

# JOHN PIPER

LIVING IN THE LIGHT

MONEY

SEX &

POWER

*Making the most of  
three dangerous opportunities*



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Living in the Light: Money, Sex & Power  
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*To Richard Coekin  
and Co-Mission  
with admiration and thankfulness*



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## INTRODUCTION

**G**od did not conceive and create money, sex, and power simply to be a temptation. He had good purposes in mind.

Money, sex, and power exist for the great aims of God in human history. They are not detours on the path to God-exalting joy. Along with all the rest of God's good world, they are the path. With them, we can show the supreme worth of God.

To show how that happens is one of the aims of this book. Therefore, the approach I take is to pursue the potentials of money, sex, and power as well as the pitfalls. What are the dangers that need to be defeated? What are their potentials, which need to be deployed?

The main thesis of the book has two parts. First, that money, sex, and power, which began as God's good gifts to humanity, have become dangerous because all human beings have exchanged the glory of God for

images (Romans 1 v 23). Second, that money, sex, and power will be restored to their God-glorifying place by the redemption that God brought into the world through Jesus Christ—the great liberation of creation from all sin and sickness and sorrow.

Without that redemption, all of us prefer other things to God. That's our nature. When we stop to think about it, we realize that this is a great insult to God. In fact, preferring anything to God is a moral outrage in the universe—and therefore it is an eternal threat to our souls. Not only will this preference for anything over God destroy us, it also leads to a pervasive distortion of all that is good in the world, including money, sex, and power.

All of creation was meant to communicate the supreme beauty and worth of God (Psalm 19 v 1; Romans 1 v 20-23). God created the world for his glory (Isaiah 43 v 7). He created the world so that he would be magnified by the way his creatures find their greatest satisfaction in him. Money, sex, and power exist ultimately to show that God is more to be desired than money, sex, and power. That is, paradoxically, how they become most satisfying in themselves.

All of this was ruined by the fall—by the first great folly of exchanging God for other things. When

God is restored as the supreme value of the human heart, money, sex, and power begin to find their God-glorifying place in life. Everything hangs on what we value as supreme. What is our highest treasure? What is our greatest satisfaction? When God takes that place in our minds and hearts—in our thoughts and our emotions—then money, sex, and power begin to find their true and beautiful order.

This new ordering of life, with God's glory at the center, turns out to be the most satisfying to our souls (though embattled in many ways), most beneficial for the world (though it may not always see this), and most honoring to God. We are satisfied. The world is served. And God is glorified. That is what money, sex, and power are made for. And that is what this book is about.



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## DEFINITIONS AND FOUNDATIONS

**W**hen I say “money, sex, and power,” what, exactly, do I mean?

What I have found over the years is that the effort to define things, at the beginning, almost always reveals that what we thought we were dealing with is merely the tip of an iceberg. We thought we were dealing with money—paper currency and coins. But in fact, underneath we’re dealing with the pleasures and advantages money can buy, or the status money can signify. And then we realize, no, that’s not the bottom, because underneath that is covetousness, greed, fear, and cravings for safety, prestige or control. Then again, no, that’s not the bottom either, because the Bible teaches us that there is another reality—a condition of the heart—deeper than all those sins.

We realize—just by trying to define what we are talking about—that this thing called money or sex or power is like the fraction of an iceberg we can see above the water. It's not the problem. What we can see isn't going to sink our boat. It's those massive, jagged, saw-tooth ridges of sin below the waterline that will put a gash in the hull and send us to the bottom of the ocean.

Then, as I sit and ponder the definitions of money, sex, and power with the help of some thoughtful friends (this happened to me as I was preparing these chapters of the book), I realize that I have just used an image that sets up the whole thing in a totally negative way, and that I missed an even more foundational reality.

### **ICEBERGS OR FLOATING ISLANDS?**

What about money that we use to support a missionary, or buy a gift for a friend? What about the underlying generosity that is in that? And what about the heart that produces it? The bad tree produces bad fruit—but what about the good tree that produces good fruit (Matthew 7 v 16-19)? So it turns out that money, sex, and power are not always an iceberg about to sink our boat. They may be floating islands of food when the stores of our ship have run out,

or fuel when we are stalled in the water, or the rarest fruit to sweeten our dreary sailing diet.

In other words, another foundational reality we have to deal with is that money, sex, and power are, from the beginning, gifts of God—good gifts of God. And if they sink us, it isn't because God gave us bad gifts; it's because something happened inside us to turn gifts of grace into instruments of sin, into altars and incense in the temple of pride.

So the first thing we need to do is talk about definitions which lead us to see certain foundational realities that are far deeper—and far bigger—than the dangerous icebergs or the floating treasure-islands of money, sex, and power. That's what this first chapter is about—definitions and foundations.

