

Got Two Tunics?

The Modern Construct of Materialism Exhibited in the 21st Century

Josiah D. Lee

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Abstract

Title: Got Two Tunics? The Modern Construct of Materialism Exhibited in the 21st Century
Author: Josiah D. Lee
Degree: Master of Arts in Biblical Counseling
Date: December 8, 2021
Advisor: Dr. Stuart Scott
Research Coordinator: Mark C. Smith

Materialism, in all forms, is so subtle in the way it takes shape in our present lives, a prudent biblical counselor should be fully aware of its effects on the counselee and how it can intersect with other heart issues. The popular saying pertaining to life on this earth, “the one with the most toys wins,” is too obvious and blatant—even many non-Christians believe it’s not the most healthy way to live. But there are two forms of materialism that is commonly manifested in the modern-day society: One, is hoarding where Storage & Warehouse Leasing Industry Report published by IBISWorld¹ accounts that the Americans spent an astronomical \$39.5 billion USD just to store their “stuff” (*cf.* Luke 12:18). And another end of the spectrum lies somewhere between wastefulness and extravagance which we tend know when we carefully observe how others overspend their money (whether they have the money or not) on the things they don’t need to impress the people they don’t like.² Some even go into heavy debt because of their deficit spending. But somewhere between these two extremes lies an ever-growing philosophy or a popular acceptance of the so-called the minimalist movement that is so prevalent today. What started out as a visual arts movement in the 1960s has become not only a philosophy but a way of living that is being preached in our culture and society today.³ But what exactly is this fashionable way of living that is followed by so many people, especially the younger and the hip generation? More importantly, is it biblical?

The good news is that when the Gospel is brought into the equation and by looking at what the Bible has to say about materialism in all forms, we can help our counselees who has fallen into this false doctrine of finding freedom and joy from “stuff” of this age. Additionally, we ourselves can prevent our souls from straying when we are aware of where our contentment lies and how we are doing with our stewardship. By God’s grace, this research hopes to prove undoubtedly that the good Lord has provided something concrete and powerful to help people of this age find deliverance from the overload of both physical and intangible things that all of us have to deal with in life. And because the bible contains everything that we need for life and godliness (2 Pet. 1:3), we will go to the ultimate source, the Bible, to find the answers and the true lasting freedom that we desire. By expositing God’s Word carefully and exegetically on this topic, we will drink from the fountain that will never leave us thirsty—even when we feel as though we don’t have enough physical, material things of this world. Furthermore, it will allow us to have an eternal significance through the choices and the decisions we make when we truly turn our hearts in obedience to God and His ways

¹ Founded in 1971, IBISWorld provides trusted industry research on thousands of industries worldwide.

² Dave Ramsey, *The Total Money Makeover: A Proven Plan for Financial Fitness*, 1st edition (Thomas Nelson, 1994), 31.

³ “Minimalism Movement Overview,” The Art Story, accessed September 24, 2021, <https://www.theartstory.org/movement/minimalism/>.

(John 4:14).

Therefore, this research project is meant to be a guide to both the biblical counselor and the laymen in the church who are seeking to minister to, and understand those who have become overwhelmed or overloaded with “stuff.” Stuff, meaning, whether that is material (physical possessions) or even immaterial things (i.e., information, social media, entertainment, news, etc.) who is struggling to put some kind of order and priorities in life from the chaos of living in this age of materialism and information overload. Given the pace of life today, both in work and personal life, where multi-tasking is the norm, I want to assist my brothers and sisters-in-Christ how to navigate better in their day-to-day life. However, it is not only for those who struggle, but for those who don’t know how to prioritize or organize for the glory of GOD (1 Cor. 10:31). And the last intended group of audience consists of people who has bought into the lie that physical things of this world could bring lasting happiness, security, and peace. I pray that through this research project, there will be some very practical, specific, and objective applications of homework coming out of the counseling sessions. But not only homework assignments, but my true hope is that the final fruit of this research will also be a good reference point, material, and resource for understanding the comprehensive heart issues involved with materialism that might be overlooked as other heart symptoms. By looking at both extremes of hoarding and purging in its entirety, and how they can both be idolatrous, biblical counselors can edify our local churches by manifesting the biblical view of contentment in 1 Timothy 6:8. These are some very specific goals and intentions for this research project.

I. Introduction

A. Purpose Statement

1. The objective of this thesis is to help the field of biblical counseling think biblically about how materialism expresses itself in our modern society, especially in the affluent countries. The heart issues involved, and its symptoms intersect with many of the counseling problems that we face such as pride, selfishness, comfort, control, pleasure, fear of men, success/performance idol, self-pity, etc. Therefore, it is not only wise but great benefit and to certain extent a necessity to examine our hearts in this way.
2. This research can also serve as a guide to understanding both hoarders and squanders (wasters) alike and how the Bible is more than sufficient to deal with the materialistic heart's interconnectedness of the biblical perspective on contentment in 1 Timothy 6:8 and also the biblical perspective on stewardship (Matt. 25:14-30; Luke 19:11-27).
3. Other significance of this study and relevance lies in the fact that given the pace of the modern society today, both in work and personal life, I want to assist my brothers and sisters-in-Christ how to navigate better in their day-to-day life overwhelmed or overloaded with “stuff” to the glory of our King. Living the life where multi-tasking is the norm, more and more people struggle to put some kind of order and priorities in life from the chaos of living in this age of materialism and information overload—whether that's material (physical possessions) or immaterial things (i.e., information, social media, entertainment, news, etc.). By delving deep into what the Bible has to

say about materialism and submitting ourselves to God's authority, I want to prove that there is a real hope for lasting change for those who are experiencing this constant overwhelming and often exhausting condition, both physically and spiritually.

4. Through this research project, I foresee a very practical, specific, and objective applications of homework coming out of the counseling sessions. But not only homework assignments, but my true hope is that the final product of this research will also be a good reference point, material, and resource for understanding the comprehensive heart issues involved with materialism that might be overlooked as other heart symptoms.

B. Intended Audience and Scope

1. First and foremost, the intended audience and scope is to edify the Church of Christ. Both in my formal and informal counseling sessions, I have heard and encountered many people who were struggling with hoarding issues or just not knowing how to manage the overload of physical things (as well as the intangibles). Some people are constantly renting more offsite storage spaces when the prices of these public storage places are just as outrageous as the actual residential living spaces. Thinking about this dilemma in light of so much homelessness that is growing more and more in America, I believe it's a dutiful question to ask as God's stewards. As God's people, are we truly being wise with our physical things? How can we, as biblical counselors, help the people in our church and in our neighborhoods to be more Christ-like when it comes to our material possessions which we seem to be struggling with managing wisely? By seeking what GOD has to say about this issue, we,

the church of Christ, can become more awake and aware of how we use our resources and be more in line with the priorities of GOD than the priorities and the treasures of this world. My desire is to dig deeply into GOD's Word about the relationships and its dynamics of how the world, the flesh, and the devil is constantly and consistently distracting and deceiving us to believe that we need to accumulate and save more to feel secure (Eph. 2:10) and happy.

2. On a more general scope, the intended audience for this research study also consists of anyone who is overwhelmed or overloaded with "stuff," whether that's material (physical possessions) or immaterial things (i.e., information, social media, entertainment, news, etc.). It is for people who are struggling to put some kind of order and priorities in life from the chaos of living in this age of materialism and information overload. Given the pace of life today, both in work and in family life (where multi-tasking is the norm), I want to assist my brothers and sisters-in-Christ in how to navigate better in their day-to-day life.
3. However, it is not only for those who struggle, but for those who don't know how to prioritize or organize for the glory of GOD (1 Cor. 10:31).
4. Lastly, the intended group of audience consists of someone who has bought into the lie that physical things of this world could bring lasting happiness, security, and peace.

C. Definition of Terminology

1. Materialism - The Holman Bible Dictionary defines materialism as, "Physical resources God gives humans to control and the human tendency to lift those resources to replace God as the center of life."⁴ If that definition does not

⁴ Trent C. Butler, *Holman Bible Dictionary* (Nashville, Tenn: Holman Bible Pub, 1991).

signal the ruling thoughts, desires, and/or convictions that touch our souls, then perhaps a secular definition might even spur us more into examining this subject.

2. The Merriam-Webster Dictionary defines materialism as, "... a *doctrine*... a preoccupation with or stress upon material rather than intellectual or spiritual things... and the overriding *quest for personal gratification* (all italics mine)."⁵ However, it's not only a false doctrine that some Christians live out, but it has also become a strong contender in the philosophies of this world which Bible strongly warns us about in 2 Corinthians 10:5-7. And this word "philosophy" is not my word but is exactly how the latest American Heritage Dictionary of the English Language defines materialism—as a "philosophy... attitude... concern for possessions or material wealth and physical comfort, especially to the exclusion of spiritual or intellectual pursuits."⁶
3. Minimalism – Since there are limitless ways of defining minimalism or a minimalist (a person who practices minimalism whether as an art form or way of living), I will define the term, minimalism, in its simplest form then list its pivotal or defining moments in history and what it entailed.
 - i. Minimalism: "Style in art, design, and theater that uses the smallest range of materials and colors possible, and only very simple shapes or forms."⁷
 - ii. 1960-1970: Minimalist Expansion: "Minimalism is an extreme form of

⁵ Merriam-Webster, *Merriam-Webster's Collegiate Dictionary*, 11th edition (Springfield: Merriam Webster, 2004).

⁶ Editors of the American Heritage Dictionaries, *The American Heritage Dictionary of the English Language, Fifth Edition: Fiftieth Anniversary Printing*, Indexed edition (Boston: Mariner Books, 2018).

⁷ "Cambridge Dictionary: Find Definitions, Meanings & Translations," accessed September 27, 2021, <https://dictionary.cambridge.org/us/>.

abstract art developed in the USA in the 1960s and typified by artworks composed of simple geometric shapes based on the square and the rectangle.”⁸

- iii. 1980-2000: Moving from just an art movement, this period can be described as a time when adaptation from art to simple living occurred.⁹ This stretch of time where efficient mass production, in combination with cunning and very targeted TV advertisements, the affluent nations begin to recognize that the mindset of the society as a whole has changed drastically. The consumer mindset has slowly and unintentionally set-in, and people began to recognize that buying and consuming was an obsession which left them with a heavy debt rather than the happiness that they thought these things would bring them. Therefore, people began to buy into such philosophy as “less is more” or realized that working 60~80 hours a week just to buy the new shiny toy didn’t make any sense. Some were, however, just totally impatient and wanted everything their parents had over a lifetime in just a week.
- iv. 2000-Present: Minimalism becomes truly mainstream as blogging became the primary way of advocating this simple living by sharing ideas and tips. By-product of this movement brought about tiny homes, “100-items or less” challenges (in regards to what’s in your home), “30-day no shopping contests,” “10-things to throw away

⁸ Tate, “Minimalism – Art Term,” Tate, accessed September 27, 2021, <https://www.tate.org.uk/art/art-terms/m/minimalism>.

