

INTRODUCTION

We're in the middle of a series entitled, "No, that's NOT in the Bible!" There are many clever witticisms people quote as coming from the Bible—and they aren't found in the Bible. Next week we'll be looking at perhaps the most popular Bible misquote: "God helps those who help themselves." It's NOT in the Bible. In two weeks we'll look at another big misquote: "God will never put more on you than you can bear."

We've probably all played the game, "What would you do if you had a million dollars?" Let's play that for a minute, but you know a million bucks isn't what it used to be, so let's play. "What would you do with ten million dollars?" Turn to the person next to you and tell them what you would do if suddenly you won \$10 million—go ahead.

Did I hear someone say, "I'd put it on my Visa bill—as far as it would go?" Who said, "I'd pay off all my bills?" Who said, "I'd invest it?" Did anybody say, "I'd give a million to God?" Money has a way of changing people.

Does the Bible say, "Money is the root of all evil?" No, that's NOT in the Bible. Let's see what the Bible does say about that topic. 1 Timothy 6:6-10, "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men 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."

As this passage says, we all know people who have wandered from the faith because of their love for money. They once loved God, but now gold is their god and greed is their creed. There are over 500 verses in the Bible that speak to money, possessions, and greed. In order to make it simple, let's look at the ABCs of a biblical understanding of money.

1. ACKNOWLEDGE THAT MONEY ISN'T EVIL

Money isn't evil by itself—it's merely a means to exchange value. For generations the only kind of commerce was bartering. People traded one valuable possession for another. Later when governments got into the commerce business, they minted coins to represent value. The most valuable coins were made of gold and silver which became valuable in themselves. Originally, banks were places where people could store their valuable commodities. When they wanted to withdraw something of value they wrote an order to the bank to release some of their valuables in exchange for goods or services. These written orders were like "promissory notes" which became the forerunner to paper currency and checks today.

Today, the value of paper currency is based upon the ability of a government's treasury to guarantee that value. For instance, a dollar bill is just a piece of paper, but it has the signature of the U.S. Treasurer on it, which guarantees the value of that piece of paper—when governments collapse, the value of their currency declines. Moody Adams, who recently returned from

Baghdad, gave me a 500 dinar bill he obtained in Iraq. It has Saddam Hussein's picture on it—but today it is almost worthless. To understand money, remember two things:

1. Money is simply a tool

It can be used as a tool for good, or a tool for bad. The New Testament scholar William Barclay wrote about money: Money in itself is neither good nor bad; it is simply dangerous in that the love of it may become bad. With money a person can do much good; and with money he can do much evil. With money a person can selfishly serve his own desires; and with money he can generously answer to the cry of his neighbor's need."

Money is like a shovel. A shovel is a useful tool in your garden. You can use a shovel to dig a hole to plant a tree, or you can use a shovel to hit somebody over the head. It is how you use a shovel that determines its goodness. The same is true with money. Try substituting the word "shovel" for money in some of the statements we use. She married him for his shovel. Time is shovels! The love of shovels is the root of all evil. Foolish, huh?

2. The consuming love for money is a bad root

Before Paul wrote these words, there was already a similar proverb floating around the Greek world. The Greek philosopher Bion, who lived circa 100 B.C. wrote, "The love of money is the center (*metropolis*) of all evil." Paul changed it say the love of money is the "root" (Greek: *rizon*) of all kinds of evil. The three words "love of money" in English is one word in the original Greek: "*philarguros*" which literally means "fondness for silver." Although the King James Version calls it "the root of all evil" a better translation is "a root of all kinds of evil." The New King James Version adopts this better translation. The love of money is bad—but it is not the only, nor the worst evil in the world. It's not the *only* root of evil—it's just one of them.

If you have a thriving weed in your garden or yard, you'd better dig it up by the root. If you only remove the part above the ground, the weed will grow back, because the root is still there. In order to get rid of the weed, you must dig deep below the surface and remove the root. The consuming love of money is the same way. It's like a root below the surface that others may not see. But it is a character flaw that will produce a dangerous growth of suffering for you and others. If you don't destroy that root, then your life will be continually attacked by the regrowth of greed.

So remember, "A" stands for "Acknowledge that money is not evil." Money is morally neutral, but if you are consumed with the love for money it can produce some bad fruit in your life.

