

NOT A LOVER OF MONEY

We are continuing our look at the traits

God desires to find in men.

Characteristics that Paul told Timothy and Titus

make a man worthy of respect and admiration.

What we should all aspire to embody.

Some of these traits are stated positively.

Others negatively.

For example:

1 Timothy 3.2-3: Now the leader is to be above reproach, faithful to his wife, temperate, self-controlled, respectable, hospitable, able to teach, not given to drunkenness, not violent but gentle, not quarrelsome, not a lover of money.

The first seven traits in these verses are listed positively –
traits we should exhibit as men of God.

The next four are stated negatively –
characteristics we should avoid if they're not a part of our lives already
and traits we should overcome if they are.

Drunkenness, being violent, being quarrelsome –
we'll cover later when we talk about being self-controlled.

But today we're going to look at the last quality in verse 3:
we are not to be lovers of money.

It's not just Paul who thought having a right relationship with money
is critical for believers.

How we treat money is an important theme throughout
the entirety of the Bible.

Look at this comparison.

There are approximately 500 verses in the Bible on prayer.
There are well over 2000 on money and possessions.

Some scholars believe Jesus talked about money and possessions
more than any other subject.
They all agree it's within his top five.

Whether we're aware of them or not,
we all have some ideas,
some beliefs about money and possessions.
Some of us learned what we know about money from our parents.
They taught us with their words and with their actions
to be savers or spenders,
to be selfish or generous,
to use money to prepare for the future
or to enjoy the here and now.

Some of us have learned about money from
the books we've read,
the experiences we've had, or
the culture we're in.

And some of us,
more us than know it – or admit it –
are lovers of money.

What does it mean to be a lover of money?
It means we treat money the way we treat the people we love –
we think about it often,
we care deeply about how it's doing,
we check up on it regularly,
we become anxious when we think
it's in danger or we're about to lose it, and
we think we'll be happy if we have enough of it in our lives.

There are many reasons we may come to love money.

Some of us love money because we see it as independence and freedom –
if we have enough of it,
we can call our own shots and
no one can tell us what to do.

Others of us love money because it makes us feel secure.
 If we have enough financial resources,
 we think,
 we'll be able to meet any challenge and weather any storm.
 It gives us a sense of comfort and peace.

Some people love money because it tells them if they're winning or losing.
 It's how they keep score.
 How much they make,
 how much they have,
 how their investments are doing,
 how they compare to others –
 money tells them if they're succeeding or not.

And some of us love money because it is a source of pleasure.
 It allows us to
 acquire the things and
 enjoy the experiences
 that satisfy our desires
 and bring excitement to our lives.

Independence, freedom, security, success, pleasure and excitement –
 many of us have been taught to see money
 as promising and providing the good life
 that we all want to experience.

Paul later in his first epistle to Timothy
 tells us that the love of money is dangerous
 to the well-being of our souls and
 to our relationship with God.

1 Timothy 6.9-10: Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Love money,
live for money,
trust money for what only God can provide –
security, freedom, true success and real joy –
do that and you open yourself to all kinds of evil.

You'll wander from the faith,
even if you go to church, read the Bible and come to Quest –
and you'll bring all kinds of grief and pain into your life
and into the lives of those around you.

The Bible doesn't say that money is evil.
But that the love of money is.

The Scriptures never use this image,
but I think they teach that money is like fire.

In itself
neither good nor bad, but
always powerful, and
always a bit dangerous.

Used rightly, fire can protect and nurture life.
Money can do the same.

Used wrongly, fire can
burn your house down and
leave you scarred and deformed.
Money can do that, too.

Money is neither good nor bad,
but it is always to be treated with great care.

So, when Jesus teaches about money,
he gives us many warnings.

Matthew 19.23: It is hard for a rich man to enter the Kingdom of Heaven.

Luke 16:13: You cannot serve God and money.

Luke 12.15: Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.

Jesus knew that it's so easy to believe the lies of the world
that money brings freedom and independence and security
and that it's a good measure of our success.

