

“How to Wreck Your Life—Make It All About Money”

Now we're in this series about idols and how they want to wreck our lives but how we can go down a different path. An idol is anything more important to you than God, anything that absorbs your imagination more than God, anything you seek to give you what only God can give. An idol is anything so central and essential to your life that, if you lose it, it feels like life is not worth living. We talked last week about how subtly neutral things, and even good things, can become idols. Things like family and children, or jobs, or relationships, or even good causes. If it's more important to you than God, it's an idol and you are idolater.

But this week, we're going to look specifically about the money idol. And you've probably heard that old saying that "Money talks." Which means that money can make things happen. It can make good things happen, but if we're not careful and we let it become an idol, it can make some very, very bad things happen.

That phrase, "Money talks," makes me think about the Geico talking money. And it makes me wonder, *If you could hear what money is saying, what would it say if it was trying to be your idol?* How does money try to pull us away from God?

So if money could talk, maybe one thing money would say is, **"Compare yourself only with people who have more than you."** Don't look at people who have less; look at people who have more.

An MIT professor did a study of the happiness level of Olympic medalists. After an event is over, obviously the gold medal winner did best, silver did next, and the bronze medalist third. Who do you think was the happiest athlete in that competition? Gold medal winner. Who do you think is second happiest? This is interesting—the bronze medal winner is. What they discovered was the one who won the bronze medal compared him or herself downward to the person who came in fourth and thought, *Man, I almost didn't get a medal at all. I'm so grateful for what I have when I could have had nothing.*

But the silver medalist compared him or herself up to the gold medalist. And they was obsessed with, *Oh what I could have had! If only I had that then I would be happy.* And the silver medalists are actually less happy than the bronze medalists.

And there is something really deep in the human heart here. Money will say to you, "Keep looking at people who have more than you do, and just think how much happier you'd be if you had what they had." This is from the writer of Proverbs. **"A heart at peace gives life to the body, but envy rots the bones" (Proverbs 14:30).** The process of money becoming an idol has this element of always comparing up and it will rot will life.

A closely related statement that money will tell you, on the journey to becoming an idol is, **"YOU don't have a greed problem."** Money will say, "You don't have to worry about being greedy because greedy people are way richer than you are. You don't have enough money to be counted as greedy."

One day Jesus was talking to a crowd of mostly very poor people, a lot poorer most of us. **"Then He said to them, 'Watch out! Be on your guard against all kinds of greed'" (Luke 12:15a).** Interesting! Jesus, never says "Watch out! Be on your guard against all kinds of murder, or all kinds of adultery" because they're so clear-cut. Greed is not so clear-cut. So how do you know when you're being greedy? That, you have to be on your guard against. See, one of the things money will do is it will try to lure us into thinking that as long as there is a Bernie Madoff in the world, *he* is the one with the greed problem, and I'm okay.

Jesus went on to say in that verse, **"For your life does not consist in the abundance of your possessions"(Luke 12:15b).** Strange thing about possessions: just who possesses who? A couple months ago one of our kids, I won't name which one, accidentally pushed our ottoman against the fireplace glass and melted the side off of it. This furniture is 8 years old. I know that because Janet and I decided that we would get a new couch and chairs every 10 year anniversary. We've got 2 years to go before we hit 20 and so this has created a dilemma. You see, the great thing about an 8 year old couch is that you can do anything on it. Eat, sleep, jump, build forts out of the cushions, whatever, because it's already beat up, and stained up, and the ribbing is showing, and the cats have sharpened their claws on it, and the stuffing is starting to come out. This couch and chair are in their prime because we don't really care. But not having an ottoman create a dilemma. Do we just replace the ottoman? Do we try to recover it, then it won't match? Do we scrap the plan and get a new couch and chairs 2 years early?

I'm not really eager to get anything new because we weren't budgeting for that. And, you see, if we get new I know what that will be like. I'll sit the kids down on the new couch and say, "The couch is brand new...and this is last time you will ever sit on it, so enjoy the feel on your little tushies. Do not eat on it, do not touch it, do not play around it, do not think about the new couch."

Growing up, that's what my mom did when we got a new couch in the living room, which was actually a room that you never lived in, just looked at from beyond the rope. Strange thing: we call them our possessions. I think we do that because they end up possessing us. Money will say to you, as an idol, "YOU don't have a greed problem, YOU don't have a problem with possessions." Oh really?! It's real important that we see things as they really are.

Another thing I think money would tell you when he would try to lure you away from God is, **"Worry about me!"** Worry about money! A recent survey found that this is what people worry about most! Money!

