

SEX &
MONEY



PLEASURES THAT LEAVE YOU EMPTY
AND GRACE THAT SATISFIES

PAUL DAVID TRIPP

“I’ve come to count on Paul Tripp’s books being biblical, Christ-centered, deep, engaging, and well-written. *Sex and Money* is no exception. Its insights into our cultural idolatries and God’s transforming grace are priceless.”

Randy Alcorn, author, *The Purity Principle* and *Managing God’s Money*

“Fresh. Honest. Real. Paul Tripp tackles the familiar snares of sex and money with fresh perspective, honest answers from God’s Word, and a real sense of our need for God’s grace. I commend this new resource to you from my friend and ministry partner.”

James MacDonald, Senior Pastor, Harvest Bible Chapel; author, *Vertical Church*

“Sex and money. Are there any other subjects that occupy our thoughts more than these? Are there any other subjects that enslave our lives more than these? Paul Tripp provides insight into how we have turned these blessings from God into bondage and how a Godward perspective is the only way that they can be put back into their proper place in service to him. All who have struggled with these issues, which includes most everyone, will find practical, biblically grounded help in these pages.”

Tim Witmer, Professor of Practical Theology, Westminster Theological Seminary, Philadelphia; author, *The Shepherd Leader* and *The Shepherd Leader at Home*

“Paul Tripp reaches out to those weighed down by the sexual insanity and rampant materialism of our day. With careful biblical teaching, grace, and gospel at the heart of his argument, Tripp explains that it is only when we recognize God as the unchallenged master of our hearts that everything else will be in its rightful place. As he writes, ‘The gospel is the only reliable diagnostic when it comes to sex and money, and because it provides the only reliable diagnostic, the gospel also graces us with the only truly effective cure.’ This is a humble, hopeful, relevant book—a wonderful reminder that Jesus’s way truly is easy and his burden light. I highly recommend it.”

Chris Brauns, Pastor, The Red Brick Church, Stillman Valley, Illinois; author, *Unpacking Forgiveness*

“I always benefit from Paul Tripp’s relentless focus on how the posture and beliefs of our heart are the seat of our behavior. In *Sex and Money*, he has taken two of the greatest idols and unmasked them against the glorious gospel. If you really want to unseat the insanity and power of lust and materialism in your life, this book will take you to the one true solution—Jesus himself.”

Jay Thomas, Lead Pastor, Chapel Hill Bible Church; coauthor, *Sex, Dating, and Relationships*

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Sex and Money: Pleasures That Leave You Empty and Grace That Satisfies

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PREFACE

It's the afternoon following the morning that I finished the book that you're now reading. The best description of my mood right now is that I am a sad celebrant. I am devastated at what this book has exposed in me. I am grieved by the lust that still resides in my heart, and I am saddened by the evidence that I still throw away money on things that simply don't matter. But I am far from hopeless, because writing this book has excited me at an even deeper level than ever before with the liberating and transforming power of the grace of the Lord Jesus.

I am sad to think that when it comes to sex and money we still buy into the legalism that says if we can organize people's lives, give them the right set of rules, and attach them to efficient systems of accountability, we can deliver people from their sex-and-money insanity. The fact that we can look at the power of sex-and-money sin to deceive and enslave people and feel comfortable in our reliance on the scant power of human intervention is itself insane. Few areas of the human struggle reveal more powerfully the sad sinfulness of sin than the sex-and-money evils that are done thousands of times every day.

Yet in the face of all of this, there is still robust reason for joy. All over, the church of Jesus Christ is returning once again to the hope of the gospel. All over, Christian leaders young and old are looking to the gospel of Jesus Christ to help them diagnose sex-and-money problems while at the same time holding out to

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those who are tempted, weak, or addicted the hope that is found only in the grace of Jesus.

Still, it is sad to think of how many people will look today to sex and money to give them what sex and money cannot give and, in so doing, give way to temptation and deepen their addiction. It is sad to think of how many people in their shame will deny the wrong of what they are doing and the depth of their enslavement. And while so many struggle in private, it is sad to see that the surrounding culture seems to get more and more sex-and-money insane with every passing day.

Yet in the face of all of this there is a happy rest in knowing that Jesus still reigns and will continue to advance the march of his kingdom until the last enemy is under his foot. He reigns over all the situations, locations, and relationships that would otherwise give you and me cause for despair. He reigns for his own glory and your good. And his reign is your guarantee that he will deliver all that he has promised you because only he can guarantee he'll make good on his promises in the places where he rules; by the way, that's everywhere.

So, go ahead and read this book as a sad celebrant. I hope that at times it will bring you to tears and at other times cause you to shout for joy. Rejoice with a frown or celebrate with tears. It really is what we should be doing between the "already" and the "not yet," while we still wait with the assurance that our Messiah will bring our sex-and-money struggles to an end.

Paul David Tripp
October 11, 2012

SORRY, BUT WE'VE GONE CRAZY

She's thirteen and the thing she can't stop thinking and talking about is her impending breast development. For her, being a woman is all about the size of one's breasts.

She's fifteen and is quite the self-appointed expert when it comes to oral sex. She doesn't just see herself as knowledgeable but as a bit experienced as well. What she likes about oral sex is that it's a way of having sex that "isn't really sex."

I've told my wife that during the summer months it's hard to walk down the street in Center City Philadelphia, where we live, and to know where to put your eyes, because there are so many women in various stages of undress.