⁹ “A Brief History of Minimalism: How the Minimalist Movement Happened,” Minimalism, July 21, 2019, <https://minimalism.co/articles/history-of-minimalism>.

guides,” and so on.¹⁰

- v. Some could argue that 1960’s was not the pivotal moment in the minimalist movement and that minimalism philosophy have been around for a thousand years. I attest to this argument because even the secular people like Aristotle wrote that, “One can with but moderate possessions do what one ought,”¹¹ and Lao Tzu around 571 B.C. taught to “be content with what you have; rejoice in the way things are. When you realize there is nothing lacking, the whole world belongs to you.”¹² Therefore, I would not disagree that minimalism as a philosophy is a recent occurrence since there is really nothing new under the sun (Eccles. 1:9). However, there is no doubt that for the modern society, the art movement in the 1960’s brought about this historical and visible social change. As in many things in life, art can change cultures just as much as how media influences can start a movement and change. I simply chose the date as what the majority of writers agreed upon as the decisive time period of the minimalist thinking that have permeated through our thinking and lives.

4. Hoarding (secular) – The Diagnostic and Statistical Manual of Mental Disorders (5th Edition) classifies hoarding as “Hoarding Disorder” (HD), and is a distinct entity under the category, “Obsessive Compulsive and

¹⁰ Ibid.

¹¹ Aristotle and James Edward Cowell Welldon, *Nicomachean Ethics* (Macmillan and Company, Limited, 1902), 342.

¹² Mark Goulston and Philip Goldberg, *Get Out of Your Own Way: Overcoming Self-Defeating Behavior*, Reissue edition (New York, NY: Tarcher Perigee, 1996), 119.

Related Disorders.”¹³ Further details and the diagnostic criteria for the hoarding disorder will be discussed later on in the paper.

5. Hoarding (biblical) - The Bible utilizes many words to describe hoarding. In Hebrew, of the Old Testament, the words *צָפַן* (tsaw-fan' -Strong's #6845: to hide, treasure up), *קָבַץ* (keb-oo-tsaw' – Strong's #6910: a gathering), *אָצַר* (aw-tsar – Strong's #686: to lay up, store up), and *סָן* (khaw-san' – Strong's #2630: to be treasured up or hoarded) are used to express hoarding, respectively.¹⁴ In the Greek language of the New Testament, *συναθροίζω* (soon-ath-royd'-zo – Strong's #4867) is employed and *ἀθροίζω* (athroizō) to really mean to hoard—to convene: to call to gather together.¹⁵ Therefore, the study of these words can instruct anyone that “hoarding” is not really a disorder first as mentioned in the *Diagnostic and Statistical Manual of Mental Disorders (DSM-5®)*, but a heart issue that has to do with idolatrous lusts and worship when taken to extremes. In fact, Christ Jesus sums up all of these words in one perfect sentence in Matthew 6:21—“... for where your treasure is, there your heart will be also”.¹⁶ However, if just one sentence doesn't satiate the inquiring mind, the Bible comprises of more than enough lessons about how humankind should view the physical and the tangibles of this life.

¹³ American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders (DSM-5®)* (American Psychiatric Association, 2013).

¹⁴ James Strong, *The New Strong's Expanded Exhaustive Concordance of the Bible*, Expanded edition (Nashville, TN: Thomas Nelson, 2010).

¹⁵ Joseph Thayer and James Strong, *Thayer's Greek-English Lexicon of the New Testament: Coded with Strong's Concordance Numbers*, Reissue, Subsequent edition (Hendrickson Publishers, 1995).

¹⁶ The Lockman Foundation, *NASB Giant Print Bible, Brown, Leathertext, 2020 Text* (The Lockman Foundation, 2020). Unless otherwise noted all Scripture quotations in this paper are from the NASB20 version of the Bible.

Among many, Jesus has this eye-opening parable about the rich man that God literally calls a “fool,” who lays up treasure for himself but is not rich toward God. Please read/refer to Luke 12:13-34. It’s good.

6. Stewardship (biblical) – “Utilizing and managing all resources God provides for the glory of God and the betterment of His creation.”¹⁷
7. Contentment (secular) – The Merriam-Webster Dictionary that has been defining the word meanings for the English language since 1828 writes that contentment is, “the quality or state of being contented.”¹⁸ Now then, understanding the word “contented” is critical in how the world views its source of contentment. Thereby, when one digs up the word “contented” it is described and characterized by a “feeling or showing satisfaction with one’s possessions, status, or situation.”¹⁹ In other words, contentment is found in things, status, and circumstances according to the world’s standards.
8. Contentment (biblical) – The Greek word used in the Bible to reference contentment or to be content is ἀρκέω (G714 arkeō). Apparently, a primary verb describing a state of being possessed with unflinching strength.²⁰ In other words, to be satisfied and to be contented. And the biblical reasons (among so many which will be elaborated in the latter part of this research paper) are given in Hebrews 13:5 just to name a few. In stark contrast, the biblical definition is quite different from the world

¹⁷ Butler, *Holman Bible Dictionary*.

¹⁸ Merriam-Webster, *The Merriam-Webster Dictionary*, Revised edition (Springfield, Mass: Merriam-Webster Mass Market, 2004).

¹⁹ Ibid.

²⁰ Thayer and Strong, *Thayer’s Greek-English Lexicon of the New Testament*.

perspective. In its simplest terms, biblical contentment is believed to be, "an internal satisfaction which does not demand changes in external circumstances."²¹ Notice the distinction here! Biblical contentment is not so much to do with external circumstances whereas secular view is all about external circumstances affecting the internal state or feeling.

Moving from a simple definition to more abstract, the best definition of contentment that I have found is actually from Andrew Murray (1828-1917), a South African missionary who is widely recognized as one of Christendom's foremost authorities on prayer. Murray submits, "The greatest happiness of my life is that I am loved by the Lord Jesus and can fellowship with Him every day."²²

9. Contentment (biblical) – Yet, if you are a Christian, God promises us so much more—eternity with Him. Along with eternity with God, having an eternal mindset not only brings about contentment but also solid hope based upon God's promises to us because when Christ, who is our very life, is revealed, then we will also be revealed with Him in glory (Matt. 6:33; Col. 3:1-4). To be honest, I don't know what that will look like in fullness, because of my short-comings and sinfulness, but I can imagine that it will be more than I could ever hope for or ask for. Something that cannot be compared with even the best of what's here on earth.

D. Research Methodology

1. The majority of my research will be done through library resources, internet

²¹ Butler, *Holman Bible Dictionary*.

²² Barbour Publishing, *199 Treasures of Wisdom on Talking with God* (Uhrichsville, Ohio: Value Books, 2007).

searches, and journals articles.

2. Secondary research methodology will consist of interviews, surveys, and/or counseling sessions involved with people whose presenting problems consist of the aforementioned topic such as hoarding, greed, squandering (wasters), and people who have bought into the minimalist philosophy and its lifestyles with the wrong motives and intentions of the heart.

E. Assumptions and/or Starting Points

1. The Bible is the Word of God—period. Although God worked through actual people to produce it, it is nonetheless inerrant, infallible, and inspired by the Holy Spirit which holds trustworthy and true today as it was thousands of years ago. As one wise pastor succinctly puts it, “... it is not my job to defend the Bible but my choice to believe the Bible.”²³ The Bible will defend itself and as the writer and researcher of this project, I have done my due diligence if I have put myself under the Word of God rather than standing over it.
2. The Bible is not contradictory; it is unified, yet diverse. Nevertheless, God is bigger than we are, and He is not always easy to comprehend, thus the Bible also has tension and mystery to it.²⁴
3. However, like everything else in life, I am proposing that the Bible is sufficient in all things, even in how we manage our physical possessions. I want to prove to both the hoarders and the squanderers (wasters)—both ends of the spectrum—that at the bottom of their behaviors lie a deep-rooted issue of the heart that

²³ Antioch Bible Church, *Why You Can Believe the Bible - Voddie Baucham*, 2014, <https://www.youtube.com/watch?v=G1XJ7DeR5fc>.

²⁴ J. Scott Duvall and J. Daniel Hays, *Grasping God's Word: A Hands-on Approach to Reading, Interpreting, and Applying the Bible* (Grand Rapids, MI: Zondervan, 2012), 145.

needs change to the glory of GOD since even the minimalists could end up worshipping a false view of spirituality. The ruling thoughts, desires, and/or convictions of hoarding or squandering are really the heart issues that have emerged from our misplaced priorities and desires as GOD's stewards.

F. Limitations and Scope

1. Although the root of materialism (the central heart issues involved) through the ages have not changed, the range of how it expresses itself in our culture today varies quite a bit. For example, in Luke 2:18, Jesus warns the two brothers who were fighting over the family inheritance to be on guard against every form of greed. Our Master then uses a parable of a rich man who says to himself, "I will tear down my barns and build larger ones, and I will store all my grain and my goods there" (Luke 12:16-18). The word "barns" here translated from the Greek word ἀποθήκη (ap-oth-ay'-kay, G659) is usually defined as a repository, i.e. granary or a storehouse. But since most of us don't live on farms or make our living in the agricultural industry, we can safely bring the text to mean for us today how our parents' generation stored their money under their mattresses. Or for us today, how much cash we have in our bank accounts, gold, or even cryptocurrencies in our modern society. What I am trying to say is that though human heart may have not changed, the expression of those heart issues have changed drastically, and my scope of research will be limited in that way.
2. Therefore, in align with what I have said above, the main focus of issues at hand with materialism that will be dealt with in this paper will be hoarding, squandering (i.e., extreme wastefulness, splurging, overspending, etc.), and the

widespread acceptance of this new fad and the way of living called, minimalism. Minimalism has become so fashionable to the rich and the famous and even to the like of us, it's worth mentioning. The research will mainly be limited to these three areas not only because to do otherwise would go beyond of the scope of this paper but because of the vast amounts of modus vivendi that fall between hoarding and splurging.

II. Defining the Problem

In this section we will look at the heart problem of materialism on multiple levels and on multiple fronts. Multiple fronts, meaning, that materialism expresses itself in many different forms, i.e., hoarding or squandering resulting in ridiculous debt or anything between where we are worshiping and serving the created things rather than the Creator (Rom. 1:25).

