

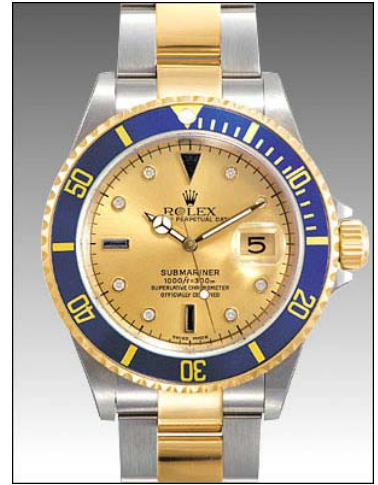
MONEY MATTER\$

[Luke 12:15](#)



As we approach Christmas (only two shopping days left) the signs of the season don't seem to be peace, good will, and giving, but greed and materialism. Christmas is no doubt the most materialistic holiday we celebrate. So, I thought it would be good to talk about money and materialism.

A man living in Southern California was on his way to work one morning in his brand new BMW. Suddenly, the Big One hit; the earth began to tremble under his wheels and the car was swallowed by the earth. The man was seriously injured, but as he climbed out of the wreckage, he didn't even notice that his left arm had been cut off at the elbow. He just stood by the side of the road, viewing the wreckage, and crying out, "*Oh no, my Beemer, my Beemer!*" A man who had witnessed the disaster said to him, "How can you be crying about your car? Don't you realize that your arm has been cut off?" The man looked down in horror at his missing limb and said, "*Oh no! My Rolex! My Rolex!*"



That story is not too far from depicting reality. There is no question that we live in a materialistic society, and that money is the driving force behind much of what happens in our daily lives. People who want to live a life based on spiritual values often find themselves struggling with the issue of money. They have to answer questions such as: How much is enough? What should I do with my money? Does God want me to have money? Can you be comfortably well-off and still be spiritual? Should I give all my money to the poor? Should I give any of my money to the poor?

I read a story last week about a man who struggled with some of these very same questions and how he dealt with them. I want to share with you his story. His name is Tom Hsieh. "When I graduated from college, God pointed out to me: 1) He has a heart for the poor..."

Let's stop here for a second. Is this true? Does God have a heart for the poor?

"If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest. (Exodus 22:25 NASB)

The people of God are to show compassion toward those who find it necessary to borrow money. The key word here being "necessary." These are people who borrow for needs! God is compassionate and hears the cries of the needy. He expects us to be just as compassionate. We should seek to alleviate poverty, not cause it:

'Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you. (Leviticus 25:35 NASB)

"If there is a poor man with you, one of your brothers, in any of your towns in your land which the LORD your God is giving you, you shall not harden your heart, nor close your

***hand from your poor brother;* (Deuteronomy 15:7 NASB)**

That is what God had to say to His people Israel. Now notice what Jesus says:

Jesus said to him, "If you wish to be complete, go and sell your possessions and give to the poor, and you shall have treasure in heaven; and come, follow Me." (Matthew 19:21 NASB)

Here we see that giving to the poor provides treasure in heaven. We can use the earthly goods the Lord has given us to actually store up treasures in heaven. People who give to the poor without taking any credit for it or claiming any merit in it are storing up treasure in heaven.

We could go on and on, but I think you get the point. God does have a heart for the poor. Let's go back to our story about Tom:

When I graduated from college, God pointed out to me: 1) He has a heart for the poor, and 2) I didn't. So I decided to place myself where I could develop a heart for the poor. I passed up lucrative job offers, joined Servant Partner's work (where I eventually met my wife, Bree) and took an hourly job as a computer technician. But even on that salary, I made more than I needed, so God started disciplining me in giving.

When Bree and I married seven years ago, we knew that we could easily slide into spending more on ourselves. So we committed to living at or below the national median household income (currently \$46,000/year) as a way to set a limit. I'm 36, my wife is 31, and our daughter Kadence is now one year old.

This year I co-founded a new telecommunications business, Splinter Rock, Inc. We save our clients 30%-70% on their telecommunications expenses, and have a non-profit affinity program that generates recurring unrestricted revenues for our non-profit partners.

Last year I made more than \$200,000 as a technology executive; our family lived on \$38,000 and donated the remaining money (after taxes). Giving is easy, because we live in the second poorest community in L.A. county, where needs stare us in the face. Compared to our neighbors, we are still wealthy. We have two bedrooms for the three of us, while most of our neighbors have 3 families in the same sized apartment.

Some think too much of us and think we're saving people's lives. But doing this giving—putting time as well as money into Servant Partners and Pomona Hope—has saved my life. I could easily have lived a life that was boring and inconsequential. Now I am graced with a life of service and meaning.