2. BEWARE OF POSSESSION OBSESSION

Let's face it: It's not money people love—it's the things that money buys—all the stuff. When your life is driven by a desire to have more and more stuff, you can suffer from what I'm calling possession obsession. Americans are notorious for spending money they don't have to buy things they don't need to impress people they don't even like! This obsession with getting more and more is what the Bible warns against. Paul writes in verse 9 that people who are driven by a

desire to get rich fall into a trap. It's the money trap. There are many money myths that catch people in the money trap. I want to explode three of the more popular money myths:

Money Myth #1: More stuff will make me happy!

Some people think if they just had a little more money and few more possessions it would make them happy. Why is it then that the highest divorce and suicide rates are among the more affluent in our society? If money can buy happiness, why are the movie stars and rock stars the people whose lives are so messed up?

In his book *For Better or For Worse*, Walter Maier included this story: "A rich man had committed suicide. In his pockets were found two items: \$30,000 in cash and a letter. The letter read in part: 'I have discovered during my life that piles of money do not bring happiness. I am taking my life because I can no longer stand the solitude and boredom. When I was an ordinary workman in New York, I was happy. Now that I possess millions, I am infinitely sad and prefer death.'"

John Ortburg commented that every parent with small children has probably gone through the argument "Where do you want to eat?" And most parents have had their kids beg them to go the "shrine of the golden arches." It's as if children have a McDonald's-shaped vacuum in their souls. And most kids want to get the same thing every time—it's a colorful bag with some food in it—which doesn't matter to the kid—and a cheap little plastic thing they call a prize. But in a moment of marketing genius, the people at McDonald's named it a Happy Meal™. So it's not just food and a prize, it's a "meal of great joy." You aren't buying food—you're buying happiness.

If you try to buy them a regular burger and offer them a dollar to buy a prize somewhere else, that usually starts a riot. They start chanting, "We want a Happy Meal! We want a Happy Meal!" And bystanders look at the mom and dad as some child abuser who refused to buy their child the "meal of great joy."

So you buy them the meal and they're happy for a minute or two. But the happiness wears off. I mean, how many young adults have come back to their parents and said, "Gee, mom and dad, do you remember that Happy Meal you bought me in 1986? It was a turning point in my life. Since that day, I've been happy and content." Of course not. Happy Meals don't make you happy.

The only one really happy over those Happy Meals is Ronald McDonald. Have you ever wondered why he has that silly grin on his face? Because he's sold about 20 billion Happy Meals!

You'd think kids would wise up and realize those Happy Meals don't really give them lasting joy. You'd think they'd learn that contentment and joy doesn't come from buying something. But, no, they just keep on buying them—hoping that the next meal will make them happy.

Some adults need to grow up, too. They're still buying Happy Meals—they just are more expensive and have different names. But they keep hoping the next toy or trinket will make them happy.

In Luke 12:15 Jesus said, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." You see your net worth really can't be measured in dollars or cents or possessions. The best things in life...aren't things at all. The greatest thing you'll gain in this life is relationships—and money can't buy those.

Money Myth #2: I deserve it, so I want it now!

Our parents and grandparents remember the rationing in World War II when everybody had to do without many of the luxuries of life. It wasn't easy but that generation created the concept of "deferred gratification." That's a lost concept in our modern society. Easy credit has encouraged people to buy now and pay later.

Americans are drowning in a sea of debt. Here are some debt statistics: (1) The average American has 6.5 credit cards—how many do you have? (2) In 1991, the average unpaid credit card debt per person was \$4,300. In 2001 it had risen to \$9,900 per person—today it is surely over \$10,000.

If you only pay the "minimum amount" on your credit card bill, you are thrilling your credit card company because they're getting rich on the interest you're paying them. Here's just one example—at the average interest rates today, if you owe a balance of \$3,900 and only pay the minimum amount (3%) of the balance and never charge another thing, it will take you 47 years to pay off that balance and you'll have paid \$14,530!

The Bible says in Proverbs 22:7, "The borrower is servant (slave) of the lender." You become a slave to that company or person to whom you owe money. If you can't pay off your credit card balance, you should follow Larry Burkette's recipe for credit cards. He advises: "Preheat your oven to 450 degrees and put your credit cards on a medium sized cookie sheet and bake for 30 minutes or until melted. Remove from the oven and let them cool. Then send them back to the credit card company and tell them you do not want replacements, then pay off your bills.