And like the Israelites coming out of Egypt
who created a golden calf to worship
because they wanted a god they could see and touch,
we are tempted to turn to something physical
to trust in for the fullness of life.

Three big points today.

1. What money cannot do.
2. What money can do.
3. What money will always do.

What Money Cannot Do

Money can't create a happy marriage.

If it could,

Jeff and the former Mackenzie Bezos would be living in bliss
instead of living in separate mansions.

Money cannot produce a happy family.

If it could Bill and Melinda Gates

would still be together.

Money cannot give you the feeling you got

when the nurse placed your newborn child in your arms,
or when he took his first step holding onto your finger,
or when she came home from a youth retreat and told you
she had accepted Jesus.

Money can't buy wisdom
or put compassion in your heart
or make you a person of integrity.

If it could,
Bernie Madoff would not have died in prison
and his son Mark would not have hanged himself
on the second anniversary of his father's arrest.

Money cannot put you at peace with yourself
or bring back a deceased spouse.

It can't discover your purpose in life or
give you the passion to live it out
or to keep loving when your heart's been broken.

No matter how much you make,
Money cannot impress God
or purchase your salvation.

And no matter how much you have accumulated,
money will never enable you to say with your last breath:
I have lived well.

Money can't buy happiness.

That's not just a preacher talking.
That's what the research tells us.

It's true that the data show that people living in poverty and near poverty
aren't as happy as people with more income.
But by the time a family's income gets to \$75,000, more income does
not make them significantly happier.

Here's something interesting.

Since 1957, Americans average income in real dollars
has more than doubled.

We have twice the stuff –
houses that are twice as big,
twice the number of cars,
we eat out twice as much,
not to mention computers, smart phones and air conditioning.
But the percentage of people who say they are very happy,
has dropped by 20%.

Catch this.

Some of the world's people with the fewest material possessions
are as happy as the people with the most.

Psychologist Dr. Ed Diener (Univ. of Illinois) reported on a study
in which people groups around the world
were asked to rate themselves on how satisfied they were
with their lives.

On a scale of 1-7 (7 being completely satisfied),

Picture with four slides

Forbes magazine's richest 400 Americans rated themselves 5.8.

The Pennsylvania Amish who live without electricity or servants or
SUV's rated themselves – the very same: 5.8.

The Inuits –
native people in Greenland who
make their homes less than 800 miles from the North Pole,
half the year living in temperatures below freezing
eating a diet that's 75% animal fat: 5.8.

And the Maasai – traditional African herding people
who have no electricity or running water and who live in huts
made of dung: 5.7.

These are the happiest people on earth.
 What do they have in common?
 Practically nothing.

Why? Because money doesn't buy happiness.

That's what money can't do.

Here's what

What Money Can Do

NEGATIVELY

MONEY CAN DISTRACT US

Jesus told a parable about a rich man
 whose only problem was that he didn't have enough room to store
 all his crops.

So he decides:

I'll tear down my old barns,
 build bigger ones,
 and then I'll 'take life easy; eat, drink and be merry.'

But God said to him,

You fool. This very night your soul is demanded from you. Then
 who will get all you have prepared for yourself?

And Jesus concludes the story by saying,

Luke 12.21: This is how it will be with anyone who stores up things for himself but
 is not rich toward God.

Why does God call the man in this parable a fool?

Because all his life he was distracted.

He was distracted by work, by money and by possessions.

And he was distracted from what matters most:
 the care of his soul,
 his relationship with God, and
 how to become a person of wisdom and truth and compassion.

I know men who do this.
 They work all the time,
 they think about money all the time, and
 they feel like they're succeeding all the time
 because of all they are accumulating.

And they are distracted
 from their inner life
 which is so often confusing, and
 from their relational life
 where they so often feel inadequate, and
 from their eternal life
 which requires humility and dependence
 on One they cannot see.