Tim is seventeen, and in ways he doesn't recognize, he's already been trained to view women as objects whose value is attached to physical beauty and body shape.

George is married with three children; he seems to have a good marriage, but he masturbates at least once a day. His wife doesn't know it, but he's done it for years.

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They came to me after a conference, carrying with them a combination of heart-brokenness and anger. They wanted to know what to do about their son who seemed hopelessly addicted to Internet pornography. I asked how old he was, thinking I would hear that he was in his teens or early twenties. To my shock, and speaking through his shame, the father said to me, "Eight." Eight! Let it sink in. Eight!

At a conference in South Africa they asked if they could have lunch with me. After the meal they told me their story. Their son, a newly married intern pastor, had been having sex with a college girl from the student ministry over which he was responsible.

In the big cities around the world you are considered a hopelessly old-fashioned bigot if you don't think same-sex marriage is not only a wonderful idea but also a civil right.

You can barely watch a video, look at a car ad, or hear a popular song without having your morals assaulted.

Sandra is twenty, and her definition of cool, fashionable clothes is those that are designed to reveal the body. Her clothes tend to be tight, short, and often low-cut. Sandra is a Christian who in many ways takes her faith seriously.

He asked to counsel with me because he knew he was in trouble. He was literally stalking women in the evenings after his seminary classes. He would hang around Starbucks and follow the most attractive women home, of course, never letting them know what he was doing.

How many teachers, how many coaches, have been arrested for having sex with the students that we've entrusted to their care?

There's a popular website that connects people who want to be unfaithful to others who are desirous of the same.

An inner-city high school opens up a daycare next to the school building because so many of its female students have children.

So many people are texting sexually explicit pictures from their cell phones that the word *sexting* becomes part of the modern vocabulary.

Internet pornography is the most powerful economic engine of the World Wide Web.

Before high school seniors ever have the experience of a real job, they are bombarded with preapproved credit cards, a graduation gift from the major banks.

The lavish lifestyles of the rich and famous eat up countless hours of TV and Internet content.

Many, many couples, with multiple credit cards and a catalog of loans, carry a dangerous weight of debt into marriage, seemingly unaware and unafraid.

Hundreds of thousands of people regularly live beyond their means and spend their adult life trying to keep their head above the deepening waters of debt.

Luxury car dealers make loans available to people who can't actually afford luxury cars so that people can pretend to be more wealthy and successful than they really are.

Hundreds of thousands of people, living in houses bigger than they need and more expensive than they can afford, dread the unstoppable reality of foreclosure.

A parent of a child in the local high school buys him a \$50,000 SUV for his sixteenth birthday, and one has to wonder, where do they go up from there?

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The personal debt load of the average committed Christian is itself a scandal.

A family secures a second mortgage on their house and puts the proceeds in their ATM account so that they have more spending money available.

Many, many people live in a situation where income chases lifestyle in an anxiety-producing dance with debt.

The majority of the money contributed to the average evangelical church is given by a small minority of its members, and many regular attenders give little or never give.

Many couples living in major cities drop off their children at day-care every day because they say it's literally impossible to live and pay your bills without both husband and wife working full-time.

Many older adults will have to work even though they're retired because they dipped into their retirement accounts to pay down debt that was the result of a lifestyle that their paycheck couldn't afford.



Sex and money—you don't have to look very far to see that we're in big trouble in both areas. The news is littered with daily sex and/or money scandals. The content of the tabloids is enough to alert us to the fact that something has gone terribly wrong. It's hard to listen to any cultural discussion of either area that isn't infected with either self-deception or distortion of reality. Neither sex nor money can deliver the promises that we think they're making, and each area is more dangerous than we tend to think. Both function today in the surrounding culture like spiritual solvents eating away at the very fabric of the human community. Both have the perverse power to master

your heart and in so doing determine the direction of your life. Both give you the buzz that you're in control while, at the very same time becoming the master that progressively chains you to their control. Both offer you an inner sense of well-being while having no capacity whatsoever to satisfy your heart. Both seduce you with the prospect of contentment-producing pleasure, but both leave you empty and craving more. Both hold out the possibility of finally being satisfied but instead cause you to envy whoever it is that has more and better than you do. Both sell you the lie that physical pleasure is the pathway to spiritual peace. Both are work of the Creator's hands but tend to promise you what only the Creator can deliver. Both are beautiful in themselves but have become distorted and dangerous by means of the fall.

With all of this swirling around us and inside us, the church of Jesus Christ has been strangely silent and reticent in both areas. We seem to approach both areas with a timidity, reserve, and embarrassment that does not make personal, cultural, or biblical sense. Pastors are often hesitant to teach and preach about money issues as if somehow this topic is outside the boundaries of what they've been called by God to do. And if they're cautious in talking about money, they're even more so when it comes to the topic of sex. Meanwhile, in both areas the world around us seems to never stop talking.

