 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 God and mammon.

By the way, remember we read earlier where Paul equated covetousness with idolatry (Eph. 5:5 and Col. 3:5). So, he agrees with Jesus that money can become a "god" to us. But how can that be? And how do we avoid it?

Well, simply put, a "god" is something that we give our allegiance to. Something we spend our time and effort to serve. Something we "worship" (whether formally in a service, or privately by thinking and meditating on it throughout the day). So, do I think about money throughout my day? Do I spend most of my time and effort in trying to make or keep my money? Has my pursuit of money taken precedence over my desire to please God? If so, then I am serving mammon.

So, Jesus gives us some pointers on how to avoid that. First, He says we must lay up treasures in heaven. And He explains why: because treasures on earth are temporary. They will rust and decay or be stolen. But treasures in heaven are permanent; eternal. So how do we lay up these treasures in heaven? Well, we must become children of God, joint-heirs with Christ as Paul put it in Romans 8:16-17. Then we are "blessed in Christ with every spiritual blessing in the heavenly places" (Eph. 1:3). But also, we lay up treasures in heaven by using what earthly possessions we may have to bless those around us. That's what Jesus told the rich young ruler in Matthew 19:21; "sell what you possess and give to the poor, and you will have treasure in heaven." Similarly, He instructed His disciples to give to the needy in order to have "a treasure in the heavens that does not fail" (Luke 12:33). And Paul charged those rich in this present age "to do good, to be rich in good

works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future” (1 Tim. 6:17-19).

Secondly, Jesus advises in Matthew six how to avoid making mammon our god by keeping our eye good (vv. 22-23). He’s speaking metaphorically here, but I believe the “body” represents the inner man, and the “eye” represents the “heart of man.” If the heart or the “gaze” of the soul, so to speak, is “good” (meaning focused on its love of God and the things of God), then a person is filled with “light” (that is, good, righteousness, truth). But if the heart of the soul is “evil” (meaning full of envy, covetousness, which is how the phrase “evil eye” is often used in Scripture), then a person’s soul is filled with “darkness” (that is, the opposite of light: selfishness, wickedness, and lies). And so, we need to guard what goes in our eye. That is, what we allow our eyes to dwell upon. We must avoid the “lusts of the eyes,” or materialism.

And the third key that Jesus shares in Matthew six for not serving mammon is to make God our Master. Jesus puts it plainly that no one can serve two masters. By definition, a “master” demands total loyalty, and we cannot please two masters at the same time. God made that very clear from the very beginning, in Exodus 34:14 where He said, “for you shall worship no other god, for the Lord, whose name is Jealous, is a jealous God.” And so we have to choose between God and mammon. When money becomes the priority in our lives, it becomes a “god.” That’s why Paul referred to covetousness as idolatry. But if we “seek first the kingdom of God and His righteousness,” then God becomes our Master. And since we can’t serve two masters, this effectively eliminates mammon from being our “god.”

It should be obvious that this should especially be true of an elder of the church. He must be a man who puts God first in his life. Albert Barnes in his commentary of First Timothy 3 had this to say:

“A man should not be put into the ministry who is characteristically a lover of money. Such a one, no matter what his talents may be, has no proper qualification for the office, and will do more harm than good.”

Now you might be thinking, “I don’t see the big deal. Just because a man likes money, what’s wrong with that?” Well, it’s because of where this “lust” will lead. It can lead to us putting trust in ourselves and our riches instead of God. Remember the Parable of the Rich Fool given by Jesus in Luke 12? He began by saying in verse 15, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And then He told the story of a man who had so much that he had to tear down his barns and build bigger ones. He said, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” But God called him a fool. And Jesus said, “So is the one who lays up treasure for himself and is not rich toward God” (21).

A love of money can also lead to us being anxious about things of this world—things such as food and clothing that God has promised to provide to those who “seek first the kingdom of God”—as Jesus went on to explain in Luke 12:22-31. Paul said we ought to be content with such things as food and clothing (1 Tim. 6:8). In fact, Paul says that godliness with contentment is great gain—not “gain” from a worldly view. Not “gain” to someone who serves mammon instead of God. Not

“gain” to someone who has succumbed to a love of money. No, Paul goes on to describe the results of a love of money in 1 Timothy 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 and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs (or sorrows).”

By the way, I think it’s important to notice here that Paul does NOT say that money is the root of all evil. Being rich in and of itself is not the sole cause of sin. In fact, poor people can be just as guilty of covetousness as the rich. Notice Paul was speaking of those who “desire to be rich,” not just those who already are. I like how brother James Cating put it in an August 2020 article in the Christian’s Expositor Journal. He said:

How money is used and how it is pursued can be good or bad, depending upon the motives, attitudes, and choices of the one using it. Both the poor and the rich can be lovers of money. Not everyone who is rich is carnally minded and not everyone who is poor is spiritually minded. Covetousness is a heart-condition. The financial status of a man is not a reliable barometer to determine if he is qualified for the eldership. A man can be materially wealthy and spiritually mature. [And by the way, we have just such examples in the Bible of men such as Abraham and Solomon.] Likewise, a covetous man can be financially destitute. Paul is not suggesting an elder must be penniless, or that he must strip away any...interest in money. In fact, Paul allows for the financial support for the elder who rules well and labors in the word. Such a man is worthy of double honor (1 Tim. 5:17-18). However, financial gain is not his motivation for service.

And that leads to the next point of discussion, and the second “stage,” if you will, to this sin of covetousness under our consideration this morning...