And rather than face the hard places in their lives,
 the places that take courage and honesty,
 they turn to money and stuff and things
 where they feel competent and strong and secure.
 And they stay busy focused on things that will soon cease to exist
 and distracted from the things that will matter forever.
 It's the easiest thing in the world to become distracted –
 the easiest and the most foolish thing

Unless you play poker,
 you don't know the name Mike Sexton.

Picture

Sexton was one of the legends of the game;
 he was greatly liked and respected as a really good guy by everyone
 who knew him.
 He won millions of dollars playing,
 but he made even more as one of the founders
 of an online poker site.

When he died thirteen months ago from prostate cancer,
 a friend of mine sent me an article about Sexton's death
 about how he had sold his shares in the site
 a year and a half before
 the whole thing was sold for 9 billion dollars.

By selling early,
 Sexton missed out on 500 million dollars.

And because by all accounts he was a good guy,
 my friend wrote: What a shame.

I texted back to my friend –
 I bet Sexton's not thinking about that money now.
 And I bet he never will.

What we think is so important here,
 what we focus on and fuss about,
 what disturbs us and distracts us –

there will come a time when our souls are required of us
 and the money we made or missed out on,
 the deals that kept us up at night,
 the financial worries that kept us
 from living close to God and others –
 they will be no more,
 never to be thought of again.

Do not be distracted from what's eternal and important
 by what's passing and will soon be forgotten.

Here's something else money can do.

MONEY CAN DECEIVE US

The fool in the parable that Jesus told
 thought he was winning.

He was as deceived as the guys I know who say,
 it's not about having money,
 it's about winning.
 And money is how you keep score.

Do you know that if you win at the wrong game,
 you lose?

If the game of life is about something other than
 working more,
 making more and
 possessing more than the other guy –

If it's about being compassionate and caring and honest and loyal;
 if life is about loving others and loving God,
 if that's the game as Jesus said it was,
 then nobody but a fool would use money
 to keep score in the game of life.

That's why Jesus said:

Luke 12.15: Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.”

Ever hear someone say,
 You see that guy –
 he's loaded.
 I don't know how much he has
 but he's worth more than any guy in this room.

Really.
 He's worth more than the blue-collar worker
 who comes home dead tired every evening
 but still helps his kids do their homework?
 He's worth more than a schoolteacher who'll never make a tenth
 of what that guy makes
 but he's investing his life in children and helping them
 fulfill their dreams.

He's worth more than the single mom who takes on two jobs
 so her kids can have what the other kids have and
 one day go to college.

He's worth more than the coach in an inner city school,
 trying to teach boys growing up in poverty without a father
 how to do right and be a man?

Are you kidding me –
 that guy is worth a lot?

He may be,
 but it won't be because he has a lot of money.

We have got to get into our heads what it means to be successful,
 what it means to win at life,
 what it means to live a life that's worth something.

LOOK WHAT JESUS TAUGHT IN THE SERMON ON THE MOUNT.

Matthew 6.24: No one can serve two masters. Either he will hate the one and love
 the other, or he will be devoted to the one and despise the other. You cannot serve
 both God and Mammon.

Mammon means wealth, possessions or money.

Jesus knew that money would either be our servant
 or it would become our lord.

He knew money would either be
 a negative or a positive spiritual force in our lives.

Either we would master it or it would master us.

And he taught if we let money distract us and deceive us,
 it will seduce us
 and it will destroy us
 because we will look to it and trust it
 for the good life
 instead of looking to and trusting in God.

There will come a time when we will all hear the words,
 this day, this night,
 your soul is demanded of you.

And if we have let money distract us and deceive us,
 we will regret that
 our hearts have been foolish and
 our lives have been small and misspent.

BUT MONEY CAN DO SOME VERY POSITIVE THINGS.

MONEY CAN SERVE GOD

In a few minutes when I close,
 I'll mention John Wesley, the founder of the Methodist Church,
 and how he recommended
 that the people called Methodist use their finances and their
 resources.