Additionally, on multiple levels meaning that this heart problem affects all of us on a personal level all the way to the societal level, not to mention the utmost importance of the local church level, the bride of Christ. Let's look at them more closely:

A. The Hidden Dangers & the Pitfalls of Materialism

1. The substantial danger and the problem of materialism is that its symptoms are subdued and subtle. In fact, attending church most of my life, I don't think I have ever heard sermons on two types of heart problems (sins issues) solely and directly on the issues of gluttony and greed which are in many ways heart issues interconnected to materialism.
2. Pastor Tim Keller concurs when he writes, "... most people don't know when they are being greedy. In contrast, every man who is committing adultery knows exactly what he is doing... nobody thinks they are greedy. As a pastor

I've had people come to me to confess that they struggle with almost every kind of sin. I cannot recall anyone ever coming to me and say, 'I spend too much money on myself. I think my greedy lust for money is harming my family, my soul, and people around me.'"²⁵ This is why materialism is so dangerous and something that all biblical counselors should be aware of in some respects as it touches the other heart issues of our counselees.

3. Again, Pastor Tim Keller summarizes well the subtle dangers: "Greed hides itself from its victim. The money god's modus operandi includes blindness to your own heart."²⁶
4. Far be it from the hidden dangers and pitfalls, the greatest danger about being materialistic in whichever form it expresses itself lies in the fact that we are worshiping the created things of this world than the Creator (Rom. 1:25). The Bible is quite clear that we are not to have small "g" gods in our lives if we are a believer (Exod. 20:3). However, when our hearts are focused or preoccupied with the things of this world, amassing and accumulating, we are most likely in the place of breaking the first and the greatest commandment according to Jesus (Matt. 22:37-38). At best, we are being unwise with our resources and at worst, we are sinning by idol worship of things of this world.
5. Furthermore, the Bible is crystal clear about how humans are not designed to function serving both God and money (Luke 16:13). And it's not because money is bad in and of itself but because it will never satisfy the human soul. The God of the Bible is loving and kind enough to give us what is always best

²⁵ Timothy Keller, *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope That Matters* (New York: Dutton, 2009), 52.

²⁶ *Ibid.*, 52.

and good for us, and that is Himself—not the deceitfulness of wealth and the things it could buy (Mark 4:19). In other words, ultimately, we will never be satisfied (find contentment) with just having and owning things—at least in the long-run. As biblical counselors, we understand that “anything added to Jesus will equal discontentment when it comes to soul satisfaction.”²⁷

B. The Expressions of Materialism in the Modern Society (Multiple Fronts)

1. The visible appearances of materialism could be displayed in many different ways such as hoarding or squandering but underneath it all are underlined by three distinct traits according to the research done from a secular point of view: (1) envy, (2) non-generosity, and (3) possessiveness.²⁸ Consequently, this surface level materialism is somewhat easier to trace because it has been around for thousands of years and still exists today.
2. The more difficult and untraceable is the materialism that is fast developing and increasing in our modern society today. Leading scholars and experts in consumer culture from Royal Holloway University of London and King’s College London, Atanasova & Eckhardt defines this new wave of materialism, “... as a logic of consumption, which manifests as a preoccupation with the consumption of objects, access or experiences as a way of signal of status, build image, pursue happiness, and attain a sense of self-worth.”²⁹
3. Digging even deeper, the above authors suggests that “in less ownership-

²⁷ Dr. Stuart Scott, “BC598: Thesis Composition” (The Master’s University, November 11, 2021).

²⁸ Russell W. Belk, “Materialism: Trait Aspects of Living in the Material World,” *Journal of Consumer Research* 12, no. 3 (December 1985).

²⁹ Atanasova, Aleksandrina; Eckhardt, Giana M., “The Broadening Boundaries of Materialism,” *Marketing Theory* XX (2021): 3.

focused contexts, materialism can permeate consumption in three discrete ways: (1) preoccupation with *strategic curation* rather than accumulation, (2) intentional *prioritization of experiential consumption* over ownership as a means to fulfill materialistic aims, and (3) *adoption of bricolages across spectrums of consumption* (solid and liquid, budget and luxury, access and ownership).³⁰ In plain words, (1) *strategic curation* simply means that we are now more engaged than ever with our things (almost obsessed), and (2) “*prioritization of experiential consumption*” is pretty self-explanatory, but indicates that we want to be able to say that, “we have been there and done that!” and lastly, (3) the *adoption of bricolages across spectrums of consumption* denotes that modern materialism is no longer merely physical things but the non-physical things.

C. Materialism in the Self/Family, Society/Community and the Church (Multiple Levels)

1. We do not need to go very far to see some evidence of materialism in the self and in our families: just look in our garages and our closets. Generally speaking, we have more than enough of “stuff” and in fact, multiples copies of them. Just think about the garages that we put our cars in, which is in itself a luxury, but some are not even able to park their cars in their own garage because of the overflow of “stuff.”
2. However, we do not even have to move to our garages or closets. Without even moving from our desk, when we open up our checkbook and our Google Calendars, we can plainly see how we are spending our time and money. This is actually critically vital because when we look at our schedules and checkbooks, one can easily see and discover where or what our true treasure

³⁰ Ibid., 7-8.

is.³¹

3. Illustrations of materialism on a society or community level can be understood when Storage & Warehouse Leasing Industry Report published by IBISWorld accounts that Americans spent an astronomical \$39.5 billion USD just to store their “stuff” and “things.”³² Keeping in mind that some people have things in storage until they can find a place to live or work out of the storage facility as their place of business, but it is still a mind-blowing amount of money just to have an extra garage to store things if that is indeed the case in question.
4. Lastly, indications of materialism in the churches can be determined by how the church uses its tithes and offerings that are brought to the LORD. Living in the Western culture, we stress individualism a lot more than other cultures, but collectively as a whole, this is some serious business when we consider how money is being used in the church.
5. Having an undergraduate degree in accounting, I can deliver number after number, statistic after statistic, to prove how we can be better in spending God’s money but when “Christians make up 33% of the world’s population, but receive 53% of the world’s annual income and spend 98% of it on themselves,”³³ I wonder if repentance is in order before we consider anything else.

³¹ Timothy S. Lane and Paul David Tripp, *Relationships: A Mess Worth Making*, 1st edition (Greensboro, NC: New Growth Press, 2006), 141–152.

³² “IBISWorld - Industry Market Research, Reports, and Statistics,” accessed September 19, 2021, <https://www.ibisworld.com/default.aspx>.

³³ David B. Barrett and Todd M. Johnson, *World Christian Trends, AD 30-AD 2200: Interpreting the Annual Christian Megacensus* (William Carey Library, 2001), 656.

6. What's more staggering is that "only 0.1% of all Christian giving is directed toward mission efforts in the 38 most unevangelized countries in the world."³⁴ More shocking numbers can be furnished but one Christian reporter sums up the state of materialism in our country pretty well when she writes, "Americans spend more money on pet Halloween costumes than reaching the lost."³⁵

D. The Ultimate Problem Being Incompetent Stewards

1. First Corinthians 15:58 distinctly commands believers to abound in the work of the Lord. This entails priority and the prominence in God's working in the world and the "eschatological priority"³⁶ for the church of Christ (Matt. 6:33).
2. Peter Orr, a New Testament scholar at Melbourne School of Theology in Australia argues quite convincingly that this "eschatological priority" that the Apostle Paul mentions in 1 Corinthians 15:58 refers "to what believers do to advance the gospel among unbelievers and to establish believers in the gospel."³⁷ Therefore, when we are not expanding our time, money, energy, relationships, and other resources to evangelism and for the edification of God's people, we need to ask ourselves if we are being a good, faithful, and wise stewards of God in order to hallow His holy name and to have His Kingdom come and His will to be done here on earth as it is in heaven (Matt. 6:9-13; Luke 11:2-4).

³⁴ Ibid., 656.

³⁵ Klett Leah MarieAnn, "Americans Spend More Money on Pet Halloween Costumes Than Reaching Lost," *The Christian Post*, October 28, 2018.

³⁶ Orr Peter, "Abounding in the Work of the Lord (1 Cor 15:58): Everything We Do as Christians or Specific Gospel Work?," *Themelios* 38.2 (2013): 205.

³⁷ Ibid., 208.

III. A Secular View of Materialism

The secular worldview of materialism is a strange one or rather, one of contradiction. The average person (both Christians and non-Christians) actually holds to the negative beliefs about materialism, but in reality most people live the life of materialistic pursuits thus negating their own beliefs about being avaricious. The following section will divulge some of the views on materialism (but not all as it would be too exhaustive) and its diagnosis including its diagnostic Criteria. And finally, the human approach to the solution without any consideration to the God who designed and fashioned the human beings (Gen. 1:27) will be regarded. It is of utmost importance to read this section with much caution and judiciousness because all of these secular view of materialism in some ways agree or are in align with Christian thinking and sounds very appealing, good, and right. Yet, as beguiling as it is, the worldview and the cultural views fails in the department of heart motivations and intentions. As J.I. Packer discerningly writes, "... a half-truth masquerading as the whole truth becomes a complete untruth."³⁸

A. The Secular Definition

1. The Merriam-Webster Dictionary defines materialism as, "... a *doctrine*... a preoccupation with or stress upon material rather than intellectual or spiritual things... and the overriding *quest for personal gratification* (italics mine)."³⁹
2. Moving from more official definition of materialism to more of a cultural view throughout history, let us go back in time and see what Socrates says

³⁸ J. I. Packer, *A Quest for Godliness: The Puritan Vision of the Christian Life*, Reprint edition (Wheaton, Ill.: Crossway, 2010), 126.

³⁹ Merriam-Webster, *Merriam-Webster's Collegiate Dictionary*.

about contentment and its relationship with material things: “The secret of happiness, you see, is not found in seeking more, but in developing the capacity to enjoy less.”⁴⁰ Consequently, this sounds quite noble but Jesus actually came so that we would have true life and to have it to the fullest (abundantly) according to John 10:10b—but more on this later when we take the biblical perspective.

3. Moving from the ancient philosophy to modern, let’s look at what Joshua Fields Millburn & Ryan Nicodemus says about materialism. The two men claim that they have helped over 20 million people live meaningful lives with less through their website, books, podcast, and Netflix films. They have been featured in the New York Times, Wall Street Journal, Boston Globe, Forbes, TIME, ABC, CBS, NBC, FOX, BBC, and NPR.⁴¹ In their book, they propose that, “The act of collecting is dangerous... Collecting material possessions is, in many ways, not unlike hoarding... Often these things we collect add no value to our lives, and instead weigh us down and prevent us from feeling free.”⁴²
4. How about our popular culture? What does our current pop culture preach to us through one of the most powerful mediums of our time—the movies that we can screen on any formats at all times anywhere? In the classic cult hit, the “Fight Club,” Brad Pitt who plays Tyler Durden in

⁴⁰ Dan Millman, *Way of the Peaceful Warrior: A Book That Changes Lives*, Revised edition (Tiburon, Calif. : Novato, Calif: HJ Kramer, 2006), 162.