Then from the second to the fourth chapters, we will focus on the peculiar dangers of money, sex, and power (the icebergs). In the fifth and sixth chapters, we will focus on how the gospel delivers us from the icebergs, and frees us to enjoy the peculiar potential (the treasure-islands) of money, sex, and power as we deploy them in the cause of Christ-exalting love and worship. So that's the plan: Definitions and foundations. Dangers and how to defeat them. Potentials and how to deploy them. Define. Defeat. Deploy.

## **MONEY: DEFINITION AND FOUNDATION**

We start with money. Money, in its simplest form, is some kind of currency. It might be paper, or metal; in other cultures, perhaps, stones, or in our culture, electronic records. This currency functions as a culturally defined representation of quantities of value, so that the currency can be used to pursue something you want, by spending it, giving it, or keeping it.

The currency itself is a good gift from God that you can turn for evil or for good. You can spend it to get something you value, like food, a gift, a lottery ticket, or a prostitute. You can give it away to advance some cause that you value, like a young person going on a mission trip, or to maintain a secret with someone who is blackmailing you, or by getting a job through bribery. Or you can keep it to solidify some value that you have, like the security of a thick financial cushion, or saving wisely for a future purchase to avoid debt.

In other words, money—the symbolic representation of quantities of value—becomes a moral issue because of the rightness or wrongness of what you pursue with this gift God has given you. You can pursue good, and you can pursue evil. You can use it to show that you value money more than Christ. Or you can use it to show that you value Christ more than money.



This means that the currency itself is not the issue we must wrestle with. There is something much more foundational, something far deeper than wealth or poverty—far deeper than greed or generosity. In sum, then, money is one cultural symbol that we use to show what we value. It is a means by which we show where our treasure is; who our treasure is. The use of money is an act of worship—either of Christ, or of something else.

#### **SEX: DEFINITION AND FOUNDATION**

By “sex” I mean experiencing erotic stimulation, seeking to get the experience, or seeking to give the experience. And when I say that, I mean that sex is a good gift from God in all those ways. Experiencing sexual stimulation, seeking to have it, or seeking to give it—all three are God’s good gifts, which we may enjoy as he appointed, or exploit to our eventual harm.

Three clarifications are in order. First, I know that the word “sexual” can be used much more broadly than this. A husband and a wife may have deep and wonderful conversations, for example, or shared activities, that are sexual in the broad sense that she is female and he is male, and those conversations and activities may have no erotic element—but are wonderfully laden with subtle enjoyments that are not identical, but complementary, to

our sexuality. That's true, and that is wonderful. But I'm not talking about that. Limitations keep this book short.

A second clarification is that I have in mind a broad range of sexual activity from the most casual and even accidental stimulation to the most intense and intentional stimulation. A man may have mildly erotic thoughts about a woman worship leader when she has no intention to cause that at all. Or a woman may have sexual feelings about a pastor, wishing her husband were more spiritually passionate, and that pastor may have no intention or desire for such a thing. I am including all those experiences in what I mean by "sex."

One more clarification. This means that sex, as I mean it, may be happening when there is no erotic effect whatsoever, because the one trying to stimulate the other (for example, by how he or she acts or dresses) may not succeed at all. So by my definition, "sex" would be happening, but no one is getting any sexual pleasure.

The experience of erotic stimulation itself, and the effort to get it or give it, may be a good use of God's good gift, or a merely selfish exploitation. What makes sex virtuous or a vice is not the pleasure, or the pursuit (to give it or get it), but something deeper. There are foundational issues of submission to the word of God and the condition of the heart. That's what we will need

to look at, if we are going to say anything helpful about the pitfalls and potential of this divine gift of sex.

### **POWER: DEFINITION AND FOUNDATION**

Power is the capacity to get what you want. The capacity may lie in the fact that you have great physical strength; or that you have a position of authority, like a parent, teacher, policeman, or Member of Congress. Or it may lie in the fact that you have more money than anyone in the group, or that you are very beautiful or handsome.

All of those capacities are good gifts of God. We don't have any of them solely by our own design or effort. God is the decisive Giver of them all. And all those capacities to get what you want can be used to do evil or to do good. How you use your power shows where your heart is, what you love, what you treasure most—what you worship.

### **WHAT MONEY, SEX, AND POWER HAVE IN COMMON**

Perhaps it's becoming clear why I didn't structure this book in three separate sections: one on money, the next on sex, and the third on power. The reason is that at root—at the foundations—they are fundamentally

the same. They are ways of displaying God's supreme worth in your life, or they are ways of displaying what you think is the supreme worth of something else. The way you think and feel and act about money, sex, and power puts your heart's treasure on display—either God, or something he made.

- Power is a capacity to pursue what you value.
- Money is a cultural symbol that can be exchanged in pursuit of what you value.
- Sex is one of the pleasures that people value, and the pursuit of it.