I read about Tom's story in a magazine and then went to a web site, www.boldergiving.org. I got this story and two others that I will share with you during the course of this message from this web site. The site states, "*Bolder Giving's mission is to inspire and support people to give at their full potential. What we do: Promote the stories of extraordinary givers (via this web site, presentations, publications and the media). Help donors give at their full potential (via individual coaching, presentations, and publications.) Provide tools and inspiration to the donor education community. Challenge the cultural norms and stereotypes about what is prudent and possible to give.*"

To most Christians, what Tom has done would be considered extreme, radical, maybe even foolish. But keep this in mind: Tom did this because he wanted to! He felt that this is what the Lord would have him do.

In our time this morning I want us to examine Jesus' attitude and teaching about money. When you read the Gospels, you may be surprised to find Jesus spoke about this topic often. Sixteen of the thirty-eight parables deal with how to handle money and possessions, and 10% of the verses (288 in all) deal with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2000 verses on money and possessions. So this is a very Biblical, very practical subject.

Since the Bible has so much to say about the subject, it is surprising we have so many misconceptions about money. Some of our erroneous ideas are based on misinterpretation of Scripture while others come from the culture we live in. Let's quickly examine a few of the misconceptions that people have about money.

1. Money is the root of all evil.

This quote has been attributed to the Bible, but it is, in fact, a misquote. Actually, the Bible says:

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang. (1 Timothy 6:10 NASB)

It is the LOVE of money that is a root of all kinds of evil. There's a big difference. Money, by itself, is neither good nor bad; it is our attitude toward money that determines its usefulness. Loving money leads to greed. Paul gives us here a stern warning against loving money. The Greek word used here for "pierced" is [peripeiro](#) [peripeirow], it means: *"to penetrate entirely, i.e to pierce through."* This gives us a vivid picture of PAIN! What is your attitude toward money? Do you love it?

2. God needs my money or the church will fail.

God is not poor. He owns it all. When you give to God, you are not "helping him out of a jam." In the book of Psalms, David quotes God as saying:

"I shall take no young bull out of your house, Nor male goats out of your folds. 10 "For every beast of the forest is Mine, The cattle on a thousand hills. (Psalms 50:9-10 NASB)

I like what Peter said to Simon Magus when he offered him money to buy the power of God:

But Peter said to him, "May your silver perish with you, because you thought you could obtain the gift of God with money!" (Acts 8:20 NASB)

God owns everything, He doesn't need our money. We are to give our money out of a sense of love and gratitude for all God has given us. Paul put it this way:

Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver. (2 Corinthians 9:7 NASB)

3. Having enough money will make me happy.

Aquinas, the Medieval thinker, said, "*Greed is great unwisdom, a philosophical foolishness, for it assumes that happiness comes from possessing, from having things. That is a lie.*" Aquinas was right, a big misconception that most people, including most Christians, have is that having enough money will make them happy. The problem is that the target for "enough" keeps moving. Financial guru, Ken Roberts, said that when he first began building his fortune, he thought that one million dollars was the magic number that would make him happy and eliminate all of his worries. When he became a millionaire, he realized that he needed \$5 million to be happy and at peace. When he accumulated a net-worth of \$5 million, the target changed to \$10 million. He finally realized that no amount would ever be enough; his peace of mind would have to come from something other than his bank account.

Most people believe that happiness is just a few dollars away. And as they go through life accumulating these things, they never are quite able to get a lasting grip on happiness.

This is probably the greatest misconception: We think that money brings happiness. I would say that almost every believer believes this misconception to some degree.

4. If I had enough money, I could do a lot of good.

I've got news for you, if you are not using what you have now to support your local church and help the poor, you won't start helping if you had more money. I read a survey recently of people who were asked the question, "What would you do with a million dollars?" Nearly everyone said, "I would give some to charity." While it is true that most charities and churches are not in a position to turn down a donation, it is also true that, as a church, we have needs superseding our financial obligations. Money doesn't solve social problems, people do. Money doesn't spread the Gospel, people do. Giving money is good, but please understand: if you want to make an impact on the world, it requires something worth much more than money. **It requires your time.**

5. God doesn't want me to have money.

Some people teach that there is a certain spirituality in being poor. They refer to Jesus' command to the rich young ruler that he sell all he owned and give it to the poor. But remember, Jesus said this only once to a man who was obsessed with money. He had other followers who appear to have been affluent. In the Scripture, David, Solomon, Job, Abraham, and Joseph of Arimathea were all wealthy. God doesn't insist that you become poor, but he does insist that you have the right attitude toward money.