Christian parents don't seem to do a very good job in discipling their children in either area. How many parents teach their children about the street-level dangers of loving money, about how easy it is to incur crushing debt, what it looks like to live within one's means, and how your relationship to and use of money will always reveal the true condition of your heart? How many parents do more than have one creepy, quasi-embarrassed talk about sex, with joy once it's over and a determination never to talk about it again? How many young people from Christian homes are struggling with questions, confusion, and temptation,

but wouldn't think of seeking the help and wisdom of their embarrassed and silent parents? How many parents provide a long-term safe, gracious, and nonjudgmental place for their teens to talk about sex, knowing that the questions and temptations of a thirteen-year-old are different from those of a fifteen-year-old, which are different from those of an eighteen-year-old? Meanwhile, the obsessions and distortions of an addicted culture are powerfully brought to the eyes, ears, and hearts of even the most conservative Christians by pervasive and intrusive media that is almost impossible to escape.

Yet God in his great wisdom, for his glory and our good, has chosen for us to live in a world where money is an unavoidable issue and sex is a significant part of the human experience. The issues of sex and money are important and unavoidable because God chose them to be. And because sex and money are the creations of God's hand and exist under the control of his sovereignty, they should be approached by us with reverence and awe, not with embarrassment and timidity. Sex and money came from him, belong to him, and continue to exist through him; to him be the glory.

God has also chosen for us to live in a world where the lies, deceptions, distortions, and temptations of sex and money are many. The address where you live is not a divine mistake. Your exposure to the variegated difficulties of life in this fallen world, with all of its delusions and temptations, is not in the way of God's plan; it *is* his plan. He, right here, right now, has you exactly where he wants you to be. He knows exactly what you're facing. He isn't trying to cope with or cover up a grand divine mistake. He isn't wringing his hands in celestial anxiety. He has carefully and wisely chosen for you to live right where you live, knowing full well what you will face. All of this is done with divine knowledge and purpose. Again, all of these dynamics exist for his ultimate glory and your redemptive good.

So we can't act with regard to sex and money as if we're

powerless, or it will be impossible to prepare for what we will all inevitably face. We can't allow ourselves to think we're alone in the struggle. We can't allow ourselves to live like modern evangelical monastics, as if separation from the world is the key to true righteousness. And we can't be lulled or intimidated into silence in two crucial areas of the human existence where the Creator has powerfully and clearly spoken. And we mustn't forget the lie-exposing, freedom-granting truths of the gospel of Jesus Christ. It's vital that we remember that the grace of the Lord Jesus Christ doesn't just address your need for past forgiveness or your need for future hope, but it addresses everything you face in the place where God has positioned you right here, right now. It's this gospel that provides the only reliable diagnostic when it comes to sex and money, and because it provides the only reliable diagnostic, the gospel also graces us with the only truly effective cure. The gospel has the power to make us sex-and-money wise, to keep us sex-and-money protected and sex-and-money bold, no longer willing to be sidelined by timidity and fear. The gospel graces us with everything we need to celebrate and participate in both areas in a way that honors God and fully enjoys the good things he's given us to enjoy.

WHY THIS BOOK NOW?

People ask me all the time what I am working on or what I intend to write next. They always follow the first question with a second: "Why that now?" And they've surely been intrigued when I've told them that I am working on a book about sex and money. They've been interested in why I've chosen these two things from all the topics I could be addressing, and they ask what I see around me that motivates me to write about them now. As I've thought about this over the last several months, there are three words that have come to mind again and again, and they are my best answer to the question. The words are: *insanity, addiction, and glory.*

Insanity

No, not mine, but the culture's. I'm deeply persuaded that when it comes to sex and money, we've gone culturally insane. The level of functional delusion, of self-deception and self-destruction that accompanies the way we approach these areas is simply crazy. You don't have to look very far to see that we've gone sex-and-money insane. We're in debt up to our ears, but we never fail to spend more. We've put sex in a place it was never intended to be, but we seem to fail to see the danger. Our children are sexualized before they're properly educated. They're taught the joys of materialism before they can calculate enough to make sense of their pocket change. I sat in a nice restaurant and was forced to listen to graphic descriptions of sexual "love" that was supposed to be mealtime background music. I have to tear up countless unsolicited credit cards, sent to my unsuspecting children who were being encouraged to incur debt before they ever had a decent job, let alone anything you could call a career. You have few female pop singers who are able to resist the powerful demands around them to disrobe and do dance routines that are little more than well-orchestrated simulations of sex. We surely do a better job teaching our children how to spend than we do teaching them how to be content and thankful. We do a better job of teaching our children the things that money can help them to acquire than we do the importance of being a good steward of the resources that God provides.

Young girls today surely worry more about the beauty of their faces and the shape of their bodies than they do about the quality of their character. Our heroes tend to be people who are young, rich, and sexy rather than heroes in the classic sense of what that word connotes. Young women attached their identity to how thin their nose is, to how full their lips are, and to the size of their breasts. We evaluate one another with terms like *hot* and *hunk* (they sound more like descriptions of chocolate). Terms like *penis* and *vagina*, *tits* and *ass*, are in the accepted vo-

cabulary of primetime TV. Pornography is not restricted to the bad neighbors and the dark hallways of rundown buildings. No, it exists on mainstream Internet sites that are a Google click away from anyone with a computer and the most basic computer literacy.

The size of personal, corporate, and governmental debt is itself a testament to a culture that, when it comes to money, has simply lost its mind. And in our denial we actually think that the way to get ourselves out of the mess we have spent our way into is by spending more. The personal credit card has altered our worldview of money. We now accept that it's sane to regularly spend money that we haven't yet acquired, as long as we can continue to pay the service fees on the card!