⁴¹ Joshua Fields Millburn and Ryan Nicodemus, “The Minimalists,” *The Minimalists*, accessed October 12, 2021, <https://www.theminimalists.com/>.

⁴² Joshua Fields Millburn and Ryan Nicodemus, *Everything That Remains: A Memoir by The Minimalists*, 1st edition (Missoula, Mont: Asymmetrical Press, 2014), 91.

the movie says, “Reject the basic assumptions of civilization, especially the importance of material possessions..”⁴³ The director of the film and the lead actor, who is one of the top influencers of our pop culture, sees and portrays how materialism is a hazard to the human society.

B. A Secular Diagnosis & the Diagnostic Criteria

The manifestations of materialism have come in droves as the industrial revolution has fully matured. So much that even the medical field is starting to acknowledge this phenomenon and started to put some labels on them. The following are some of these exhibitions.

1. Hoarding Disorder (HD): The *Diagnostic and Statistical Manual of Mental Disorders (DSM-5)*, assigns this disorder to individuals who excessively save items and the idea of discarding items cause extreme stress. Hoarders cannot bear to depart from any of their belongings which results in excessive clutter to an extent that impairs functioning and may create health and safety risks.⁴⁴
 - i. Symptoms of Hoarding Disorder: • unable to discard possessions • severe anxiety over the idea of discarding possessions • limited living space in the home • floor and counter space within common areas of the home are seen as storage space • isolation • loneliness • fear or embarrassment of having visitors in the home • withdrawn • disorganized • indecisive about where to put things.
 - ii. Diagnostic Criteria for Hoarding Disorder: • persistent difficulty or

⁴³ David Fincher et al., *Fight Club*, Drama (Fox 2000 Pictures, New Regency Productions, Linson Films, 1999).

⁴⁴ Association, *Diagnostic and Statistical Manual of Mental Disorders (DSM-5®)*.

parting with possessions, regardless of their actual value • the above difficulty due to perceived need to save the items and to distress associated with discarding them • the accumulation of possessions that congest and clutter active living areas and substantially compromises their intended use. if living areas are uncluttered, it is only because of the interventions of third parties. • the hoarding causes clinically significant distress or impairment in social, occupational or other important areas of functioning • the hoarding is not attributable to another medical condition (e.g., brain injury, cerebrovascular disease, Pracer-Willis syndrome, etc.)

2. Compulsive Buying Behavior (CBB): Otherwise known as shopping addiction, pathological buying or compulsive buying disorder, is a mental health condition characterized by the persistent, excessive, impulsive, and uncontrollable purchase of products in spite of severe psychological, social, occupational, financial consequences.⁴⁵
 - i. Symptoms of CBB: • being preoccupied with shopping • buying things that are unneeded • difficulty resisting the impulse to buy something • feelings of euphoria after shopping or buying things • guilt or remorse after a shopping spree • impulsive purchases that often involve spending much more than usual • shame, embarrassment, and efforts to hide shopping behavior • shopping in response to emotional problems such as loneliness or sadness • spending a great deal of time shopping and

⁴⁵ Astrid Müller MD, PhD, James E. Mitchell MD, Martina de Zwaan MD, “Compulsive Buying,” *The American Journal on Addictions* 24, no. 2 (March 2015): 132–37.

buying.⁴⁶

- ii. It's also important to note that although compulsive buying behavior has many different labels (e.g., compulsive shopping, compulsive spending, compulsive buying, oniomania) attached to its addiction or disorder, as of yet, there is no categorization into classification systems such as DSM-5 and the discussions by the professionals are still unsettled.⁴⁷
- iii. At the same time, the online shopping along with other computer-based activities that have an addictive component, such as online gambling, porn, and video game playing has been grouped together as possible form of Obsessive-Compulsive Disorder (OCD) or that it is type of bipolar disorder.⁴⁸

C. The Causation

1. Before going into a more formal medical terminology and studies, the author James Wallman makes an acute observation when it comes to the main causation of materialistic heart even from a secular point of view. He writes, "... *when the goods we buy fail to match up to those deep desires*, instead of giving up on material goods, we just keep banging our heads against the wall and buying more" (*italics mine*).⁴⁹

⁴⁶ "Is Compulsive Shopping Really an Addiction?," Verywell Mind, accessed October 12, 2021, <https://www.verywellmind.com/is-compulsive-shopping-really-an-addiction-22462>.

⁴⁷ Marcelo Piquet-Pessôa, Gabriela M. Ferreira, Isabela A. Melca & Leonardo F. Fontenelle, "DSM-5 and the Decision Not to Include Sex, Shopping or Stealing as Addictions," *Current Addictions Report*, June 12, 2014, 172–76.

⁴⁸ Chenshu Zhang, PhD, Judith S. Brook, EdD, Carl G. Leukefeld, PhD & David W. Brook, MD, "Associations between Compulsive Buying and Substance Dependence/Abuse, Major Depressive Episodes, and Generalized Anxiety Disorder among Men and Women," *Journal of Addictive Diseases* 35, no. 4 (May 2016): 1–7.

⁴⁹ James Wallman, *Stuffocation* (Place of publication not identified: Crux Publishing, 2014), 49.

2. In terms of medical domain seeking the answers as to what causes all these different manifestations of materialism, most admit to not knowing the exact causes. However, some theories for compulsive buying is thought to be because people are, "... curious, easily bored, impulsive and active seekers of new stimuli and reward, but at the same time showing pessimism and worry in anticipation of upcoming challenges."⁵⁰
3. Other medical reason suggested was dopamine which is a neurotransmitter that causes feelings of pleasure.⁵¹ This has to do with the brain's reward system that contributes to an ongoing need to continue to feel and have that pleasure stimulant similar to drugs, sex, eating, etc.
4. Another alternative cause of this compulsive buying behavior was to temporarily relieve feelings of discomfort even though the people felt shame, guilt, and regret afterwards. One study suggests people with symptoms of compulsive shopping experienced symptoms of negative emotions, including depression and anxiety.⁵²
5. Some of other reasons that were not really backed by research or studies but seemed more like a guess attributing to this overspending were, "genetics, biological, environmental, and personality factors..."⁵³

⁵⁰ Matthias Brand, "Compulsive Buying Behavior: Clinical Comparison with Other Behavioral Addictions," *Frontiers in Psychology* 7 (June 2016): Article 914.

⁵¹ "Is Compulsive Shopping Really an Addiction?" Verywell Mind, accessed October 12, 2021, <https://www.verywellmind.com/is-compulsive-shopping-really-an-addiction-22462>

⁵² Chenshu Zhang, Judith S. Brook, Carl G. Leukefeld, Mario De La Rosa, David W. Brook, "Compulsive Buying and Quality of Life: An Estimate of the Monetary Cost of Compulsive Buying among Adults in Early Midlife," *Psychiatry Research* 252 (June 2017): 208–14.

⁵³ Ibid.

6. As demonstrated above and as you can observe, looking at causation from the perspective of the medical realm was not very helpful. Surprisingly however (or maybe not), the research and studies done by the business world literally got to the heart of the matter and was very conducive. Russell W. Belk,⁵⁴ an American business academic and currently a distinguished research professor at Schulich School of Business, York University, who is the leading authority on consumption, consumer culture, consumer behavior, materialism, collecting, gift-giving, and sharing summed up the causes of materialism with these three distinct traits: (1) envy, (2) non-generosity, and (3) possessiveness.⁵⁵ Even from a secular point of view, all can agree that materialism is a matter of the heart rather than genetics, biology, or the environment.

D. The World's Solution

1. Selective serotonin reuptake inhibitors (SSRIs): As ridiculous as it sounds... Yes, drugs. SSRIs are a class of antidepressants often used in the treatment of depression which may also provide some relief of compulsive shopping symptoms.⁵⁶
2. Cognitive behavior therapy (CBT): This one website promotes this approach by saying that this solution “shows some promise” and suggests that it may be helpful in addressing the symptoms of compulsive

⁵⁴ “Russell W. Belk,” Schulich School of Business, accessed October 13, 2021, <https://schulich.yorku.ca/faculty/russell-w-belk/>.

⁵⁵ Belk, “Materialism: Trait Aspects of Living in the Material World.”

⁵⁶ Ben Hague, Jo Hall, Stephen Kellett, “Treatments for Compulsive Buying: A Systematic Review of the Quality, Effectiveness and Progression of the Outcome Evidence,” *Journal of Behavioral Addictions* 5, no. 3 (September 17, 2016): 379–94.

shopping.⁵⁷

3. The community approach: for senior citizens involving nurses, social workers, organizers, and support groups seems to have shown positive results with hoarding issues.⁵⁸
4. Again, the majority of the secular approach to finding solutions and treatments emerged as dependence on psychotherapy or medications whether the problem was hoarding or compulsive spending. However, less drastic approach seems to come from group cognitive-behavioral therapy as it has shown to decrease hoarding *symptoms (italics mine)* and symptoms of depression and anxiety.⁵⁹ Yet, we have to keep in mind that CBT is getting at the symptoms, not the root.
5. If the solution is not possible in the secular approach or the “world’s solutions,” the alternative advice given was to cope with the issue of materialism by shopping only with friends, stop using credit cards, and finding other ways to spend your time and money.⁶⁰
6. The scope of this research project cannot contain all the possible solutions given out there in the secular world, but one solution that I want to mention is the newest and what is considered “in” and “popular” among the young generation, especially the Millennials and the Generation Z’s or those

⁵⁷ “Is Compulsive Shopping Really an Addiction?”, Verywell Mind, accessed October 12, 2021, <https://www.verywellmind.com/is-compulsive-shopping-really-an-addiction-22462>.

⁵⁸ Kyle Y. Whitfield, Jason S. Daniels, Keri Flesaker, Doneka Simmons, “Older Adults with Hoarding Behaviour Aging in Place: Looking to a Collaborative Community-Based Planning Approach for Solutions,” *Journal of Aging Research*, October 12, 2011, 8.