There are two kinds of rich people just like there are two kinds of poor people: Rich righteous, rich unrighteous, poor righteous, poor unrighteous.

So what is the right attitude about money? Jesus said:

And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." (Luke 12:15 NASB)

This is a verse that we all should memorize and meditate upon frequently. I really believe that most Americans believe that life does consist in the abundance of the things we possess. This would be a good

verse to post around your house at Christmas. Maybe you should do a devotion on this verse before your children open their presents on Christmas morning.

Jesus said that our greatest danger is to become greedy. If you think only of stockpiling things for yourself and neglect your relationship with God and your obligation to others, you will ultimately self-destruct. Today we will look at three things you can do to guard against greed and to develop the attitude toward money that Jesus would want you to have.

1. Realize money isn't the most important thing in life.

Universities are full of students who are pre-med, or pre-law, or working toward an MBA, not because they have a passion for their field, but because they believe their degree will enable them to earn a good living. You know what happens to many of these students? Years later they find themselves in the workforce, earning an enviable salary, yet dissatisfied with their careers and feeling too trapped to make a change.

People who make career choices, or any other choice for that matter, based solely on financial priorities, often find these decisions come back to haunt them. Money is a miserable master. When you let it guide the decisions you make, you will find that it leads inevitably to loneliness and isolation. Money isn't the most important thing in life; the most important thing in life is our relationship to God.

You must understand that happiness comes from experiencing the fullness of God in your life. Nothing else can bring the joy that a personal relationship with God can bring, and once you learn to base your happiness on your relationship with God, nothing in the world can take it away from you. The seventeenth century French mathematician, philosopher, and religious thinker, Blaise Pascal, wrote:

There once was in man a true happiness of which now remain to him only the mark and empty trace, which he in vain tries to fill from all his surroundings, seeking from things absent the help he does not obtain in things present. But these are all inadequate, because the infinite abyss can only be filled by an infinite and immutable object, that is to say, only by God Himself.

The deepest and most enduring happiness is found only in God. Not from God, but in God:

Delight yourself in the LORD; and He will give you the desires of your heart. (Psalms 37:4 NASB)

Would you be happy if you had the desires of your heart? It starts by delighting in God, which we can only do as we come to know Him through His word. Our problem is we try to find our delight in money instead of God.

Thou wilt make known to me the path of life; In Thy presence is fulness of joy; In Thy right hand there are pleasures forever. (Psalms 16:11 NASB)

When David said to the Lord: "***In your presence there is fullness of joy, in your right hand are pleasures for evermore,***" he meant that nearness to God himself is the only all-satisfying experience of the universe. God created us, and He created us to live in fellowship with Him. Only as we do that will we know true happiness. Happiness comes from an abiding relationship with God, not from money.

Jesus said, "*A man's life does not consist in the abundance of his possessions.*" There is more to life than making money. To the extent that we remember this, we can safeguard ourselves against greed.

2. Learn to enjoy the financial blessings in your life.

No matter where you fall on the socio-economic scale, there are some people above you and some below you. I know too many people who are not able to appreciate what they have because they are so focused on what they don't have. True, there are people in this world who do not have the financial pressures you have, and, from your point of view, their lives may appear to be easy and carefree. Maybe you think that's unfair. At the same time, there are those who do not have it as easy as you do. Instead of thinking about what is missing from your life, be grateful for all you have.

Orange County, California is the most affluent county in the nation. According to *Money Magazine*, the median income in Orange County is 80% above the rest of the country. Yet, when OC residents were surveyed, the overwhelming response from the majority of residents was "*I need a little bit more.*" Here are hundreds of thousands of the richest people in the world, and yet, instead of enjoying their wealth, instead of being grateful for all they do have, they are convinced they need more.

This attitude is not unique to Californians. The fact is, we see this attitude every where we go. Solomon warned against this attitude:

What the eyes see is better than what the soul desires. This too is futility and a striving after wind. (Ecclesiastes 6:9 NASB)

That may not make a lot of sense to you, but if you look at this verse in a different translation, I think its meaning will become clear:

It is better to see what you have than to want more. Wanting more is useless-- like chasing the wind. (Ecclesiastes 6:9 New Century Version)

Do you want to get rid of the "I never have enough" mentality and begin to enjoy your financial blessings? Do you want to experience financial freedom? There's a way to do it. It's simple, but it's not easy. It takes a little effort at first. Here it is: **Live within your means.** Spend less than you earn, and don't buy anything you can't pay for with cash. I would guess that 90% of the people in this country don't live within their means, Christians included.