Look around. Listen carefully. Take time to evaluate and consider. Examine the true desires of your own heart. We're in trouble because, in two profoundly important places in life, what the human community tends to look at as normal isn't normal at all. It's a web of descending degrees of madness. And in the midst of the madness there's only one window through which we can look at the worlds of sex and money and see with candor, clarity, and wisdom. This window is the gospel of the Lord Jesus Christ. And there is only one thing that can free us from the insanity that somehow, somehow seems at some point to grip us all. It's the grace of that very same gospel. You see, the humbling truth is that when it comes to sex and money we don't have a thing problem; the things (sex and money) are not evil in themselves. We don't have an environment problem, as if our surroundings cause the difficulty. No, we are the problem. The counterintuitive reality is that it's only ever the evil inside us that magnetizes us toward and connects us to the evil that's outside of us. Since we are the problem, we really have a problem. We can run from a thing, we can change a relationship, we can move to a different location, but we can't escape ourselves. No, we need rescue, and because we need rescue, we need a rescuer who is wise, power-

ful, willing, and faithful. That rescuer is the Lord Jesus Christ. He is willing, he is wise, he is able, and he will not forsake us in our time of need.

Addiction

But there's a second word that motivated the writing of this book, *addiction*. The dynamic of addiction is that if you look to something that God created, to give you what it wasn't intended to give you, either you get discouraged quickly, and wisely abandon those hopes, or you go back again and again, and in so doing, you begin to travel down addiction's road. That created thing will give you a short-term buzz of euphoria, it will offer you temporary pleasure, it will provide a momentary sense of well-being, it will briefly make you feel that you're something, and it may even make your problems seem not so bad for a bit. It's all very intoxicating. It all feels great. The problem is that the created thing that you're looking to has no capacity to satisfy your heart. It wasn't designed to do that. It cannot give you inner peace. It cannot give you the heart rest of contentment. It cannot quiet your cravings. In a word, it cannot be your savior. And if you look outside of the Savior for something to be your savior, that thing will end up not being your savior but your master.

You'll love the short-term buzz, but you'll hate how short it is. So you'll have to go back again quickly to get another shot, and before long you've spent way too much time, energy, and money on something that can't satisfy; but because of what it has briefly done for you each time, you're convinced that you can't live without it. You're hooked and you may not know it. The thing you once *desired*, you're now persuaded that you *need*, and once you've named it a need, it has you.

Sex is powerfully pleasurable, but it cannot satisfy your heart. A shot of unexpected cash in your ATM account will make you smile, but it can't give you true happiness. The touch of another person will stimulate your body and your heart, but it will never

leave you fulfilled. Money has the power to change something in your life, but it has no ability whatsoever to make you a better person.

You see, whether we know it or not, every human being lives in search of a savior. We are all propelled by a quest for identity, inner peace, and some kind of meaning and purpose. And we'll all look for it somewhere. Here's the bottom line: looking to creation to get what only the Creator can give you will always result in addiction of some kind. The thing that you hoped would serve you pulls you into its service. What seemed like freedom ends up being bondage. The thing is not the problem; what you've asked of it is.

Glory

This leads to a third word that lies at the foundation of what this book is about. That word is *glory*. As I have written before, human beings are hardwired for glory. That's why we're so attracted to glorious things. We love the glory of a great painting or a beautiful piece of music. We love the excitement of an athletic contest or a feat of daring. We love the sleight of hand of a great magician or the sizzle of a well-seared steak. We love the glory of a moment of success or the recognition of the people around us. We're attracted to the glory of wealth or the beauty of the human body. We're very powerfully oriented to glory, and because we are, we live in pursuit of it.

Animals are not like this. Rhinos don't celebrate the size of their horns. Deer don't gather for the bi-annual long-jump contest. Birds don't envy one another's feathers. Animals don't have this glory orientation, because they weren't made for God in the way that we are. Human beings are hardwired for glory because they were hardwired for God. The glory orientation that's inside of every person is meant to drive us to God.

Here's the problem. When God created the world, he dyed it with his glory. The created world really is glorious because God

made it that way. But the created world is not in possession of *ultimate glory*, the kind of glory that can satisfy your heart. The glory of the created world is *sign* glory. All the glory of the created world is meant to be a sign that points us to the only glory that will ever give rest and peace to our hearts, the glory of God. We were designed to live for that glory. But we lose sight of the fact that the sign isn't the thing; it is there to point us to the thing, and in forgetting this, we ask the sign to do for us what it cannot do.

In this way, life this side of eternity really is one big, unceasing glory battle. There could be no bigger issue than this, than what glory will rule your heart, and in ruling your heart, control your thoughts, desires, choices, words, and behavior. Sinful human beings in functionally denying the existence of God will stop at the sign, won't care about what the sign points them to, and will ask of the sign what it will never be able to give. And that created thing with all its glory will not be their savior; no it will prove to be a cruel and inglorious master that takes much, but gives very little of what they were really seeking. Sex and money are glorious, but they were created to be fingers that point you to the one glory you were designed to live for, the glory of God.

IT'S ALL VERTICAL

If you've paid attention to our discussion so far, what I'm going to say next shouldn't surprise you. The words *insanity*, *addiction*, and *glory* point us to the fact that our problems with sex and money will never be solved horizontally. Sex and money madness are not first problems of situation, location, or relationship. Sex problems are not first biology or physiology problems. Societal sex addiction doesn't exist because the body is a problem. The fact that we are sexual beings is not the problem. Sex problems are not first the problem of modern media. Our money insanity is not the fault of money. This madness is not first a matter of

budget. Our problem is not that credit exists or that things cost something. Our money madness isn't about situation, location, or relationship. Our problem in both of these areas isn't physical and horizontal. It's a matter of the heart. Our problems are deeply spiritual.