⁵⁹ Christina M Gilliam, Melissa M Norberg, Anna Villavicencio, Samantha Morrison, Scott E Hannan, David F Tolin, “Group Cognitive-Behavioral Therapy for Hoarding Disorder: An Open Trial,” *Behaviour Research and Therapy* 49, no. 11 (November 2011): 802–7.

⁶⁰ “Is Compulsive Shopping Really an Addiction?”, Verywell Mind, accessed October 12, 2021, <https://www.verywellmind.com/is-compulsive-shopping-really-an-addiction-22462>.

considered to be the artsy types. It's called minimalism—the way of living and its philosophy.

- i. Since there are limitless ways of defining minimalism or a minimalist (a person who practices minimalism whether as an art form or way of living), I will define the term, minimalism, in its simplest term then list its pivotal or defining moments in history and what it entailed.
- ii. Minimalism can be simply defined as, “Style in art, design, and theater that uses the smallest range of materials and colors possible, and only very simple shapes or forms.”⁶¹
- iii. 1960-1970: Minimalist Expansion - “Minimalism is an extreme form of abstract art developed in the USA in the 1960s and typified by artworks composed of simple geometric shapes based on the square and the rectangle.”⁶²
- iv. 1980-2000: Moving from just an art movement, this period can be described as a time when adaptation from art to simple living occurred.⁶³ This stretch of time where efficient mass production, in combination with cunning and very targeted TV advertisements, the affluent nations begin to recognize that the mindset of the society as a whole has changed drastically. The consumer mindset has slowly and inadvertently set-in, and people began to recognize that buying and consuming was an obsession which left them with a heavy debt

⁶¹ “Cambridge Dictionary.”

⁶² Tate, “Minimalism – Art Term.”

⁶³ “A Brief History of Minimalism.”

rather than happiness that they thought the possession of these things would bring. Therefore, people begun to buy into such a philosophy as “less is more” or realized that working 60~80 hours a week just to buy the new shiny toy didn’t make any sense.

- v. 2000-Present: Minimalism becomes truly mainstream as blogging became the primary way of advocating this simple living by sharing ideas and tips. By-product of this movement brought about tiny homes, “100-items or less” challenges (in regards to what’s in your home), “30-day no shopping contests,” “10-things to throw away guides,” and so on.⁶⁴
- vi. Some would argue that 1960’s was not the pivotal moment in the minimalist movement and that minimalism philosophy has been around for thousand years. I attest to this argument because, Aristotle in his book wrote that, “One can with but moderate possessions do what one ought,”⁶⁵ and Lao Tzu around 571 B.C. taught to “be content with what you have; rejoice in the way things are. When you realize there is nothing lacking, the whole world belongs to you.”⁶⁶ Therefore, I would not disagree that minimalism as a philosophy is a recent occurrence since there is really nothing new under the sun (Eccles. 1:9). However, there is no doubt that for the modern society, the art movement in the 1960’s brought about

⁶⁴ Ibid.

⁶⁵ Aristotle and Welldon, *Nicomachean Ethics*, 342.

⁶⁶ Mark Goulston and Philip Goldberg, *Get Out of Your Own Way: Overcoming Self-Defeating Behavior*, Reissue edition (New York, NY: Tarcher Perigee, 1996), 119.

this historical and visible social change. As in many things in life, art can change cultures just as much as how media influences can start a movement and change. I simply chose the date as what the majority of writers agreed upon as the decisive time period of the minimalist thinking that have permeated through our thinking and lives.

IV. A Biblical Perspective of Materialism

Before exploring the biblical perspective of materialism, it is significant to address briefly why a biblical perspective and solution is preferred or without sounding arrogant—superior. Superior to all other methods, practices, medications, philosophies, and therapies that are out there competing for our attention and time. The rationale for the biblical perspective and the biblical solution will be presented here, but ultimately, the answer lies in the person and the deity of Jesus Christ. It is because He who lived on this earth 2,000 years ago who not only provides and gifts us with the answers but is far exceptional than what we can ever imagine because Christ is exceedingly sovereign over all things and peoples.

A. Why a Biblical Perspective & Solution?

1. In 2 Peter 1:3, the apostle Peter testifies, "... for His [Jesus] divine power has granted to us everything pertaining to life and godliness, through the true knowledge of Him who called us by His own glory and excellence." Along with the Holy Spirit, God has graciously given us His Word as a lens through which we view the world and as a mirror to examine our hearts.
2. Therefore, God's Word (the Bible), is not only desirable in every aspect (Ps. 19:7-11), but it teaches us how to be truly human or what it means to be truly

human (2 Tim. 3:10-17). To put it differently, what it means to be like Jesus. Furthermore, because the Bible is of divine origin, it has definitive authority (2 Pet. 1:16-21) and can be used as a divine scalpel (Heb. 4:12-13) when it comes to curing of human souls.⁶⁷

3. Lastly, to think that life can be found away from the Creator God, the God of the Bible, is a great delusion at best or wicked and evil at its worst (a.k.a. sinful). For these reasons, I propose repentant faith in Jesus Christ if you are not a believer and if you are indeed a follower of Christ, to cling to His ways ever so dearly.

B. A Biblical Definition

1. Although materialism in the 21st century looks, feels, and is expressed differently than in the past, it is not an age-old problem. In fact, the Bible has quite a lot to say about materialism. Hence, out of the abundance of the references from the Bible, allow me to introduce the shortest and the quickest view on materialism found in Luke 12:15 where Jesus warns the two brothers fighting for their inheritance and to us today to be on guard against every form of greed and covetousness, for human life does not consist in the abundance of his possessions.
2. In conjunction with Jesus but stark contrast to His lifestyle, in which He chose to live the life of poverty for our sakes (2 Cor. 8:9), there was another king who was the richest and also wisest in history who gives us some insight into materialism. King Solomon declared, "One who loves money will not be satisfied with money, nor one who loves abundance [with its] income. This too is futility" (Ecclesiastes 5:10). Of course, instead of money, we can fill in

⁶⁷ Jeff Forrey and Kellemen, Bob, eds., *Scripture and Counseling: God's Word for Life in a Broken World* (Grand Rapids, Michigan: Zondervan, 2014), 47–61.

blank with anything that money can purchase.

3. Here, it's also important to clarify and mention that I do not mean everyone needs to renounce personal worldly possessions and engage in the vow of poverty. Both in the Old Testament (Job, Abraham, Isaac, Jacob, etc.) and the New Testament (Joseph, called Barnabas in Acts 4:36-37; Dorcas in Acts 9:36; Cornelius in Acts 10:1; Sergius Paulus in Acts 13:6-12; Lydia in Acts 16:14-15; Jason in Acts 17:5-9; Aquila and Priscilla in Acts 18:2-3; Mnason of Cyprus in Acts 21:16; Philemon in Philemon 1) were wealthy but faithful people before God. Not only were they rich who I'm sure enjoyed their wealth but were also responsible with what they have been given by God. These rich Christians gave generously to bring about advancement of God's kingdom and His will to be done both here on earth as it is in heaven.

C. A Biblical Diagnosis & the Diagnostic Criteria

1. How do you know if you are materialistic? More importantly, how does the Bible diagnose a materialistic heart, soul, attitude, and mind? While the cause or the root might be more complex to elucidate, the Bible makes the diagnosis and its criteria pretty simple and crystal clear. First, and the greatest commandment is to love the LORD with all our hearts, and with all our souls, and with all our minds (Matt. 22:27; Deut. 6:5). If there is anything or anyone else besides God that we love with all our might, mind, soul, and heart, then our allegiance and worship is improper and erroneous.
2. Bear in mind that along with the first and the greatest commandment, the Bible acutely pinpoints that human heart was not built to worship or serve both God and money (Luke 16:13) simultaneously. It's quite impossible no

matter what we think.

3. Thirdly, if anyone believes and lives the life thinking that material things can bring the quintessential happiness, then it is easy to figure out that the person's ruling thoughts, desires, and/or convictions are not of God but in the things of this world. Again, Jesus lays out unequivocally that life does not consist of his/her possessions (Luke 12:15).
4. Lastly but by no means limited to only these four diagnoses, a very intelligible way to determine if one is materialistic—especially if one calls him/herself a Christian—is to examine if the person is genuinely seeking first the kingdom of God and His righteousness or utterly amassing for themselves, *their little kingdom*, and their families (Matt. 6:25-34). These are only the tip of the iceberg in how the Bible ascertains a materialistic heart.

D. The Causation

1. A biblical view of man:

- i. Mankind was created by God in the image of God (Gen. 1:26-27).
 “Such recognition leads to a biblical anthropology that addresses three aspects of man's existence: (1) man's ontology or essence, (2) man's relationships, and (3) man's function.”⁶⁸
- ii. Furthermore, for our purposes, it's important to point out that the Bible describes humankind being made up of both the inner and the outer man. In other words, the Scripture attests to the dichotomist view of man and this is pertinent because of its counseling implications. The scriptural authority and evidence for this basis is found when the Bible

⁶⁸ John MacArthur, *Biblical Doctrine: A Systematic Summary of Bible Truth* (Wheaton, Illinois: Crossway, 2017), 407–14.

uses “soul” and “spirit” interchangeably (John 12:27; Luke 1:46-47). Moreover, Jesus Himself in Matthew 10:28 affirmed the distinction between body and soul, *not* body, soul, and spirit. We know from many instances from Scripture that our spirit survives the physical death—the rich man and Lazarus (Luke 16:19-31), Stephen expecting Jesus to receive his spirit (Acts 7:59), and other souls of martyred saints appearing in heaven (Rev. 6:9-11). Therefore, to be an effective and faithful biblical counselor, both the physical and the spiritual aspect must be taken into consideration. In fact, both the material and immaterial are equally good and equally as important because both are *from* God and *for* God (1 Cor. 6:14).⁶⁹ What this ultimately means is that in order to truly understand a person’s heart and behavior, both the spiritual and physical element has to be acknowledged and discerned. The makeup of a human being is the unity of both the spiritual and the physical.

- iii. Naturally then, this should lead us to ask why we were created. Albeit the great Christian thinkers and forefathers summarizes the whole Bible’s answer to this question rather superbly in The Westminster Larger Catechism. It states that, “Man’s chief end is to glorify God (Ps. 86:9; Isa. 60:21; Rom. 11:36; 1 Cor. 6:20; 10:31; Rev. 4:11), and to enjoy Him forever (Ps. 16:5-11; 144:15; Isa. 12:2; Luke 2:10; Phil.

⁶⁹ Jay E. Adams, *A Theology of Christian Counseling: More than Redemption*, The Jay Adams Library (Grand Rapids, Mich.: Zondervan, 2010), 107.