Some of you may respond, "That's impossible!" The truth is, it is possible. The key to financial freedom is not to increase your income; it's to **decrease your wants.** The wealthiest person is the one who is satisfied with the least number of things.

At a goal-setting seminar, the participants were encouraged to write down everything they wanted out of life: What they wanted to accomplish, where they wanted to travel, what they wanted in their relationships, how much money they wanted to make, and on and on. They were also supposed to write down all of the possessions they wanted to accumulate: cars, homes, boats, planes, stereos, a complete shopping list. The idea was for them to develop a "burning desire" for these things, motivating them to earn more money so

they could buy them. They were given ten minutes to record their list of material wants. One man who attended the seminar finished in about a minute. He said, *"I couldn't think of anything I really want."* His list contained a half a dozen items, the most extravagant being a Sony Walkman. All six items combined would have easily cost less than \$1000. Someone said to him, *"Why don't you just go buy these things? You have the money."* He said, *"I suppose I could. But before today I didn't realize I wanted any of them."* Being goal-driven doesn't mean you have to be possession-driven. We don't want the driving force behind the work we do to be the accumulation of possessions.

Jesus said, ***"Take heed and beware of covetousness."*** This means that we should strive to enjoy the things we have.

3. Practice giving to others.

And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." ¹⁶ And He told them a parable, saying, "The land of a certain rich man was very productive. ¹⁷ "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' ¹⁸ "And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.' ²⁰ "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' ²¹ "So is the man who lays up treasure for himself, and is not rich toward God." (Luke 12:15-21 NASB)

In this parable, this man's sin was not that he was successful. His sin was that he was selfish. He produced a good crop and thought only of himself. He neglected spiritual priorities. As a result, his soul was required of him that very night, and he never received any of what he had prepared for himself. Then Jesus said:

"So is the man who lays up treasure for himself, and is not rich toward God." (Luke 12:21 NASB)

It's no coincidence that the word "miser" and the word "miserable" come from the same root. God didn't bless you financially so you could keep it to yourself. When you try to hang on to everything, you lose the joy of abundance. You also miss out on the joy of being a blessing to other people.

Let me share with you a story about another family who loves to give. Bob Hadley writes:

My wife and I don't try to give away a specific percentage of our income. We simply give as we feel led, and only when I prepare our tax return do we see what the total represents. We were delighted when we reached the level of 50% of our gross income. In the late 1990's, there were actually a few years when we gave an amount equaling more than 100% of our gross income. As an attorney, I wrestled about giving more than we could deduct on our tax return, but my heart won over my intellect.

We believe that Jesus meant it when he said "Even as if you have done it unto the least of these, you have done it unto me." We want to do all that we can to eliminate the economic injustice so rampant in our world, both by giving our time (a greater gift, we think, than material

possessions) and our money. The idea of giving joyfully has been greatly encouraged by my service as a board member and volunteer staff member of the Ministry of Money.

I particularly like the story of Pilar Gonzales. She writes:

For the many years I earned from \$50,000-\$100,000 a year, I gave 30-50% of my annual income. Last year I earned a modest \$16,000, a drop due to health issues—but I'm still giving the same percentage of my income. How could I not?

A beloved project of mine is to pass out work gloves to the immigrant day laborers waiting on the street corners to be hired. I buy gloves, hats, and/or coffee for 30-100 workers at a time. Recently I put a \$5 bill inside each hat and gloves. One man cried when he saw the money, saying, "I haven't eaten in two days." I'm compelled to change a single moment in someone's life.

The only way to release the grip of materialism is to learn to give. Most people intend to be generous, but too often we put it off until we can afford it. For most of us, that day may never come because our expenses tend to rise with our income. It is easy for our entire paycheck to be consumed by "necessities." If we do not make a concentrated effort to start giving, then we'll procrastinate forever. Solomon warned of this:

When good things increase, those who consume them increase. So what is the advantage to their owners except to look on? (Ecclesiastes 5:11 NASB)

The more you have, the more people come to help you spend it. So what is the advantage of wealth--except perhaps to watch it run through your fingers! (Ecclesiastes 5:11 NLT)

This is why Solomon recommends that we become generous:

Cast your bread on the surface of the waters, for you will find it after many days. (Ecclesiastes 11:1 NASB)

Give generously, for your gifts will return to you later. (Ecclesiastes 11:1 NLT)

Proverbs tells us:

He who is gracious to a poor man lends to the LORD, And He will repay him for his good deed. (Proverbs 19:17 NASB)

Jesus also told us:

"Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. 20 "But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; (Matthew 6:19-20 NASB)

The terms "***treasures upon earth***" and "***treasures in heaven***" were very familiar to the Jews. They had many sayings regarding almsgiving and piling treasure in heaven. So Jesus was speaking in a vernacular

they understood. They believed that deeds of mercy and deeds of kindness to people in distress were tantamount to storing up riches in heaven.