The apostle Paul says something very striking in 2 Corinthians 5:20. He says that God has called us to be ambassadors of one message. 24/7 we mustn't forsake the diagnosis and cure of this solitary message. This message echoes God's unceasing appeal. Here it is: "Be reconciled to God." You see, it's all vertical. The madness that we've briefly considered and that this book will unpack isn't first horizontal, so it won't be fixed horizontally. This insanity is vertical. It's only when God is in his rightful place as the unchallenged Master of our hearts that everything else in our lives will be in their appropriate place as well. When something else replaces him, insanity and chaos of some kind always result.

In ways that are formative and practical, we begin to serve the creation as we were designed to serve the Creator, no matter what we say we believe. But it never works; it only leaves us empty, driven, and dissatisfied, the victims of our own bad choices. What we hoped would help us has in fact hooked us. And we cannot run from our problem, because the problem is us. It's only when we live practically inside of what it means to be reconciled to God that we will hold the powerful glories of the created world in the way that they were designed to be held.

So take this journey with me. Either you have sex and money problems yourself, or you are near to someone who does. You've bought into the insanity, or someone near to you is mad. Look with me at these two places of cultural madness through the perfect window of the gospel of Jesus Christ and experience with me the wisdom and freedom that can be found only there.

THE DANGEROUS DICHOTOMY

Words are important. They give shape and meaning to things. Much of what you think, desire, know, and choose has been shaped by words. Words have been given special importance to human beings if for no other reason than the fact that God chose to reveal himself in words. We know God for his works (general revelation), but we primarily and specifically know him because of his words (special revelation). If you are a believer, the entire way that you think about yourself, life, and the world around you has been shaped by the words of God found on the pages of your Bible. In all things, your calling is to live inside the boundaries of what God has said. But here's where you just start. You must begin by understanding the importance, the life-shaping significance of the first four words of the Bible. You could argue that there are no more important words than these, that everything else the Bible says is built on the foundation of the thunderous implication of these four words. You can't understand yourself, you can't understand life, and you surely can't have a balanced view of the worlds of sex and money without understanding the worldview of these four words.

Your Bible begins with these four words: "In the beginning God," and with those four words everything in life is given its shape, purpose, and meaning. But for the purpose of our top-

ics, these words do something very important. They destroy the validity of dividing life into things that are spiritual and things that are secular. This division has opened doors of danger to us as we think about sex and money. It's allowed us to live with a distance and dissonance between our worlds of sex and money and the principles and promises of Scripture. It's caused us to fail to look at these inescapable areas of human life from the vantage point of the gospel of Jesus Christ. It's caused us to not value the practical wisdom of Scripture and to shop for help elsewhere. It's caused us to not avail ourselves of the rescue that can be found only in the person and work of the Lord Jesus Christ. And it's allowed us to minimize the degree to which our use of money and our every sexual act are deeply and inescapably spiritual. The way you use money and the manner in which you participate in sex always reveal the true spirituality of your heart.

So I want to take time to unpack the implications of those four words in Genesis 1:1 and apply them to the worlds of sex and money. Here's the summary of the implications to follow. *A gospel-centered approach to sex and money that avoids the insanity of the surrounding culture must begin with looking at life through the window of the doctrine of creation.* The four words that kick off the biblical story of creation, "In the beginning God," drive us to the following six implications.

1) God exists and is the center of all things.

It is humble and significant to realize that the biblical story doesn't begin with us. It begins with God. It's important to recognize that the story that unfolds on the pages of your Bible is God's story. He stands on center stage. He has the most important lines. The following spotlight is always on him. The story moves according to his will and by his plan. It's all for him, from him, through him, and about him. He zealously holds on to his position at the center of all things. He will not forsake his position of authority or give his control to another. He is the center, the

important one, and the Lord of glory. Your understanding of everything in your life must begin here.

Your life is not about you; it is about him. It's vital to know that you were born into a universe that by its very nature is a celebration of him. It's only when he is in his proper place in your heart, that is, at the center, that everything else will be in its appropriate place and balance of your life. What this means practically is that everything exists for his pleasure and glory and not for yours. So you and I must approach everything in a way that gives God the glory that belongs to him. If you forget him and his glory, you'll use things for no higher purpose than your own glory, and in so doing you'll misuse them in some way. Again, the recognition of God's centrality in all that is, and the existence of all things for his glory, is not so much about being super-spiritual. This is about recapturing the full meaning of your humanity. This is the way all human beings were made to live. To insert yourself into the center of your world is to violate the very nature of the world, and that isn't the fundamental way that all things were designed to operate. To violate basic creation order and design never goes anywhere good, no matter what dimension of our lives we're talking about.

Practical, everyday "me-ism," where the world is reduced to the small confines of your comfort, your pleasure, your control, your happiness, and your ease never works. It doesn't work because it runs cross-grain against the way you and the world you live in were meant to operate. You see, it's simply not about you, and when you make it about you nothing good results. God-forgetting self-sovereignty is dangerous to you and destructive to your heart and will cause you to use things in a way they were not intended to be used. Because of this, "me-ism" never results in long-term peace, rest, satisfaction, and joy.