But in the face of worry about money, and everything else, Jesus said to his disciples, **"I tell you, do not worry about your life, what you will eat; or about your body, what you will wear"**(Matthew 12:22). Strange thing: We have the illusion that what we need to keep us from worrying about money is more money. If I just had more money, I wouldn't worry about my money. But if we get more and more money, we keep thinking more and more *about* money. The truth is that more money does not bring relief from worrying about money! It's true of people, and it can be true of churches.

Last week a representative from Rainbow Network came by for a visit. Rainbow Network is a Christian organization that focuses on Nicaragua, which is the second poorest country in the Western Hemisphere. They help the people of Nicaragua out of poverty by providing villages with schools, feeding centers, medical care, micro loans, and housing. It's very much a hand up, not a hand out. It's one of our partner ministries.

I've had the chance to go to Nicaragua twice and see the village we sponsor—Los Rosas. We're organizing our 6th or 7th team to go over Spring Break. It just so happens that I got a call from another pastor who led my first trip there in 2006. He was heading there and was going to visit our village and wondered if I could send him some pictures of when I went in 2006. So I spent time last week going back through those pictures. They're amazing to see.

This is a typical house. This is the feeding center in one of the villages. This is the doctor seeing patients in a mud hut. This is a typical kitchen in one of the homes. These are some of the beds they sleep on, **[SLIDE: beds.** I took pictures of those beds not because they looked so bad, but because they were so rare. Almost everybody else in the village slept on burlap bags on the dirt floor of their shacks.

We've supported this village since 2006 to the tune of \$20,000 a year. Even through some very lean times, even through the tornado. We have continued to support our village. They're actually writing an article about us in one of the Springfield papers because of our generosity to Rainbow Network even as we recover from what we've been through here. The man who interviewed me asked how we were able to that, and I told him, "Because of our mission that was in place long before the tornado, of loving God, loving others and serving the world." Yes, we have so many needs here. But we've been helped so much by so many others and we can't stop helping those in even deeper need than us. Yes, we need to be careful with our money, be we are not going to fall into the trap of worrying about it.

The week after the tornado we wrote a check for almost \$4,000 for water filters for Haiti. Even more importantly we fulfilled our financial commitment to the missions we support through the United Methodist church last year--\$130,000. We've given almost \$100,000 to help tornado victims get back on their feet and back into homes. We're looking to buy 4 or 5 lots for Habitat for Humanity to build homes on for people displaced by the tornado.

When money tries to pull me away from God, it says, "Worry about me. Don't worry about those people in Nicaragua, or Haiti. They'll take care of themselves. They're a world away. Worry about me." That's what money says. And I've got to say that I'm so proud of this church and what you do and how you give and make sacrifices to help other people right here, and in Haiti, and Nicaragua, and so many other places. It's impossible for money to not be a concern for people today, but when money is an idol, it says, "Worry about me and not them."

Another thing that money will tell you in its attempt to become an idol is that, **"Giving is a good idea, but not today."** Give later, when you can afford it. The Apostle Paul makes this pointed statement when he writes to the church at Corinth about another group of believers. He says, **"Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity" (2 Corinthians 8:2).** Strange combo there: severe trial, overflowing joy, extreme poverty, rich generosity. One of the biggest lies money spreads is that what's keeping you from being generous is just lack of funds, and that more money will make you more generous. Money will lie to you and say that you really have a generous heart, the only reason you're not doing anything now is because things are really tight, but one day you'll have more money and then you'll be more generous. But listen, one of the most consistent findings in the field of finance is that people with lower incomes give a higher percentage of their money than people in higher income brackets. If we want to pull down the idol of money, we practice generosity from right where we are. We don't wait to be generous.

Another thing that money would tell you in order to become an idol in your life, if money could talk, **"There is such a thing as enough; you just don't have it yet."** But keep running after it because you'll get there. John Ortberg notes a survey where people were asked, "What is your favorite recreational activity?" You know what the number one favorite recreational activity Americans list for themselves is? Shopping! Not a sport, not a hobby, not being with friends, not reading...shopping!

Money will whisper to you, "If you just keep getting more, it will get you to enough. But you need more." And one of the things that following Jesus will do for people sometimes is this real revolutionary thing. It would be possible for many of us to do it here. To say, "You know what? I have enough." Instead of this reflexive, instinctive, "I have to keep increasing my lifestyle. So, if more resources come my way, it means more, bigger, better, newer, more." What if we just said, "Enough! I'm done with trying to keep up with the Joneses. I am declaring today, 'Enough Day.' My lifestyle is adequate for my life, and if God sends more resources my way, instead of just trying to acquire more, I'm going to actually ask him, 'God, would you use this to bless other people?'"