The *Jerusalem Talmud* tells a famous story about a certain king named Monobaz. When he became king, he inherited incredible riches from his forefathers, the previous kings. But during the time of his reign, he gave all of his fortune to the poor, the needy, the suffering, and the afflicted. His brothers sent to him and said, *"Thy fathers gathered treasures, and added to those of their fathers, but thou hast dispersed yours and theirs."* He said this to them, *"My fathers gathered treasures for below, I have gathered treasures for above; they stored treasures in a place over which the hand of man can rule, but I have stored treasures in a place over which the hand of man cannot rule; my fathers collected treasures which bear no interest, I have gathered treasures which bear interest; my fathers gathered treasures of money, I have gathered treasures in souls...; my fathers gathered treasures in this world, I have gathered treasures for the heavenly world"* *Jerusalem Talmud*, Pe'ah 15b. The rabbis understood the concept to which our Lord referred—invest in eternity.

What would you do if you suddenly received eleven million dollars? This question was asked of many people, and the responses were fairly typical. People said they would invest it, give to charity, set up a trust for their family, quit their job, travel, go on a shopping spree, and on and on. One man said, *"I would pay my bills, and if there was anything left over, I would take my wife out to dinner."*

Eleanor Boyer had considered this kind of question before. She is 73 years old, retired, independent, and a deeply devoted follower of Christ. She always said that if she ever won the lottery, she would give half of it to the church.

Well, Eleanor Boyer won the New Jersey state lottery. Eleven million dollars. But she didn't give half of it away. She gave it all away. She did not keep a penny for herself.

Though she lives on a pension, and her 68 Malibu was currently in the shop, Miss Boyer insisted that she didn't need the money. *"God takes care of me,"* she says. This is why she decided to make her wealth a gift to everyone but herself.

About one fourth of her windfall goes to Uncle Sam. The remaining \$8 million has been distributed to her church and a number of community service organizations, including a shelter for homeless, expectant women.

This gift serves to magnify a life of devotion to Christ, which otherwise might have gone unheralded in this world. For years Miss Boyer has risen at 5:30 each morning for prayer; she attends church regularly; she serves her church faithfully; she has always given generously.

Eleanor Boyer has shown us a living example of true wealth: contentment, compassion, and generosity. What an example for us to follow!

We have been ingrained with the world's idea that money will make us happy, that's why we want it so bad. That belief is a lie; happiness comes from an intimate relationship with the Lord.

Jesus is teaching a basic principle of life: The secret to living is giving. Sometimes we put off giving because we do not have much to give, but it's not the amount that is important, but the sacrifice. Big givers tend to draw a lot of attention to themselves, and sometimes their magnanimous gifts make ours seem

insignificant in comparison.

Jesus recommended another way of giving. One day, when donations at the temple were being collected, many wealthy individuals were "throwing in" large amounts, to much fanfare. Along came a poor widow, who gave two small copper coins, barely worth a penny. Jesus said to His disciples:

And He looked up and saw the rich putting their gifts into the treasury. 2 And He saw a certain poor widow putting in two small copper coins. 3 And He said, "Truly I say to you, this poor widow put in more than all of them; 4 for they all out of their surplus put into the offering; but she out of her poverty put in all that she had to live on." (Luke 21:1-4 NASB)

Stewardship is measured by the sacrifice we make, not by the amount we give. The widow's willingness to give all she had represented better stewardship than the large gifts of the rich who retained abundant resources. Christian stewardship involves sacrificial giving, which counts the need, rather than the availability, of resources for personal use.

Jesus is not saying that we should turn our backs on our responsibility to our children and give all of our money away. He is saying that we should be willing to give sacrificially. On the subject of giving, C.S. Lewis said, *"The only safe rule is to give more than we can spare...If our charities do not at all pinch or hamper us, I should say they are too small."* (Mere Christianity, Book 3, Chapter 3)

On this subject, John Wesley said, "Earn all you can, save all you can, give all you can." Both of these great men understood this basic life principle; the secret to living is giving.

Conclusion

It is plain to see that Jesus' attitude toward money is different in many ways than ours. He is not against your having money; He just doesn't want money to have you. He warns us to be on guard against greed; to watch out for the mentality of "more, more, more." The best way to combat this is to recognize that money isn't everything, and to recognize that we already have much to be thankful for, and to discover that the secret of living is giving. This will loosen the grip that materialism can have on your life. It will enable you to have control of your money, without your money having control of you.

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