Now, credit cards aren't evil. In fact, they can be used as a convenient financial tool. My wife and I put a lot of our purchases on a credit card that earns airline miles for every dollar, but I can also tell you that in 29 years of marriage I have paid the full balance due every month and have never paid a penny in finance charges. If you can do that, credit cards are okay—otherwise you'll fall into the debt trap.

My wife and I teach and live a financial plan called the 10-10-80 plan. It's really simple. Give your first 10% to God—honor Him with the first fruits of your income. Pay yourself next—save 10%. Then discipline yourself to live within 80% of your income. If you aren't currently living within 80% of your income, you need to start reducing your expenses. If you have to move to a smaller home, or buy an older car, or stop eating out so much—do what it takes to live on 80%. Give God your first 10% and save 10% and you will be on a road to financial health.

Money Myth #3: More money will end my worries!

Some people think if they just had more money they wouldn't be as worried—wrong! Money and all that it brings just adds to your worries. The more debt you have, the more you worry about paying it off. The more possessions you have, the more you worry that someone will steal them.

That's why Jesus said, "Don't store up for yourselves treasures on earth where thieves break in and steal." We have so much stuff that we have to worry about being robbed. I read about a true account from North Virginia. A grown son bought a handgun for his 75-year-old mother, because there had been an increase of robberies in the area. After she got training and a gun permit she started carrying the gun, hoping she would never use it.

But a few days later as she was walking in a mall parking lot, she was shocked to see three strange young men sitting in her car. Remembering her training, she dropped her packages, pulled her gun from her purse, spread her feet, and used both hands to aim the gun. Then screaming at the top of her lungs she told the men that she had a gun and knew how to use it, and for them to get out of her car. The three men jumped out in a flash and ran like crazy.

Feeling shaken but proud, she put her packages in the back seat and after taking a deep breath got in the driver's seat...only to discover that her key wouldn't work in the ignition. Upon further inspection she noticed that her car, identical to the one she was sitting in, was parked three spaces down.

She loaded her packages and got in her car and drove to the police station to report her mistake. When she reported to the sergeant he started laughing and pointed across the room where the three young men were frantically pointed at her identifying her as their elderly carjacker!

In Luke 12 Jesus told the story of an entrepreneurial farmer who brought in bumper crops of harvest. He was so successful he had to build more and more barns to store his wealth. Finally he decided to take it easy and retire. He said, "I'll take it easy, I'll just eat drink and be merry." (That's where the expression originated) Eugene Petersen paraphrases the end of the story this way: "Just then God showed up and said, 'Fool! Tonight you die. And your barnful of goods—who gets it?' That's what happens when you fill your barns with self and not with God." (Luke 12:20-21, *The Message*)

Then Jesus makes this observation about money and worry: Jesus said, "Do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes...do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom and these *things* will be given you as well." (Luke 12:22, 30-31)

The people who seek riches and are obsessed with possessions worry about it—but those who seek God don't have to worry because God has promised to provide us the necessities of life.

"A" is Acknowledge that money isn't evil—it's neutral, only a tool. "B"—Beware of the danger of Possession Obsession.

3. CONTENTMENT IS THE ANTIDOTE FOR THE POISON OF FINANCIAL WORRY

In verses 6-8 the Bible gives the antidote to financial greed. “But godliness with contentment is great gain. For we brought nothing into this world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.”

The lead singer of the Irish Rock Band U2 is Paul David Hewson, but he’s known by his nickname, Bono. In one of his songs he wrote, “I have climbed the highest mountain, I have run through the fields, only to be with you; I have run, I have crawled, I have scaled these city walls, only to be with you; But I still haven’t found what I’m lookin’ for.” That last line is an apt observation of our 21st century culture: People are looking, searching, running and they aren’t satisfied. One reason is because many of them are looking for happiness in possessions. Solomon, who was one of the wealthiest and most miserable men in history observed in Ecclesiastes 4:6, “Better is one handful with tranquility than two handfuls with toil and chasing after the wind.” For many, the American dream to make more so you can buy more is like chasing after wind—you never catch it. When you get to a certain place, you aren’t satisfied, so you want more. Learn two important things that the Bible says about contentment:

1. Contentment is an attitude of trust in God’s provision

Contentment means you are resting in an attitude that God is going to meet your needs—needs not wants. Someone once said: Contentment is when your earning power matches your yearning power. Contentment is believing God will make sure you don’t starve to death and that you have clothes to wear to keep you warm. People who are greedy are never satisfied with the simple pleasures of life. They are always looking for what they don’t have rather than appreciating what they do have.