4:4; Rev. 21:3-4).⁷⁰

- iv. Subsequent to all these facts above, another key element before getting to the heart of materialism from a Christian perspective is that due to sin, humans are now wretchedly broken, living in a hopelessly broken world (Gen. 3). In a nutshell, it is bad news all around because it signifies that the human beings are both *sinner*s and *sufferers* who are in desperate need of redemption.

2. The heart of materialism:

- i. Proceeding closer to the focal point of materialism, the Bible provides an exhaustive list of all the ways that mankind falls into this deception and distraction away from Jesus (2 Cor. 11:1-4). Yet, at the bottom of it all lies people worshiping false idols or treasuring the faulty and misguided things of this world rather than the Creator (Rom. 1:25). For God informs us that where our treasure is, there our heart will be also (Luke 12:22-24, 26-34).
- ii. “The heart, in biblical terms, is *not part* of who we are but the *center* of who we are. Our heart is what defines and directs us (*italics mine*).”⁷¹ No wonder the wisest man who ever lived said to keep our hearts with all vigilance, for from it flows the springs of life (Prov. 4:23).
- iii. As many as there are different people, the reason for materialism

⁷⁰ Westminster Divine Assembly, *The Westminster Larger Catechism: With Scripture Proof Texts* (Rotolo Media, 2013).

⁷¹ Dane C. Ortlund, *Gentle and Lowly: The Heart of Christ for Sinners and Sufferers* (Wheaton: Crossway, 2020), 18.

expressed in different facets could also be attributed to divergent idols such as “fear of men,” desire to show-off “success or performance,” excessive “comfort and pleasure,” but at the center of it all is a self-centered person who is envious, proud, and selfish who is endeavoring to find contentment outside of God. He or she is basically looking “... to creation for life, hope, peace, rest, contentment, identity, meaning and purpose, inner peace, and motivation...”⁷²

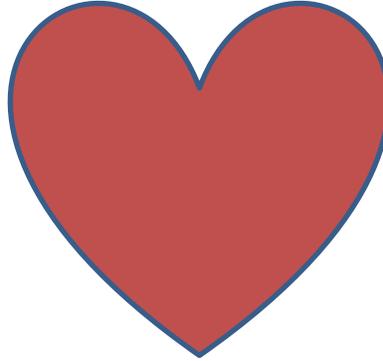
- iv. Perhaps, the best means to expose this condition of the heart is with a visual or graphic representation for ease of comprehension.⁷³

⁷² Paul David Tripp, *New Morning Mercies: A Daily Gospel Devotional*, Kindle edition (Wheaton: Crossway, 2014), January 6th.

⁷³ Jeremy Pierre, “The Heart Model” (Introduction to Biblical Counseling, The Southern Baptist Theological Seminary, October 27, 2015).

A Heart of Materialism

Affection:
 desires, feelings,
 wants
 =
 Physical things like
 house, cars, toys, to
 be known and envied,
 admired, etc.



Cognition:
 thoughts, beliefs,
 worldviews
 =
 mistakenly believing that
 life, hope, peace, rest,
 contentment, identity,
 meaning and purpose, inner
 peace, etc. can be found in
 tangible & intangible
 things.

Volition:
 will, decisions, commitments,
 choices
 =
 hoarding, overspending leading to
 unmanageable debt, living by
 world's philosophies such as
 minimalism with the wrong
 motives/intentions, compulsive
 buying/spending, etc.

E. The Biblical Solution

1. Before a materialistic heart can be changed, there has to be laid a deep foundation.

And at the base of this foundation is the role that repentance plays not only in the beginning of the Christian life but on an on-going basis. Repentance is not only one of the key elements in our salvation (justification) but also our day-to-day Christian growth (sanctification).

2. Repentance in its simplest form is the turning or changing of both the mind *and* the behavior from self and its sinful ways to God and His ways. Indeed, by grace, Christians have been saved through faith (Eph. 2:8) and have become the beloved children of God (John 1:12), but even in the continuing of the Christian life,

repentance plays a critical role because “repentance is never just about ‘back then’ as in history, or even ‘back then’ as when we surrendered ourselves to Christ.”⁷⁴

3. The doctrine of repentance is substantial because it emphasizes the grace of God through the finished work of Christ. As we call our counselees to repentance and even in our own lives, repentance will truly become one of the foundational pillars for change. No wonder Martin Luther launched the Reformation by nailing “The Ninety-Five Theses” to the door of the Wittenberg Cathedral of which the first thesis was distinctly, “... that the entire life of believers be a life of repentance.”⁷⁵
4. After repentance, solution can be found by changing allegiances. From a heart that is serving and idolizing the created things rather than the Creator, the heart submits fully to God in all his/her affection, cognition, and volition so that the relationship with God is reconciled and restored (the transfer of heart worship). More details will follow in Section VI: A Plan for Counseling.
5. For God’s glory, a person struggling with materialism starts to put-off his/her old self and old ways, and by the help of the Holy Spirit and His Word, starts to put-on the manners and practices of God making no provision for the flesh (Rom. 13:14).
6. Nevertheless, none of the above can be achieved or accomplished unless the person decidedly and rightfully grasps the relevance of the Good News of the Gospel of Jesus Christ dedicated in the next section.

⁷⁴ James MacDonald et al., *Christ-Centered Biblical Counseling: Changing Lives with God’s Changeless Truth* (Eugene, Or: Harvest House Publishers, 2013), 349.

⁷⁵ Martin Luther, *The Ninety-Five Theses and Other Writings*, ed. William R. Russell (New York, New York: Penguin Classics, 2017), 3.

V. Hope Through the Gospel of Jesus Christ

The weightiness of this section of the research paper cannot be overstated. Perhaps, because the gospel and the power that it brings is the engine or the heart and soul of this research. All other sections play a supporting role in which the sum total of the heart change we are seeking cannot be done without Christ and what He has done on the cross. Moreover, it is imperative that no one should think to bypass this aspect, thinking that once they are saved they can do without the gospel in their day-to-day life as a Christian. As Milton Vincent astutely puts it: a believer cannot just, "... lay it [gospel] aside soon after conversion so they can move on to 'bigger and better' things."⁷⁶ The gospel *is* the biggest and the best thing! As for the exact gospel implications specifically related to materialism and of its effects will be considered more closely in Section VI: A Plan for Counseling. But for now, let us refer to Milton Vincent's *A Gospel Primer*⁷⁷ and Pastor John Piper's *A Six-Point Summary of the Gospel*⁷⁸ which I have borrowed extensively on account of its clarity and for the ease of facilitating the Good News message to the readers.

A. God created us for His glory

1. Again, briefly mentioned in Section IV on the biblical view of man, we are reminded that we are not created to worship self but worship the creator (Isaiah 43:6-7).
2. "The glory of God is the most powerful agent of transformation available to mankind.

⁷⁶ Milton Vincent, *A Gospel Primer for Christians: Learning to See the Glories of God's Love* (Bemidji, Minn.: Focus Publishing, 2008), 7.

⁷⁷ Ibid.

⁷⁸ John Piper, "A Six-Point Summary of the Gospel," *Desiring God*, March 19, 2012, <https://www.desiringgod.org/articles/a-six-point-summary-of-the-gospel>.

It is so powerful that it transforms those who merely gaze upon it.”⁷⁹

B. Every Human Being Should Live for God’s Glory

1. Therefore, every human being should live for God’s glory. First Corinthians 10:31 affirms this truth when it commands, “whether you eat or drink, or whatever you do, do all to the glory of God.”
2. And the way to live for the glory of God is to love Him (Matthew 22:37), trust Him (Romans 4:20), be thankful to Him (Psalm 50:23), to obey Him (Matthew 5:16), and to treasure Him above all things (Philippians 3:8; Matthew 10:37).

C. All Have Sinned and Fallen Short of God’s Glory

1. Nevertheless, we have all sinned and fallen short of God’s glory (Romans 3:23). Meaning of this passage reflects that there is no one who has ever lived, living, and will live that has loved, trusted, thanked, obeyed, and treasured God as He ought to be cherished, adored, revered, esteemed, and prized. No, not one!
2. For the Bible unequivocally verifies that although mankind knew God, they did not honor Him as God or give thanks to Him and exchanged the glory of the living God for images and things (Romans 1:21-23). And the scary thing is or rather what we should fear in the deepest crevices of our hearts is that we know that we have done this great evil and wickedness whether we call ourselves Christians or not.

D. All Mankind Deserve Eternal Punishment

1. The result of this monstrous and hideous evil and wickedness (sin) is that every human being who ever lived, is living, and will live deserve eternal punishment from the perfectly righteous and just God.
2. And in light of the topic of materialism we are contemplating—in which we are quick

⁷⁹ Vincent, *A Gospel Primer for Christians*, 17.

to overlook because it is not condemned but encouraged in our culture and society—we would be wise to take heed that it is truly a grievous sin before an awesome God and that this sin absolutely deserves chastisement and retribution.

3. Instead of treasuring the God who created us and loved us, we in fact blatantly worship the created things which is absolutely loathsome and despicable. And the Word of God unapologetically and lovingly warns people that, “the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord” (Romans 6:23; 2 Thess. 1:9; Matt. 25:46).

E. But God... Sent His Only Son Jesus Christ

1. But God... Here, there are no adequate adjectives in human vocabulary to describe the significance of these two words. Astonishing, shocking, breathtaking, staggering, mind-boggling and mind-blowing, sensational, extraordinary are some attempts but it does not do justice.
2. These two words mean that, "For God so loved the world, that He gave His only Son, so that everyone who believes in Him will not perish, but have eternal life" (John 3:16, *cf.* Galatians 3:13 and 1 Peter 3:18).

F. Repentance & Faith

1. In light of 1 through 5 above, what should be our response to all this? Already, somewhat lengthy treatment has been made in Section IV of Part E in regards to repentance but I mention it briefly again here as we look at repentance when it comes to conversion/salvation.
2. “In true conversion, there is always a turning *from* sin (repentance) and a

simultaneous turning *to* God in Christ (faith).”⁸⁰ Put it differently, שׁוּב (*šûb*; H7725), the most common Old Testament Hebrew word used, simply means a person turns from evil and turns to the good.⁸¹

3. In conclusion, and praise be to the Most High God, eternal life is a free gift to all who will trust in Christ as Lord and Savior and chooses to make God the most prized treasure of their lives (Acts 16:31; Romans 10:9; Eph. 2:8-9; Gal. 2:20; Phil. 3:8).