So if that's what money might say if it could talk. If that's what it might say in order to take its place as an idol in your life, then what would God say? We don't have to guess at this, we open the Book. First, God would say, **"Making money an idol will wreck your life. It will ask everything from you and leave you with nothing."** Jesus asked the question, **"What good is it for a person to gain the whole world, yet forfeit their soul?" (Mark 8:36).** A person without a soul is just living an empty life. It's a zombie's life. Just living to consume. Just existing.

Then God has said, **"Learn to be content with less."** This is what the apostle Paul wrote to the church at Philippi. **"I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength."(Philippians 4:12-13).**

The strength Paul is talking about is the strength to say, "I don't have to have everything the world tells me I have to have in order to be content. In fact," Paul says, "I have learned the secret of being content." Did you catch that? Contentment is actually something you learn, not something you buy.

And he says, "I have learned how to be content even in situations when I'm hungry. Even when I'm in want, I can be content, not through my own power. I can do everything through him who gives me strength. I'm not waiting for my situation to make me content anymore because situations change." We, in Joplin, have learned that, haven't we? Everything can change in a heartbeat. God says, "Learn...learn to be content with my strength you can do that in all circumstances."

Something else God says to pull us toward himself is, **"You will like your life more if you give, than if you don't."** You'll like your life better. Jesus, the smartest man who ever lived said, **"It is more blessed to give than to receive" (Acts 20:35).** He didn't say, "It's *better* to give than receive." He didn't say, "You *ought* to give." He said, *"It is more blessed..."*

Now blessing is that word in the Bible from Jesus that describes the good life we all want. Jesus says, "It's available! It's not bad to want the good life, the blessed life. And receiving is not a bad thing, but you enter into the good life, the blessed life, more through giving."

I heard a story a long time ago that has stuck with me. A man named Jim had stopped by a convenience store one Saturday morning to pick up a paper and a cup of coffee and when he came out, a little boy, about 8 or 9 was admiring his car. Jim noticed the kid was kind dirty and ratty. The kid looked at Jim as he got into his car and said, "Nice car, man. Where'd you get it?" Jim said, "Well, my brother gave it to me last year for Christmas." The kid is like, "He gave you a car for free?" Jim is like, "Yeah."

The kid started to say, "I wish..." And Jim knew what the kid was going to say, "I wish I had a brother like that." But instead the kid surprised him and said, "I wish I could BE a brother like that."

That kind of shook the man. And so he said to the kid, "I've got minute, can I give you a ride somewhere?" The kid said, "Sure! I just live a couple blocks from here!" Jim took him home and the kid said, "Wait here a minute." Jim thought, "The kid wants to show off what kind of car he just got out of. But he surprised Jim again. The kid ran into his house and came back out a couple minutes later carrying his little brother who obviously had a physical disability. He set his brother down on the front steps and sat down next to him and said, "See that car. His brother gave it to him. And when I'm old enough, I'm going to give one to you just like it."

I don't know if that's a true story or not, but I get it. I know that when I receive it feels good, but when I give I enter into a whole new place. Whether that's giving encouragement, time, money, or my presence. The more I give the deeper I move into the blessed life. It is more blessed to give than to receive. You will like your life more if you give, than if you don't. It's a simple fact.

I want to close with the greatest verse on giving in the Bible. It doesn't even have the word *money* in it. It's about the most generous giver ever, and the most staggering gift of all time. **"For God so loved the world that he gave his one and only Son, that whoever believes in him will not die but have everlasting life." (John 3:16).** And for 2,000 years in every country, every culture, that man has been changing lives and inspiring sacrifice and gifts like no other force on earth.

You make money your idol and it will wreck your life. If you worship money, giving it the best of your heart, and your time, and your passions, it will take more and more and leave you without a soul. God says, "Be smart about you money, be careful with it, be generous and don't wait to do it, but don't let money become an idol. It will wreck you. Come follow me and I will give you life, and give it to you in abundance." When money starts talking, don't listen. Because what do you want, the wrecked life or the blessed life? You get to choose. I get to choose. Choose wisely. And for today that is the Good News. In the name of the Father and the Son and the Holy Spirit. Amen.

Heavenly Father, as best we can, we make you (with your help) Lord over our financial lives. We now openly, boldly name and confess that money idol that is so powerful where we live even in lives in this room. God, would you keep working at our hearts and gnawing away at us until you bring us to the freedom that comes when we surrender? We're so grateful for the gift of your Son Jesus who though he was rich, yet for our sakes he became poor so that we, through him, might be made rich. We pray in his name, Amen.