Most of us have heard the promise where God says He will never leave us nor forsake us—did you know that promise is within the context of being content? We read in Hebrews 13:5-6, “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’ So we say with confidence, ‘The Lord is my helper; I will not be afraid.’”

I read about a Harvard MBA graduate who went on a weekend vacation to one of the expensive Mexican resorts on the Baja peninsula. At the dock he saw a Mexican fisherman selling Yellowfin Tuna. He asked the fisherman how long it took him to catch those fish. “Only a couple of hours.” The fisherman said.

“Why don’t you fish longer to catch more fish?”

“This is all the fish I need to sell to support my family.”

“What do you do with the rest of your time?” The man asked.

“Oh, I’m a busy man, senior. I sleep late, fish awhile, and then I go home and have lunch with my wife, Maria. I take a siesta. Then I play with my children. After dinner I play my guitar with my amigos.”

“I could tell you how to make more money. Tuna is a hot commodity now. Just fish longer and you could make enough profit to buy a new, bigger boat. Then you could buy a fleet of boats. Then with your profits you could open your own fishing processing plant to supply LA.”

“How long will this take, senior?”

“Oh, probably, 20-30 years” replied the expert.

“Then what?” The fisherman asked.

“Then you could open your own office in LA and supply other cities. Eventually, you could open other offices. And when you’re going strong, then you announce an IPO and take your company public. You would make millions.”

“Then what would I do?” The fisherman asked.

“Then, my friend, you’d be set for life. You could retire to a coastal village sleep late, fish a little, have lunch with your wife, take a siesta, and play your guitar with your amigos.”

So why do people really make themselves sick working so hard to get ahead when the Bible says it’s like chasing the wind? It’s because they have a chronic love for money and the things money can buy. Learning to be content is the antidote to this poisonous sickness.

Now the Bible says we should always be growing to become more like Jesus, so we should never be content in who we are—God started a good work in us and He’ll keep on working on us until the Day of Jesus Christ. (Philippians 1:6) This passage is talking about being content with what we *have*. The main question I put before you today is: *Are you content with what you have?* If you are, you are a rich person, indeed.

2. Only a relationship with Jesus will fully satisfy you

Are you content? Are you satisfied? Years ago I read the autobiography of Eddie Rickenbacker, the World War I flying ace. In 1942 he was on a plane that ditched in the South Pacific. He and six other men floated on a raft three weeks before rescuers found them. After the emergency water was gone, they were consumed with thirst. They were surrounded by millions of gallons of water—but unable to drink. On the 13th day, one of the men named Alex couldn’t stand it any longer and began to drink the salt water—they tried to stop him, but he forced the water into his parched mouth. His thirst was quenched momentarily, but then his thirst returned worst than before—Alex soon died. Drinking saltwater doesn’t quench your thirst, it intensifies it.

A lust for money and possession obsession is like drinking seawater. You’re never satisfied. You’ll only want more, and it will soon destroy your life in one way or another.

CONCLUSION

Get it straight. Is money the root of all evil? Of course not. Is the *love* of money, *the* root of *all* evil? Not really, The Bible says, “The love of money is a root of all *kinds* of evil.” Because if you love money, you can’t love God. Jesus said, “No man can serve two masters. He will love one and hate the other. You can’t love God and money.”

Money and the toys it can buy will only satisfy you temporarily. But there is only one thing that will satisfy you forever, and that’s a relationship with Jesus. Only Jesus can satisfy your soul.

Are you tired? Are you weary? Are you miserable? Listen to the invitation Jesus extends to you today: “Are you tired? Worn out? Come to me. Get away with me and you’ll recover your life. I’ll show you how to take a real rest. Walk with me and work with me—learn the unforced

rhythms of grace. **Keep company with me and you’ll learn to live freely and lightly.”** (Matthew 11:28-30 *The Message*)

OUTLINE

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2. The consuming love for money is a bad root

2. BEWARE OF POSSESSION OBSESSION

- Money Myth #1: More stuff will make me happy!
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Money Myth #3: More money will end my worries!

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For the Joy...
Pastor David Dykes