VI. A Plan for Counseling

The previous section undoubtedly presented the relevance of the gospel. Nevertheless, how do we actually help people grow to be like Christ Jesus (2 Cor. 3:18) by the means of implementing the full impact of the power of the gospel? When seeking to address the presenting problem of materialism or its subtle by-products, what is the methods or process that can be used as a guideline? In this section, I hope to provide some sort of an abbreviated handbook or manual for navigating the heart of a materialistic person for the counselor or the lay person. Along with some sample ideas for homework assignments, the following excerpts humbly offers a systematic plan or an overview of the topics to be discussed with the counselee. The main objective or goal will be to speak the truth in love, so that we are to grow up in all aspects into Him who is the head, that is, Christ Jesus (Eph. 4:14-16)—as we gently, patiently, humbly, and faithfully minister the Word in each of our counseling sessions by the power and the help of the Holy Spirit.

A. The Method

1. For those who have never counseled formally, it might be more conducive

⁸⁰ MacArthur, *Biblical Doctrine*, 591.

⁸¹ R. Laird Harris, Gleason L. Archer Jr, and Bruce K. Waltke, *Theological Wordbook of the Old Testament*, New edition (Chicago, IL: Moody Publishers, 2003).

to give a “big picture” overview as not to overwhelm. Exploring the heart can be complex and complicated and the desired change will most likely not happen overnight. However, in its most basic form, the counselor is trying to discern the people’s heart responses to God, to self, to others, and to their circumstances by carefully listening, considering, and speaking.⁸² To put it even more simply, we “love, know, speak, and do.”⁸³

2. The more detailed delineation from the above is the “The ABC’s of the Eight I’s.”⁸⁴
 - i. A = ally or Involvement: This is where we care/ally/involve ourselves in the other person’s life for their benefit. We are building intentional relationships in order to help our neighbor (John 13:34-35; 1 Pet. 4:8).
 - ii. B = build hope or inspiration: the counselor inspires/builds hope in the heart of the counselee that God and His Word has the answers and that there is hope for lasting change in their life (Rom. 15:4; 1 Cor. 10:13).
 - iii. C = canvass or inventory: in order to be discerning, considerate, and wise, we gather data or obtain “inventory” of information about the counselee and his/her problems (Prov. 18:2, 3, 17)
 - iv. D = decipher or interpretation: the data obtained must be analyzed biblically. To do this we must “decipher” what has been

⁸² Jeremy Pierre and Deepak Reju, *The Pastor and Counseling: The Basics of Shepherding Members in Need*, 2015, 131.

⁸³ Robert Somerville, “The ABC’s of the ’8 I’s” (The Master’s University, n.d.).

⁸⁴ Ibid.

given and “interpret” it biblically, in order to provide helpful, personal, applicable, biblical advice (Luke 24:13-26; 2 Tim. 3:16-17).

- v. E = exhort or instruction: not only do we have to analyze the data biblically but also instruct biblically. We are “exhorting” the counselees to obey God’s Word by offering concrete, practical instruction that can bring about God-honoring change (2 Tim. 3:16-17).
- vi. F = fire-up or inducement: the counselor motivates the counselee so that they decide to make certain commitments, decisions, and choices that will facilitate biblical change (Prov. 14:23; Ps. 42).
- vii. G = game-plan or implementation: the counselor assigns homework for the counselee so that they can “implement” the specific strategies that will effect change in their life. Here, we are to focus not only on the “how” but “what” of the biblical change as well (Heb. 3:13; James 1:22).
- viii. H = habitualize or integration: this stage is an on-going discipleship where the counselor and the counselee tries to “integrate” the strategies deliberated in the counseling sessions so that the desired God-honoring change becomes “habitual,” mainly through the ongoing discipleship in the local church (Heb. 10:24-25; Rom. 12:4-16).

B. The Process

1. As with any other counseling issues that biblical counselors face, I believe

“The Big Picture” remains the same. Here, Dr. Stuart Scott and Zondra Scott sketches an easy-to-follow representation of what the essence of the process looks like:⁸⁵

- i. Asking and investigating what truly is the presenting problem.
- ii. Looking at the “heat” or the problems, trials, other’s sin, and suffering: the difficulties that God cares about and uses (John 16:33a). The counselor should also look at the complicating physical issues, relationships problems and other possible life crises. Simultaneously, as the counselor looks at the “heat,” the counselor also explores how God and His truth is functioning and existing in the counselee’s life (John 1:31-33). Meaning, what are the truths and spiritual practices that are existing in the counselee’s life versus the spiritual needs or lacks and the lies that are currently existing and playing a major role in his/her life.
- iii. The counselor then looks at the “bad fruit” or struggles of the counselee’s behavior and actions (Matt. 15:18-19) and thinking and beliefs (Rom. 12:2; 2 Cor. 10:5) along with the ruling hopes, desires, idolatrous lusts, and the life agendas (1 John 5:21; Hosea 4:12; Jer. 2:12-13). The fruit exposes what’s inside and what we actually worship 24/7.
- iv. Dependent on the power of the gospel and embracing God and His truths from the inside out, the counselor then seeks real-life answers, hope, and change that glorifies God and the changes that lasts.

⁸⁵ Stuart Scott, Zondra Scott, “The Big Picture” (BC580: Counseling Observation and Practicum, The Master’s University, January 2020).

- v. By repentance, the counselee “puts off” sin and,
 - vi. By faith, “puts on” life-giving beliefs and behaviors.
 - vii. By gospel reason and by gospel power, the counselee exercises new way of responding to “the heat” or life’s circumstances.
 - viii. By God’s grace and power, the counselee demonstrates new ruling hope, desire, and life agenda/s (Luke 4:8) while having new thoughts and beliefs (Phil. 4:4-9; Ps. 19:14, 119:14-16), which ultimately produces much good fruit or behavior/actions (Eph. 4:22-24).
2. Another way to perceive “the process” is through the typical biblical counseling progressions. Here also, I am greatly indebted to Dr. Stuart Scott’s work in this area.⁸⁶
- i. 1st session: having gathered personal information/data already, the counselor asks both extensive and intensive heart questions while connecting and giving general and specific hope for their issues with materialism. The counselor also gains a commitment to counseling and homework while covering any urgent matters such as safety and/or accountability. And in our case of materialism, getting into more heavy debt or not being able to function due to clutter or relationship issues due to greed.
 - ii. 2nd session: as mentioned extensively in section V, the biblical counselor covers the gospel in the narrow sense (God, man, salvation, etc.) and also in the broad sense where Christ is at the center of our life and our realities with all its promises, privileges, and obligations both

⁸⁶ Dr. Stuart Scott, “Typical Biblical Counseling Progression” (BC580: Counseling Observation and Practicum, The Master’s University, January 21, 2020).

in position *and* practice.

- iii. 3rd – 4th sessions: the counselor sheds preliminary light on the presenting problem/issue while giving critical encouragement or emergency/practical help (Gal. 6:2; 1 Thess. 5:14).
- iv. 4th – 5th sessions: the counselor and the counselee look deep into the heart worship and the counselee's relationship with God (Ps. 26:2; Heb. 4:12). We look closely at the original circumstance and the counselee's responses in their thoughts and behavior, ruling desires and wants which would bring about confession and repentance (if applicable, depending on responses being sinful or not).
- v. 5th – 6th sessions: For the glory of God, true lasting change is sought after (Phil. 2:12-13; Col. 1:29; 1 Tim. 4:7) by addressing how we can go about that change and look for any elements missing such as obedience to God's Word, making no provisions for the flesh, exercising put on and put off, having the local church playing a major role, etc.
- vi. 7th – ff sessions: renew the mind/heart, actions, and focus (Eph. 4:21-24; 2 Cor. 10:5-6) by instructing on one area/topic at a time and start working through the ruling desires and worship. Furthermore, looking at the choices, actions, and habits (volition), the counselor and the counselee submits to and conforms to the lordship of Christ, all seeking to please our most worthy and gracious God (2 Cor. 5:9).
- vii. Along with these counseling progressions, there are also five basic

phases of biblical counseling which may be very advantageous to keep in mind:⁸⁷ (1) create care & involvement, (2) understand, (3) speak & apply, (4) transition, (5) release to regular community.

3. To sum up this section of the research paper, I would like to note that the biblical counseling process in the simplest terms is, "... the framework for exploring the heart"⁸⁸ for the purposes of submitting to the lordship of Jesus Christ for His glory and honor. It is much of an art as it is some sort of set mechanical process. There is no one specific way to go about it but there are proven methods that God has used through His faithful saints over the years which consists of the element and the essence of prayer, dialoguing on the truth of the Scripture, giving biblical hope, applying and challenging the strongholds, and giving homework for lasting change that God would be truly pleased with. If all the sessions or even "chat-over-coffee" consists of these fundamental components—before the initial meeting, during the initial meeting(s), the ongoing meetings, and the final meeting(s)—I believe, the true lasting change is just around the corner.

C. Getting to the Root of Responses

1. Taking into account the biblical perspective of materialism considered in Section IV, root responses could be variations of or even combinations of many root issues.
2. The challenging aspect of counseling a materialistic heart will be in actually revealing it before the counselee's eyes and then the counselee honestly

⁸⁷ Ibid.

⁸⁸ Pierre and Reju, *The Pastor and Counseling*, 132.

admitting the fact. In practice, signs of or evidence of a materialistic heart will be easy to spot after first 2 to 3 sessions and if the counselor has a decent personal data on how an individual spends their money, time, relationships, energy, and resources that God has gifted them with.

3. The supplementary substantiation in deciphering a materialistic heart or detecting other idols of heart include:
 - i. Exhibiting (boasting) success or performance - to show and prove to others their success or status through materialistic/physical symbols. Interestingly, both the rich person and the poor person can display this feature. For example, the rich person would buy *another* luxury car to “show off” that they have the money while the poor person who cannot pay their rent next month but still leases a BMW or Mercedes at all cost to look good in front of their friends and neighbors.
 - ii. Envy – according to Galatians 5:19-21, envy is clearly seen as the deeds of the flesh. An easy example would be if the counselee wants a new iPhone just because his/her friend has the latest iPhone and that they desire it to the degree that they get in debt when the phone they already have is working perfectly fine.
 - iii. Hoarding and compulsive buying/shopping which we have covered extensively already.
 - iv. Greed – again, the Bible has quite a lot to say about greed but warning passages include Luke 12:15 and Matthew 6:19, 24b, 1 Timothy 6:9-10, respectively. Moreover, in 1 Timothy 6:17-18, the Christians are instructed

to not trust or put our hope in riches but God.