But in his sermon *The Use of Money* he writes;

John Wesley: It may be used ill: and what may not? But it may likewise be used well: In the hands of God's children, it is food for the hungry, drink for the thirsty, raiment for the naked. It gives to the traveller and the stranger where to lay his head. By it we may supply the place of an husband to the widow, and of a father to the fatherless. We may be a defence for the oppressed, a means of health to the sick, of ease to them that are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death!

I'm not talking to you today about money
 so you'll give more to the church.
 But I do hope you will give generously to causes
 that are doing God's work in ways that matter.

And what the Gospel tells us is that what matters most to God
 are people.

And, yes, we are all loved by God,
 no one is loved more or less.

But what we see over and over in the Gospel
 is that God has a particular concern for
 the poor, the ill, the hurting, the outcast and the unwanted.

It's not just a particular concern that he possesses for those who suffer,
 it's an attachment,
 it's an identification
 that is so real and so profound that Jesus said in Matthew 25
 that on judgment day,
 when the King says
 you fed me when I was hungry,
 you gave me water when I was thirsty,
 you gave me clothing when I had none,
 you cared for me when I was sick and
 you provided shelter for me when I was without,
 and the righteous say,
 When did we do those things?

He will say,
 Whatever you did for one of the least of these,
 my brothers and sisters,
 you did for me.

Doesn't that make you catch your breath?
 Stop you in your tracks?
 Doesn't that make you fall in love with Jesus
 all over again?

That he cares for those that others care nothing about.
 And he lets us serve him
 by serving them.

You probably know the book the Five Love Languages.
 It helps you to figure out what communicates love to your spouse –
 words of praise, acts of service, physical affection, time together,
 receiving gifts.

You don't have to do a deep dive to discern God's love language.
 He tells us right here.

Love the least,
 love the lost,
 love the hurting and the hopeless.
 Use your money and your resources to love them,
 and, he says, you are loving him.

There are times
 when only money can feed the hungry, care for the orphan,
 clothe the naked and defend the oppressed.

Money,
 yes, it can be filthy and dirty
 if we turn it into that.
 But it possess a sacred and holy potential
 to serve God by serving those he loves.

MONEY CAN BRING YOU JOY.

It may sound like I'm contradicting what I said earlier
 when I told you that money can't buy happiness.

But I'm talking about something much deeper than happiness.

There's a book I read years ago,
 I'd recommend to you.
 It's called *Smart Couples Finish Rich* by David Bach.

During his tenure, Bach's firm managed over a half-billion dollars for
 individual investors.
 He comes at the topic of money as a secular financial planner,
 that's all he claims to be.

David Bach: Before I figure out how much money my clients may need for their
 futures, I first help them try to get a clear idea of what they see as their purpose
 in life – what matters *most to them*. What are their values?

The sooner you start putting your values first—and stuff second—the sooner you
 will start living a life that excites and empowers you. Instead of having to “motivate
 yourself” to do the right things, you find yourself being pulled in the right direction
 by the power of your values. Stuff may be nice, but it rarely pulls us anywhere

worthwhile. Only values do that.

If you know God,
 if you have given your life to Christ,
 your value system has been changed.

More than anything else in this world,
 you want your life to count for Christ,
 you want others to know the joy of being loved and forgiven
 and the certainty of an eternity with God.

You want to love the Lord your God
 with all your heart and with all your soul and with all your mind
 and with all your strength and
 you want to love your neighbor as yourself.

Money given to God's work
 will do for you what the most expensive car and the biggest house
 will never do.

It will bring you the joy and fulfillment
 that comes from living out your deepest values and your core beliefs.

WHAT MONEY WILL ALWAYS DO

Money will always reveal your heart.

What did Jesus say?

Matthew 6.21: For where your treasure is, there your heart will be also.

What you do with your treasure
 always reveals where your heart is.

Money is defined as a medium of exchange.
 But it's not just exchanging bills or coins
 for goods and services.
 It's exchanging your life
 for what you think is important.

You exchange your time, your labor, your creativity
 for payment of some kind.
 And you then exchange those funds
 for something you think you need or want or value.