### **“Greedy for gain” (Our actions toward possessions)**

Paul tells Titus that an elder must not be “greedy for gain,” which speaks to a person’s actions toward his possessions. While being a “lover of money” might be considered “only” a condition of the heart, the problem is that it will eventually affect and determine a man’s actions. Paul said in 1 Timothy 6 that it was the root of all kinds of evil. And while one can be guilty of evil in his heart alone, it doesn’t usually stop there. Paul said there was a real danger of wandering away from the faith and being plunged into ruin and destruction! What might that look like?

Well, throughout both the Old and New Testaments, we read of several supposed men and women of God who succumbed to greed. Names such as Balaam, Gehazi, Achan, Ananias and Sapphira. We don’t have time to go into their stories this morning, so perhaps we’ll save that for another study. But for now, I’ll mention perhaps the most infamous example of greed: Judas Iscariot. One of Jesus’s own chosen apostles! An eyewitness to all of His miracles and an ear-witness to all of His teachings. Yet in John 12, we get a disturbing insight into his heart. After Mary anointed the feet of Jesus with an expensive ointment, we read in verses 4-6,

But Judas Iscariot, one of his disciples (he who was about to betray him), said, ‘Why was this ointment not sold for three hundred denarii and given to the poor?’ He said this, not

because he cared about the poor, but because he was a thief, and having charge of the moneybag he used to help himself to what was put into it.”

Obviously, Judas was a lover of money, and a certain 30 pieces of silver provide strong evidence that is what eventually led him to betray His Master.

You remember that the phrase “greedy for gain” in Titus 1:7 was translated in several versions as eager for “dishonest, sordid, or base” gain. The fact is, someone who is a lover of money will more likely yield to the temptation of gaining riches dishonestly. As we noted, the KJV refers to it as “filthy lucre.” One commentator, Gareth Reese, made these interesting observations concerning that phrase:

When “lucre” is the price for doing wrong, it is “filthy.” When lucre is sought on occasions where none is due, it is “filthy.” It pictures taking from others what one already has an abundance of. Nathan accuses David of this sin, when he told the story of a man who had plenty of his own sheep, but took the one which belonged to another. The Greek word describes a man who does not care how he gets money so long as he gets it.

And in so doing, that man may get his money. In fact, he may get lots of it. But in the end, what has he gained? As Jesus so pointedly asked in Matthew 16:26, “For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?”

### **The Danger of Greed Among Elders**

Certainly, these dangers and warnings apply to us all. But before we close, let’s consider some ways that this is especially pertinent for a man who is to be considered an elder of the Lord’s church. How could a love of money and a greed for gain by an elder be particularly detrimental to the church?

#### **Too Busy Making Money to Care For The Flock**

A man whose mind is full of thoughts of piling up money is too preoccupied to be able to function as a “shepherd” should. That’s true whether his means of income is honest or not. If earthly treasure is his chief goal, how can he be trusted to follow the example of the “Good Shepherd” who “lays down His life for the sheep,” as Jesus described Himself in John 10:11?

#### **May Try to Use His Position to Gain Wealth**

Speaking of false teachers, Paul makes the comment in 1 Timothy 6:5 that they “imagine that godliness is a means of gain.” Doesn’t that sound like some of the modern-day televangelists? I mean, when you see their luxury cars and gaudy mansions, it’s clear, it seems, that they are in it for the money. But sadly, that might also be a danger for an elder. Peter said as much in 1 Peter 5:2 that we read earlier when he exhorted elders to “shepherd the flock of God that is among you, exercising oversight, not under compulsion, but willingly, as God would have you; not for shameful gain, but eagerly.” After all, we must admit, leaders of the church, and most notably elders, do have a substantial amount of money under their trust—sometimes thousands of dollars. And if a man’s heart is not right toward riches, this money could become a serious distraction and temptation.

### **May Become Corrupt and Fail to Offer Righteous Judgment or Defend the Truth**

Elders have the responsibility to judge righteously in matters of the church, such as disciplining and correcting those in sin. However, a man who is too far gone in greed may be bribed. In the least, he may be unable to show impartiality. If it means the possibility of losing affluent members, a greedy man may turn his face when a sin needs to be confronted and corrected. Proverbs 28:21 says, “To show partiality is not good, but for a piece of bread a man will do wrong.” Similarly, an elder who is greedy may fail to defend the truth if it might turn away prospective or even current members—perhaps those with large bank accounts who could substantially add to the church treasury. In short, an elder cannot be influenced by anything other than his love for the truth and his concern for the church.

### **Provides a Poor Example for the Church and the Community**

Previously we studied how an elder is to be well-thought-of by outsiders. Any Christian with a reputation of greed in the community, especially one who is known as dishonest, would certainly cast a bad reflection on the church, but that is especially true of a man that the church has hand-picked to be its leader. Likewise, if a congregation is to “follow the lead” and conform to the example of an elder, then that man should epitomize qualities such as generosity, charity, and hospitality. But as J.W. McGarvey so plainly put it, “A covetous eldership will make a covetous church, and a covetous church is a dead church.” The apostle Paul presented himself as an example for the Ephesian elders to follow. He said in Acts 20:33-35,

“I coveted no one's silver or gold or apparel. You yourselves know that these hands ministered to my necessities and to those who were with me. In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ‘It is more blessed to give than to receive.’”

### **Conclusion**

In closing, let me stress again that the qualities we’ve noticed in our study today are ones that are expected of ALL Christians—not just elders. We all have the responsibility to avoid the sins of greed and covetousness. We all have the responsibility to put God first, and not serve mammon.

But as we’ve already stated, elders are to model what is expected of all Christians. They are to live an exemplary life that illustrates the mature, full-grown character of Christ. That doesn’t mean they’re perfect. They may naturally be stronger in some of these qualities than others. Even the apostle Paul admitted he was still growing and improving. But I hope we can see and agree that the characteristics we’ve studied today are crucial to being the kind of leader that the Lord’s church needs and deserves.

*Sermon by: James Smith*

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