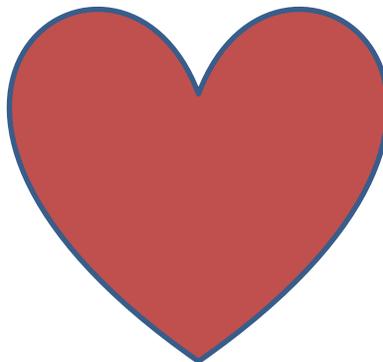
- v. Fear of man – Proverbs 29:25 says, “Fear of man will prove to be a snare, but whoever trusts in the LORD is kept safe.” See also 1 Samuel 13 and 15 for a great illustration of what “fear of man” looks like and its result.

D. Addressing the Heart Issues

1. To truly get at the root and the heart of materialism, we must “put off” the following affections, cognitions, and volitions:

To Put Off

Affection:
 desires, feelings,
 wants
 =
 Physical things like
 house, cars, toys, to
 be known and envied,
 admired, etc.



Cognition:
 thoughts, beliefs,
 worldviews
 =
 mistakenly believing that
 life, hope, peace, rest,
 contentment, identity,
 meaning and purpose, inner
 peace, etc. can be found in
 tangible & intangible
 things.

Volition:
 will, decisions, commitments,
 choices
 =
 hoarding, overspending leading to
 unmanageable debt, living by
 world’s philosophies such as
 minimalism with the wrong
 motives/intentions, compulsive
 buying/spending, etc.

2. Conversely, in order to truly get at the root and the heart of materialism, we must

“put on” the following affections, cognitions, and volitions:

To Put On⁸⁹

Affection:
 desires, feelings,
 wants
 =
 ?
 (Refer to “i” below)



Cognition:
 thoughts, beliefs, worldviews
 =
 ?
 (Refer to “ii” below)

Volition:
 will, decisions, commitments, choices
 =
 ?
 (Refer to “iii” below)

- i. Affection:
 - a. help the counselee cultivate eternal desires that supersede temporal ones; equip the counselee to speak to emotional responses to circumstances in light of larger realities of God’s promises (Matt. 6:19-34)
 - b. help the counselee to take steps to avoid being influenced by people’s unbiblical values (John 8:22-24; John 15:19; John 17:14-16)
 - c. equip the counselee to act against feelings of self that do not align with God’s values by reframing situations that enforce false value. Submit deeply held desires regarding “physical things” of this world

⁸⁹ Jeremy Pierre, “The Heart Functions Relationships” (Southern Baptist Theological Seminary, 2015).

to God's greater values (Ps. 73; 2 Cor. 12:1-10)

- d. feed the counselee for true desire for God and starve out other desires by what they pursue. Guide them to use Scripture to seek what they love and help them see the benefit of seeking Him alone (Ps. 1, 16)

ii. Cognition:

- a. Engage the counselee's mind with the full truth of how God relates to their circumstances—according to the full breadth of His character: e.g. His wisdom, His hatred of evil, etc. (Rom. 8:18-39; Ps. 56)
- b. Help the counselee adjust false beliefs about themselves and others in relation to material possessions. Meaning, help them undermine untruthful influences on them
- c. Equip the counselee to continually expose standards of self that rival their identity in Christ, working to crucify them through meditation on Scripture, thankfulness, prayer, renewed mission, etc. (Phil. 3:12-21)
- d. Make a plan to use various means to focus on pertinent truths: church, spiritual disciplines, study of God's Word, etc. (Ps. 119)

iii. Volition:

- a. Love is committed action for the good of others (1 John 3:18). Guide the counselee to rearrange their life for this rather than hoarding or splurging on themselves alone.
- b. The counselee must take care not to imitate what is unbiblical in others' behavior, but what is righteous (Rom. 12).

- c. Help the counselee to see and determine how they can serve others as life is not about self. Through service, allow the counselee to experience satisfaction of doing what they were designed for (Phil. 2:3-8; Col. 3:12-17).
- d. Our duty before God, as His children, can be summed as one simple action in two parts: trust and obey (Rom. 1:5, 16:26). Help the counselee see that trusting in our riches is futile (Ps. 20:7). When all is said and done, seeking God and His ways, is a choice—one that needs to be made countless times a day. Give the counselee some game plans and specific strategies to seek God (Matt. 7:7-11).

E. Ideas for Homework Assignments

1. Although the responses or the fruit of a materialistic heart might look different for different individuals (e.g., hoarding versus compulsive spending), the root will be the same, unless it intersects with some other heart idols. Therefore, the approach to homework will also vary depending on the person. However, I would like to allocate a small section here to give as an example of what some homework would look like dealing with the root issue so that it might be a source to awaken a pastor, lay-person, or the biblical counselor to formulate other creative and beneficial homework in the field of biblical counseling.
2. The actual format of the homework might be different for each biblical counselor, but the core would involve Scripture and in this example, I will use Luke 12:13-21 and use some of the first-rate questions proposed from A

Christian Growth and Discipleship Manual by Mack & Johnston.⁹⁰

- i. Verse 13: the man in the crowd had an audience with Jesus Christ. He had one opportunity to ask any question he chose, or to make any request. What did he say? How did he phrase his comment? What information can we gather from his manner and words?
- ii. Verse 15: Jesus, who knew his heart, evaluated the man's intent and motivations. What was the motive of the man in the crowd?
- iii. Verse 15: Jesus also offered truth to the man in an attempt to give him the opportunity to change his thinking to a God-honoring priority. What did Jesus teach? What can we learn from Jesus about compassionate care?
- iv. Verses 16-21: Jesus gave the man (and us) further truth in the story/parable He told. Summarize the parable and the point of it.
- v. Asking the counselee: why do you think contentment is such a rare jewel? Why is covetousness or greed or discontentment so prevalent?
- vi. Asking the counselee: What decisions have you made that were made on the basis of a desire for material possessions? What decisions are you making that are based on the desire for an abundance of material possessions?
- vii. Asking the counselee: Will you commit yourself to patterns of thinking and spending which will make you rich toward God? If so, what specific changes will you make? Write out a commitment

⁹⁰ Wayne A Mack and Wayne Erick Johnston, *A Christian Growth and Discipleship Manual* (Bemidji, MN: Focus Publishing, 1995), 113–15.

statement being very concrete about the changes you know you need to make.

3. By studying, meditating, and having homework such as this with the Scripture being the core and at the center and as the counselee invests his/her time doing the homework, there surely will be some kind of change happening—slowly maybe, but surely. This spiritual discipline will deal harmoniously with the problem of materialism which is always present when discontentment is experienced.
4. Needless to say, we want the counselee drink deeply from the Word of God and the homework must reflect this goal. Make sure the counselees actually look up the passages that are referenced and make sure specific, objective, and measurable applications are drawn out from the homework so that it effectively intersects with the counselee's day-to-day life.⁹¹
5. Lastly, but also of utmost importance, is that the love for our counselees should compel us to pray for them ever so diligently, so that God would help them make the applications a reality in their lives and bring about lasting change.

VII. Conclusion

A. Breakfast by the Sea

All four gospels of the Bible are action-packed roller coaster ride of emotions. Of the four portraits of the same person and deity of Christ Jesus painted in these gospels, the gospel according to John has a movie-like ending where Jesus

⁹¹ Dr. Keith Palmer, "Applied Soul Care I" (BC592.2: Counseling Internship, The Master's University, August 10, 2021).

showed Himself to the disciples at the Sea of Tiberias (John 21).

1. The context here occurs after the agonizing betrayal and arrest, followed by a bloodcurdling death of our LORD on the cross for you and I.
2. However, the climax takes place when we find the empty tomb along with Mary Magdalene (John 20:1-2), and we are also left with some sort of panic, awe and jubilation—all at the same time!
3. The reason I say the book of John has a movie-like ending is because after all of these emotions the readers go through since the first sentence of the book, “In the beginning was the Word...” (John 1:1), we are led to a sea in the calm and quietness of an early morning (John 21). All of our five senses are raised quite high at this juncture.
4. Turning our attention to John chapter 21, the disciples go fishing—just imagine what they were thinking after all they have seen and heard and experienced. And when they come back from their fishing and, “... got out on land, they see a charcoal fire in place, with fish laid out on it, and bread” (John 21:9).
5. There could be many implications and interpretations of this passage, but we can plainly bear witness to the fact that Jesus *provided* for the disciples’ needs. One author concurs by affirming that, “Jesus had already anticipated their physical needs.”⁹² By the way, it’s also extremely remarkable how Jesus not only restores someone physically, but also spiritually when Jesus restores Peter later in the book (John 21:15-19).
6. Therefore, as this research thesis paper tried to convey, physical things of this

⁹² Charles H. Dyer, *Thirty Days in the Land with Jesus: A Holy Land Devotional*, New edition (Chicago: Moody Publishers, 2012), 243.

world should not be the ruling desires and wants in our lives nor should they be worshiped since Jesus knows perfectly what we need each and every day of our lives.

B. Blessed Assurance & Heir of Salvation⁹³

1. Accordingly then, as heir of God's extravagant salvation, God can be fully trusted because:⁹⁴
 - i. God is perfect in love
 - ii. God is infinite in wisdom
 - iii. God is completely sovereign

C. Only One Life, 'Twill Soon Be Past

1. What should be our proper response then? Depending on where you are at with the LORD, the answer might be different. For me personally... Deep gratitude, more trust in His sovereignty, thanksgiving, to live a life pleasing to God, to serve Him more and better, to know His Word better, etc. etc. comes to mind. Why? Because... "This physical world was designed by God to be one big finger that points you to the only place where your heart will find satisfaction and rest. Your heart will rest only when it finds its rest in God, and God alone."⁹⁵
2. God lovingly asks us, "Why do you spend your money for that which is not bread, and your labor for that which does not satisfy? Listen diligently to me, and eat what is good, and delight yourselves in rich food." (Isaiah 55:2, ESV).

⁹³ "Hymn: Blessed Assurance," accessed October 25, 2021, <https://www.hymnal.net/en/hymn/h/308>.

⁹⁴ Jerry Bridges, *Trusting God: Even When Life Hurts* (Tyndale House, 2014), 18.

⁹⁵ Tripp, *New Morning Mercies*.

3. In view of all that God has given, is giving, and will give us in the future, our priority should be to live our lives with intentionality. That is, to live faithfully and unwaveringly—aligning not only our lives around Jesus but to abound in the work of our LORD (1 Cor. 15:58).
4. As C.T. Studd, a pioneer missionary who gave up fame and family fortune to serve his LORD in China, India, and Africa has put forward so farsightedly in his widely known poem, “Only one life, ‘twill soon be past, Only what’s done for Christ will last.”⁹⁶

⁹⁶ John Piper, *Don't Waste Your Life*, Redesign edition (Crossway, 2018), 12.

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