Therefore power, money and sex are all God-given means of showing what you value. They are (like all other created reality in the universe) given by God as means of worship—that is, as means of magnifying what is of supreme worth to you. All your power, all your money and all your sexuality are God's gifts for putting on display the supreme worth of God's glory.

### **TURNING TO THE FOUNDATIONS**

You can see that we have moved somewhat beyond definitions, down to the foundations that reveal what money, sex, and power are really about in a God-centered universe like ours. What we need to do now

is go to the Bible and see how God makes clear what these foundational issues are.

What, at root, are we created to be? What are we created to do with the good gifts of money, sex, and power? And what's wrong with us at root, that instead of putting the worth of God on display with our money, sex, and power, we, by nature, actually make him disappear, as if the Creator and Sustainer of everything were inconsequential? That is the greatest outrage in the world. Christ came to turn that around—in your life, and in this world.

#### **WHAT IS THE CONDITION OF THE HUMAN HEART?**

In Romans 1 v 18-23, we find a description of our deepest human problem, and the greatest glory from which we have fallen—the glory we can return to in Christ. The apostle Paul drills down beneath sinful actions to the heart that sins. He drills down through destructive behaviors to depraved hearts—my heart and yours:

<sup>18</sup>The wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who by their unrighteousness suppress the truth. <sup>19</sup>For what can be known about God is plain to them, because God has shown it to them. <sup>20</sup>For his invisible

attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made. So they are without excuse. <sup>21</sup> For although they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their foolish hearts were darkened. <sup>22</sup> Claiming to be wise, they became fools, <sup>23</sup> and exchanged the glory of the immortal God for images resembling mortal man and birds and animals and creeping things.

Let's start with verse 18. "The wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who by their unrighteousness suppress the truth." Paul describes mankind in general as "ungodly" and "unrighteous." That is our condition. All of us.

When Paul finishes his analysis of the human condition, he sums up in Romans 3 v 9: "What then? Are we Jews any better off? No, not at all. For we have already charged that all, both Jews and Greeks, are under sin." We are all in this condition of "ungodly" and "unrighteous."

And the first thing Paul says about this condition is that it causes people to suppress the truth: "By their unrighteousness [they] suppress the truth" (1 v 18).

Another way to describe what happens is that we intentionally blind ourselves to the light of truth. The theme of this book, remember, is *Living in the Light: Money, Sex & Power*. Living in the light. Right here in Romans 1, we are seeing why this is so crucial.

Sin repels the light of truth and runs to the darkness of falsehood. Jesus said that we are sinners not because we are victims of the darkness but because we are lovers of the darkness: “Light has come into the world, and people loved the darkness rather than the light” (John 3 v 19).

The first mark of our sinful nature is that it inclines us, and empowers us, to suppress the truth—to hate the light.

### **WHAT DO WE SUPPRESS?**

What specific truth, what “light,” does our sinful nature hate? The next verse tells us. “For what can be known about God is plain to them, because God has shown it to them” (Romans 1 v 19). We suppress “what can be known about God.” Knowledge of God is repulsive to our sinful nature. Our deepest problem is not ignorance. Verse 19 says, “What can be known about God is plain.” Our deepest problem is that we revolt against the knowledge of God. It is offensive to us. It undermines our independence and autonomy.

We see it again in verse 20—our deepest problem is not ignorance of God: “His invisible attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made.” And again, in verse 21: “Although they knew God...” Our problem is not ignorance. Our problem is that in our unrighteousness we suppress the truth. We hate the light, and we love the darkness, and so we do not want to walk in the light of truth.

So at the end of verse 20, Paul says, “They are without excuse.” Why? Verse 21 gives the answer that goes to the root of the problem: “For although they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their foolish hearts were darkened.” We did not glorify him as God, nor did we thank him. We chose the darkness of man-exaltation over God-exaltation. This is what we do by nature.

Our sinful hearts do not love to glorify God—to treasure God as glorious, delight in God as supremely beautiful, and display God as our greatest treasure. Our sinful hearts do not want to treasure God as glorious and thank him for everything. That’s what the word “ungodly” means in verse 18 (“the wrath of God is revealed from heaven against all ungodliness ... of



men”). In our “ungodliness,” we do what ungodliness does—it suppresses the truth that God is to be treasured as supremely glorious and generous. Our sinful nature hates the light of God’s supremacy and runs to the darkness, where we feel supreme.

When the truth is suppressed, and the light is rejected, and the glory of God is disregarded, something else always takes their place. The human heart hates a vacuum. We never merely leave God because we value him little; we always exchange God for what we value more. We see this in verses 22-23: “Claiming to be wise, they became fools, and exchanged the glory of the immortal God for images.” They became fools. This is the ultimate foolishness. This is the most foundational meaning of sin: exchanging the glory of the immortal God for substitutes—anything we value more than God. If you have ears to hear, this should sound like the ultimate stupidity and the ultimate outrage—that we consider God, reject him as our supreme treasure, and trade him away. We look at the Creator and then exchange him for something he created.