Money is one of the ways we exchange our lives.
 That means money is a lie detector for the soul.
 We can tell others and we can tell ourselves
 this is what I value,
 this is what I believe,
 but what we do with our money
 cuts through the bull and reveals the truth about our hearts.

What we do with our money will reveal:

What or Who do I trust?
 What do I want out of life?
 What or Who do I worship?

Am I here for my kingdom or God's kingdom?

Is my life all about me or is it about something greater than me?

Here are a couple of very interesting statistics.

As people make more money,
 they are more likely to give to a charity of some sort.
 For example,
 37% of people making under \$25,000 give to a charity.
 93% of people making over \$160,000 give to a charity.

That's probably to be expected.

Here's what I don't think you'd guess.

People who make less than \$25K and who give to a charity
 donate 12% of their income.
 People making over \$160K who give to a charity
 donate 2% of their income.

There's a website called Philanthropy.com.
It's a resource that stores data on all kinds of giving trends and patterns
within the US.

It can tell you how people in your zip code give.
So I looked at mine – 77381.
Cochran's Crossing,
right in the middle of The Woodlands.

People making under \$25,000 gave 10.17% of their income to
charities and churches?

Next level, \$25-50,000.
This group gave 4.77%.

They make twice as much but give at half the rate.

Next level, \$50-75,000.
3.90%.
Even less.

\$75-100,000.
3.54%.

Less still.

100-200k.
This one has got to be better.
We're into the top one half of one percent of income earners worldwide.
(Slide 6)

3.07%

Last one.
Over \$200k.

If you ask guys who make 200k if their wealthy,
they're likely to tell you they're upper middle class.
Dude, even in the U.S.
that puts you in the top 7% of the country.
Worldwide, 99.9 percent of the people on this planet
make less than that.

Big board says, people making over 200k give
2.57% of their income to charity.

People under \$25,000 give
a percentage of their income that is nearly 4 times
those who make over 200,000.

The more blessed people in The Woodlands are financially,
the less generous we become.

Honestly, this hurts my heart.

We are a very churched community.
And we have many great churches here.

We have people in our churches who have heard
the Gospel say give as much as you can
to the God who has given you everything.
And we have the same people who have heard
the culture say hold onto as much as you can
because the more stuff you have the more life you'll possess.

Like electricity or fire,
it can be used for a good purpose
or it can be used for evil.

Money reveals our hearts.

When we have little,
 we turn to God.
 We ask for his help,
 we trust him
 and we respond in gratitude and generosity
 for his provision.

But the more we get,
 the more careful,
 the more vigilant we will need to be
 about its effect on our lives.
 And if we're not careful,
 we will trust money
 and turn to stuff
 for a sense of security and meaning
 and the feeling of being alive.

And what God meant for good in our lives
 we will have turned into an idol.

How do you change your heart?
 Change what you do with your money.
 Give.
 Give generously.
 Give sacrificially.

Some of you have heard this before.

In the 1700's when John Wesley was a young, single man in England
 his salary as a preacher was 30 pounds a year.
 Roughly 20,000 in today's dollars.
 He discovered that he needed only 28 pounds to live on.

So he gave the other two away.
 As his earnings increased, he continued to live on 28 pounds.

Nice little story, huh.
 Well, there's a little more to it.

Before his death, Wesley became the highest paid preacher of his day.
Donations, speaking fees, books and tracts that he wrote,
in one year he earned in today's dollars the equivalent of \$1.4
million dollars.

That year he lived on 28 pounds.
The rest he gave away.

You don't need to know anything else about him
and you know his heart.

Why?

Because how he used his money revealed
what he believed in,
what he trusted,
who he worshiped and
what he thought he was here for.

What you do with your finances will reveal your heart.

What you believe,
what you trust,
who you worship,
what you see as your purpose here on earth.

It will reveal if you are a lover of money.
Or if you are a lover of God.

A man of the world.
Or a man of the kingdom.

A servant of self.
Or a servant of the One who sacrificed his life for us –
worthy of admiration and respect.