When you put yourself and your particular definition of pleasure at the center of your world, you're not only rejecting God's wisdom and rebelling against his authority, but you're also

questing for his position. But God, in his zeal for his own glory and for your good, won't exit his position and give it to you.

You just can't properly understand and participate in the worlds of sex and money without this perspective. Think about this. Our problems with sex don't begin with lust, with bad choices, or with sexual misbehavior. Our problems with sex begin when we forget that God must be at the center of this part of our lives as he must be with any other. When you've no greater motivation in sex than your own satisfaction, you are already in sexual trouble even if you don't know it yet. *How have you tended to put yourself in the center of your world of sexuality?*

When you've no higher purpose for your money than to spend what you get on your pleasure, your world of money is already in trouble even though you may not see signs of trouble yet. Our problems with money don't begin when we spend more than we make; they begin when we forget that God must be at the center of this part of our lives. When you have no bigger purpose for your cash than your own enjoyment, you're already in money trouble even though the signs of trouble may not be jumping out at you yet. *Have you tended to have a God-forgetting, utilitarian view of money, viewing it only as a means of getting stuff or for paying bills?*

Whether or not you functionally recognize it, at the epicenter of your worlds of sex and money exists a God of awesome power, glory, and grace. Sex and money in their rightful place in your heart and life always begin by recognizing that he is at the center.

2) God is the creator and owner of all that exists.

My words here, "God is the creator and owner of all that exists," have been chosen carefully. You cannot have the first word (creator) without the other (owner). The concept of creation always carries with it the resulting concepts of design and ownership. Perhaps two of the most important questions you could ask

about anything in your life are, What was the purpose of the Creator for this thing when it was made? and What does it look like for me to recognize the Creator's ownership over this thing as I use it in my daily living? Because you and I are creatures and not the creator, it isn't our prerogative to relate to our lives and the things in our lives as if we are the owners and designers. When you act as though everything in your wallet belongs to you, you have an ownership posture toward money. When you act like it's your right to use the money you've earned according to your purpose, you have a designer's posture toward money.

Here's what's important to understand: human beings were designed to be resident managers of the created world that God owns. God makes and owns the beautiful garden of Eden, places Adam and Eve in it, and then commissions them to live in and care for the garden he made and owns. They don't own what they've been given. They don't make the rules for what's been made. They don't get a vote when it comes to the purpose for their own lives and for everything else that's been made. They're there to recognize God's ownership by fulfilling his purpose.

Now I find these perspectives to be very convicting. When I'm about to buy whatever it is that I want at the moment but that I don't actually need, is there any consciousness in me that my money belongs to the Lord? When I'm thinking about physical intimacy with Luella, is there any consciousness in me at that moment that my body and my sexuality belong to the Lord? Let's be honest—it's counterintuitive to think this way. What's natural is to get out my wallet and get what I want and forget that God even exists. It's natural to be propelled by sexual desire, forgetting that there is One who owns every aspect of our sexuality.

I'm afraid that we don't think in helpful ways in these areas because we've reduced our relationship with sex and money to a set of rules. But God's rules aren't arbitrary. They're not just

a set of disconnected moral abstractions. They don't make any sense when viewed or presented that way. God's rules are rooted in relationship. It is here alone that they get their rationality and beauty. You see, we were designed for relationship with God, a relationship in which we would daily recognize his position as our creator and our position as his creatures. All of God's rules are an outgrowth, an expression of, or an application of the thing for which we were made—relationship with him. This relationship was to be shaped by worshipful love and joyful obedience. Celebrating God's existence, wisdom, power, and glory would mean that we would have no complaint with staying inside his boundaries.

What this means is that you cannot have a sensible discussion of sexual dysfunction of human culture by just discussing the evidences of its sexual insanity. You can recognize and critique dysfunction only when you're examining it from the perspective of ownership, purpose, and design. You cannot have a rational discussion of money troubles by starting with a few principles of how to use your money, because those principles, as wise as they are, only make sense in the face of the reality that there was a purpose for all that's been made that resided in the mind of the Creator. To know God's mind is to know his purpose, and to know his purpose is to understand how money is meant to be used, and to know how money is meant to be used allows you to then recognize and critique its misuse.

There is one other thing that needs to be said here. It's important to understand that *ownership* living, where you live as if your life and everything in it belongs to you, never results in the lasting rest, joy, peace, happiness, and fulfillment that every human being seeks. We need only the shocking and sad story of the disobedience in the garden to tell us where ownership living leads. You cannot have the peace of heart that's the quest of everyone and violate the core principle of the universe, that is, the centrality of God in all things.

3) Because God is a spirit and we are made in his image and for relationship with him, all of life is spiritual.

Human beings tend to make sense out of life by dividing it up into meaningful categories. Political, work, economic, education, gender, social, familial, age, and entertainment categories function as a conceptual toolkit for us. You hear the category, and you know in some general way what you're dealing with. This is all well and good as long as your order-giving categories are good ones. Bad categories can lead to sloppy, nonsensical thinking but more importantly to bad living. I'm afraid that this is what's happened with the age-old categories of *spiritual* and *secular*. You cannot take the first four words of the Bible seriously and be comfortable with dividing your world into the secular and the spiritual. Now, I know that there are endeavors in life that are self-consciously religious, and there are activities that are decidedly not. But that isn't what we're talking about here. We're talking about dividing your life into things that have to do with God and things that don't or, even more dangerously, things in life that belong to God and things that belong to you. So God gets the religious, devotional, churchistic part of your existence, and everything else is secular, that is, not necessarily connected to the spiritual part of your life, as long as in those areas you are keeping the Ten Commandments.