Underneath all the misuses of money, sex, and power is this sinful heart-condition—this depravity. My definition of sin, based on this passage in Romans 1, is this: sin is any feeling or thought or action that comes

from a heart that does not treasure God over all other things. The bottom of sin, the root of all sins, is such a heart—a heart that prefers anything above God; a heart that does not treasure God over everything else, and everyone else.

### **DEEP AND PERVASIVE**

Sin is the deepest, strongest and most pervasive problem of the human race. In fact, once Paul has made clear what the essence or root of sin is in Romans 1 – 3, he goes on to make clear in the following chapters the magnitude of its power in us. He speaks of sin reigning like a king in death (5 v 21); holding dominion like a lord (6 v 14); enslaving like a slavemaster (6 v 6, 16-17, 20) to whom we have been sold (7 v 14); as a force that produces other sins (7 v 8); as a power that seizes the law and kills (7 v 11); as a hostile occupying tenant that dwells in us (7 v 17, 20); and as a law that takes us captive (7 v 23).

All that deep, strong, pervasive reality of sin in us defines us until we are born again. That miracle must happen, or this deep antagonism toward God will go on controlling and directing us forever. Jesus put it this way: “That which is born of the flesh is flesh, and that which is born of the Spirit is spirit. Do not

marvel that I said to you, “You must be born again” (John 3 v 6-7). By virtue of our first birth, we are merely flesh—that is, we are devoid of God’s Spirit and life. But when we are “born of the Spirit,” God’s Spirit gives us spiritual life and moves into us, and we have life in him forever.

That life comes with the light of truth. “Jesus spoke to them, saying, ‘I am the light of the world. Whoever follows me will not walk in darkness, but will have the light of life’” (John 8 v 12). Eternal life and true light are always together. We “live in the light” when the Spirit gives us life.

To underline the serious bondage we are in before this new birth, Paul goes on to say in Romans, “Nothing good dwells in me, that is, in my flesh” (7 v 18). What we are apart from new birth—new creation by the Spirit of God because of Christ—is the embodiment of resistance to God. “The mind that is set on the flesh is hostile to God, for it does not submit to God’s law; indeed, it cannot” (8 v 7). Why can’t it? Because it doesn’t want to. We disapprove of God as supreme (1 v 28). We exchange him, because we prefer other things more.

So we must lay to rest forever the notion that our sin is mainly what we do. It’s not: it is mainly who we

are—until we are a new creature in Christ. And even then, it is an ever-present, indwelling enemy to be put to death every day by the Spirit (7 v 17, 20, 23; 8 v 13).

Before Christ, sin is not an alien power in us. Sin is our preference for anything over God. Sin is our disapproval of God. Sin is our exchange of his glory for substitutes. Sin is our suppression of the truth of God. Sin is our heart's hostility to God. It is who we are to the bottom of our hearts. Until Christ.

Against this bleak description of the root of our problem in the handling of money, sex, and power, what also becomes clear is that this distortion of our souls is not what we were made to be. We were meant to know God and to glorify and thank him (1 v 19-21). We were meant to see him, and, by seeing him, reflect his own beauty. We were to do that not by exchanging him for something, but by preferring him over everything. We were to glorify God by treasuring him over all treasures, enjoying him over all pleasures, desiring him over all desires, prizing him over all prizes, wanting him over all wants.

## **TWO POSSIBLE CONDITIONS**

These are the two great heart-conditions in human life: the heart that values God over all, or values

something else more. One heart is happy in the light of God's supreme worth. The other heart is happy in the darkness, fondling images of the real thing, thinking we have found a great treasure. The mark of the true Christian is not that sin never gets the upper hand—not that our desires are flawlessly Godward. The mark of the Christian is that at the root of our lives is this new treasuring of God over all things, as we have met him in Jesus Christ. He has assumed a place in our hearts that pulls us back again and again to renew our devotion to him as supreme. Christians have discovered that the indwelling Spirit magnifies the worth of Jesus above all things, and moves us to repentance when we fail to feel that worth as we ought. "If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness" (1 John 1 v 9).

Money, sex, and power are three good gifts of God. In the next three chapters, we will see that we can use them to reveal a heart of darkness, or reveal a heart of light. And in doing so, we will reveal the truth of God's supreme beauty and worth, or we will portray him as inadequate for our soul's desire. We can have a heart that treasures this world above God, or a heart that treasures God above this world. And thus we can

## LIVING IN THE LIGHT

glorify God as all-satisfying, or defame him as inferior to the things he has made. We can live in the light, or in the darkness.



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