The first four words of the Bible immediately alert you to the fact that you cannot divide up life this way. It cannot be sectored into the spiritual and secular: God and mine, religious and non-religious, faith and facts, or whatever other categories you would use to separate things that are Godward and things that are not. You end up with a dangerous schizophrenia of heart that creates havoc at the street level. Since all of life was made by God, it exists through him, is there for him, and is designed to operate according to his plan. There is no purely secular domain of your life. Your very existence as a human being made in God's image connects you to him all the time. Everywhere you go and in everything you do, you encounter things that were made by him,

connecting you to him once again. He reveals himself in powerful ways in the creation he has made. God is inescapable. He is literally the environment in which you live. As I have said many, many times, you can't get up in the morning without bumping into God.

So sex is not an a-religious thing. Sex is deeply spiritual. Your relationship to your own sexuality and the sexuality of others will always reveal your heart. Your sexual life will always be an expression of what you truly worship. Sex is deeply religious. In sex either you are self-consciously submitting to God, or you are setting yourself up as God. Sex is not just a human relationship thing. It's never simply a horizontal thing. Sex is always connecting you to the God who created your body, who gave you eyes to see and a heart that desires, and who tells you how you are to steward this aspect of your personhood.

Money is not a secular thing. It is much more than how much currency you have in your wallet and in your bank account. It is much, much more than hitting the buy button on your iPhone. Your thoughts about money and your use of money always are an expression of the deepest treasures of your heart. Money will expose what you really value and what you truly serve. Money will be a means that you use to insert yourself into the middle of your world, or it will be an expression of your constant awareness that you were put on earth to serve another. The big question of money is never, "Can I afford it?" No, it is always "How can I invest what I've been given in a way that gives honor to the One who has entrusted it to me?"

Your money world is a spiritual world. It's a world shaped by the worship of God or by some kind of idolatry. There is simply no escaping God in your world of money.

4) Since God is the creator and controller of all things, he alone is worthy of our worship.

I've said it already, but I want to expand on what it means here. Your worlds of sex and money are worlds of worship. Now

I'm sure for many readers this needs explanation. For many of us, *worship* is a tricky word. We tend to think of worship in restricted, formal worship ways. But what's important to understand is that worship is your identity as a human being. You were designed for worship. This means that you're always attaching the hopes, dreams, peace, motivations, joy, and security of your heart to something. So you don't just worship on Sunday; you worship your way through every day of your life. A worshiper is who you are; worship is what you do. So sex is an act of worship in some way. Your use of money is an act of worship in some way. When you think of worship, don't just think of a weekend religious activity; think of a lifestyle. Let me explain further.

There are four aspects to the lifestyle of worship that are laid out in Scripture. First, to worship means to *bow down*. This is the devotional, affective part of worship. The posture connoted by these words is important. In bowing down, I kneel before God and offer him the affections of my heart. I give him the honor that is his due. I bring to him the deepest of offerings, the love of my heart. I am bowing to his majesty, his authority, his centrality, and his holiness. I am recognizing that he exists and that I was made by and for him. Remember, as you use sex and money, you're always bowing down to someone or something. You cannot escape the "bowing down" aspect of these significant areas of your life.

Second, to worship means to *obey*. Here I recognize God's wisdom and his rule. In obedience I am stating that I know that my life doesn't belong to me, that I wasn't created to write my own rules. Obedience is worship at the most mundane of levels. Here I'm submitting the detailed choices and actions of my life to God's greater wisdom and his greater authority. So in sex you are either worshiping God by willingly submitting to his wise and good rules or writing your own rules, and in so doing, telling yourself that you're smarter than God. In money you are will-

ingly staying inside God's money boundaries, acknowledging the fact that he is wise and in control, or you're stepping over God's boundaries because you think your life belongs to you and you're capable of writing your own rules.

Also, to worship means to *trust*. To trust means to willingly place your life, your welfare, your future, and your inner sense of well-being in God hands. It's not only to assent to the fact that he is good and his way is always right but also to think, desire, speak and act as if you really do. Your sexual activity always expresses trust in someone or something. Your use of money always pictures trust in someone or something.

Finally, to worship means to *serve*. Here I submit the agenda, the hopes and dreams, or the plan of my life to the greater plans of God. In worship I walk away from my little self-satisfied kingdom of one where I reign as a self-appointed sovereign, and I give the time, energy, and resources of my life to the plans, purposes, and work of the kingdom of God. It's inescapably true that you always have sex in service of one of these two kingdoms, and the same is true of your use of money. In sex and money you will remember that God didn't give you his grace to make your little kingdom successful but to welcome you to a much bigger and much better kingdom.

Your world of sex and money is a world of worship. The big question is not "Are you out of trouble and out of debt?" but "In sex and money, what in the world is it that you are worshipping?"

5) When it comes to sex and money, we've been infected with the world's insanity because we've bought into a false and dangerous dichotomy.

I'm afraid that there's more of this *spiritual versus secular* dichotomy hanging around in our thinking and the way we approach life than we may think. And when we've divided our world this way, we've little defense against the insanity of the surrounding culture. Let me give you a very practical example.

Think of the way that most Christian parents talk to their children about these two topics. When it comes to sex, they tend first to have one quasi-embarrassed talk about how the bodies of men and women are made and how they sexually function. Then they give their soon-to-be-sexually alive and interested young person a set of dos and don'ts. Now, this talk simply doesn't prepare young people to defend themselves against the constant stream of sexual insanity that they'll be exposed to almost everywhere they look.

These parents mean well, but they've not rooted the whole topic of sexuality in the reality of the existence of God, in the glory of his love, wisdom, power, and grace; and the peace, fulfillment, and security of living the way we were design to live—for him. Armed with little more than an I'm-not-supposed-to approach to sexuality, they have little protection from the seductive voices that will constantly whisper in their ears.

Think of how Christian parents talk to their children about money. They want their children to learn how to budget, to learn how to use a bank account, and to know the danger of debt. These topics are all well and good, but they won't protect your children against the money insanity that's everywhere around them. The child doesn't know his own worship nature and how money always expresses worship. The child doesn't know that he was made for God, that money is to be used not only for his pleasure but also for God's. He doesn't know that money security isn't found first in a good budget but in seeking God's kingdom. He doesn't know that when your heart loves what God says to love, your wallet will tend to be in good shape. And because he hasn't had money discussed in the context of these rich truths, he's unprepared for the money idolatry that he'll be constantly bombarded with.

It's only an everything-is-spiritual-because-everything-is-worship view of life that builds for us a defense against the insanity that's both inside and outside of us.

6) The purpose of the cross is to reconcile us to God and restore God to his rightful place in our hearts.

The first four words of the Bible explain to us the rest of the story of the Bible. It's only in the face of the reality that we were made for God and that everything exists for him that the necessity of Jesus's coming and the cross make sense. Since sin separates us from God and causes us to live for ourselves, and since there's nothing we can do to earn our way back into God's favor, a savior had to come. The Savior would have to live the life that we should have lived and die the death that was our due and rise again, defeating sin and death. All of this was necessary so that we would not only be guaranteed eternal life but also be reconciled to God.

You see, it's only when we're in right relationship with God, when we're living for him and not for ourselves, when we're entrusting ourselves to his good purpose and following his wise rule, that everything in our lives will be in its proper place. Hope for sex-and-money sanity is found only in one place: at the foot of the cross of the Lord Jesus Christ. Sanity in these two important areas will never be found in trying harder and doing better, because what you need most to defend yourself against doesn't live outside of you but inside of you. The greatest of sex-and-money dangers you carry around inside of you, and you take them with you wherever you go and to whomever you're with.

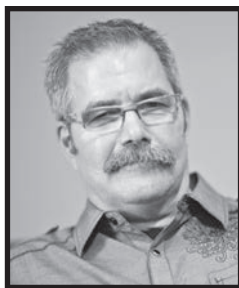
So the first four words of the Bible, "In the beginning God," drive me to one conclusion: I need a Savior of glorious and transforming grace, because I need to be saved from me. Without the grace of this Savior, I'll join the company of the insane and use my body and my resources in ways they were never meant to be used. But there's hope for me, because this Savior has come, and he's poured out his grace. He gives me much more than a set of rules; he gives me himself. Not only does he forgive me, but he comes and lives inside of me, and in so doing, begins to transform me at the causal core of my personhood, my heart. By

grace he daily fights on my behalf. By grace he causes me to love wisdom and to hate foolishness. By grace he leads me to love his kingdom more than I love my own. By grace he convicts me when I'm wrong and restores me with his forgiveness. By grace he welcomes me to run to him and not from him when I've failed to measure up. And someday by grace he'll take me to a place where the insanity is no more.

If all of life is spiritual, then the deepest sex-and-money need of every human being who's ever taken a breath is his need of a Savior. He has come! There is hope!

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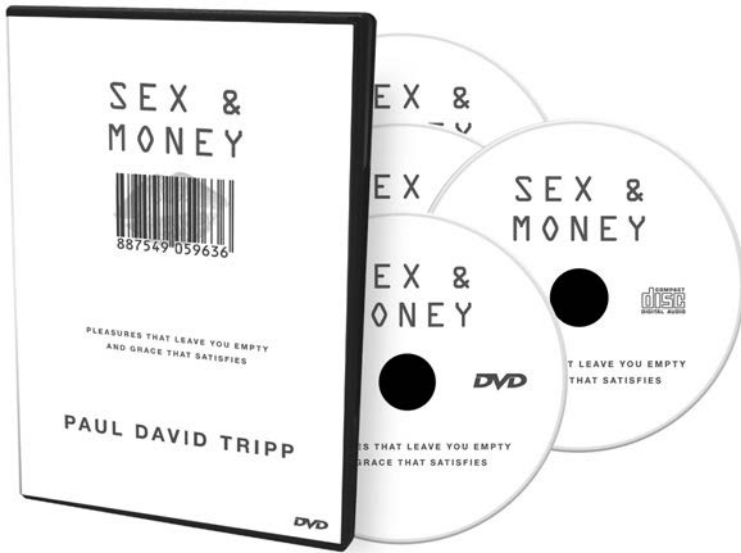
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