

Series: WHAT'S IN THE BOX?—February 5, 2006

**WHY IS MONEY SUCH A BIG DEAL?**  
**Luke 12:13-34**

**I. INTRO**

- A. In the early morning dawn of Los Angeles, a motorcycle officer was driving through a suburb to work, when he noticed a red pick-up speed through a stop sign without even pausing. He immediately turned on his lights and pursued the vehicle.
1. The officer simply thought it would be a routine ticket--with no idea that the guy had just robbed a convenience store.
    - a. When the officer approached, he was relaxed, and said, "Good morning, sir, may I see your..." He didn't even finish his sentence. The driver stuck his arm out of the truck, and fired his gun, just 2 inches from the officer's chest. The impact of the bullet hitting his chest threw the policeman 7 feet.
 

-Everything was quiet for a moment. Then to the horror of the criminal, the policeman slowly got to his feet, pulled his revolver, and fired two shots. The gunman screamed, "Don't shoot", and threw the money and the gun out of the window.
    - b. The policeman's life was spared that day by three-eighths of an inch of something called "kevlar"--an extremely tough fabric that is wadded into dozens of layers to make bullet proof vests—like the one I'm wearing.
  2. Now, I realize that's a pretty intense, pretty weird story. But from what I've seen of Canadians and money—I'm convinced that we see money as a kind of bullet-proof vest; that if we get enough layers of it between us and the demands of life, we'll be spared from disaster.
  3. Money takes up a *lot* of space in our lives. We worry about it. "Will I have enough? Will it *continue* to be enough? How much *is* enough?" We *talk* about money a lot--what things cost, taxes, who has what.
 

-And sometimes we get pretty weird about it. Ask the person next to you how much money they make—and how much they have saved. Go ahead. Hmmm! No one's responding. We don't do that—because our money is an intensely personal thing.
  4. And we all have weaknesses when it comes to money. I've told you mine—it's the Canadian Tire store. It's in handling our money that most of us are tempted to be dishonest—just a *little* bit. We'll spend 5 bucks in gas to save 40 cents on toilet paper. Money is the most fought over thing in marriages. Money—earning it, keeping it, using it, and stealing it—is one of the most controversial, fought over things on this planet.

- B. And that's exactly why Jesus spoke on it—more than He did about prayer. I think he did that because He knew how powerful a factor it was in people's lives. I think he knows how easy it is for people like you and me to lose our souls in the process of trying to gain the world.
- And Jesus knew something most people will never admit; money is the god people will in fact worship if they don't intentionally put the Most High God first. He said that money is a powerful and deceptive thing--far more sneaky and corrosive than most of us would care to ever admit.
1. So, we're going to talk about it. We're going to talk honestly about its power—and what we need to do to make sure that it doesn't hijack our lives in the wrong direction. We're going to talk about how to avoid and get out of money sand traps. And we're going to talk about how we can use it in a way God blesses.
  2. But for this to work, you and I both need to do something. We need to be honest with ourselves—and with God. And we need to have faith. I believe Jesus wasn't just really smart—I believe He was the most brilliant person who ever lived. And I believe that when we decide to just do what He says—it's **always** a brilliant decision. So, how about it—are you up for this ride?

## II. THE TRUTH ABOUT MONEY

- A. I think maybe the biggest struggle we face is the way our culture views and handles money. See, there are two incorrect views of money. See if you can guess which most affects us most.
1. One of them is called **asceticism**. People who live this way believe that money and stuff are evil. It's a little like a really nasty diet: "If it tastes good spit it out." If it looks good or feels good, it's probably sinful. Pain, plainness and inconvenience are seen as having spiritual value in and of themselves.
- The problem with this view is that it's not from the Bible. In fact, the Bible says that God is the giver of every good thing we enjoy—and all the equipment to enjoy it with. Every nerve ending. Every taste bud. Every color receptor in our eyes. If you read about Jesus, you find that He wasn't an ascetic. In fact, He enjoyed a good meal and wine and parties.
2. There's another philosophy--a swing of the pendulum in the other direction. You could call it **materialism**.
    - a. Technically, materialism says that matter--what you can see and touch--is the **only** basic reality. That the highest values and objectives in life are found in our **material well-being**—which means, of course, that you want to get as much of it as you can. If it's **not** matter, it **doesn't** matter.

-Now, which mindset do you think is most common in our culture—asceticism, or materialism? When anyone suggests that people who follow Jesus struggle with materialism, most Christ-followers would almost immediately raise their hands and say, **I OBJECT!**

-Don't say that too quickly—because materialism is **the predominant mindset** of our culture--and we have been **marinated** in it!

- b. Materialism usually shows up in two ways: Covetousness--always wanting something more--and possessiveness, holding on for dear life to what we have. Materialists come in three categories: Rich, poor and in-between. There are materialists who spend more than they make—and materialists who hoard everything they make. Materialism is related to the place money and stuff has in your heart.

3. In his teachings about the power of money, Jesus made it clear that its place in our lives is not just a harmless pastime--it can destroy our souls.

-Listen to how the Bible puts it:

***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. 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 (1 Tim.6:6-10 NIV).***

- a. According to what the Bible teaches—money itself is not the problem—it's just a neutral means of exchange. Jesus dealt in it—so do we. It's our attitude toward it that makes the difference. What gets destructive and evil is the **love of money**; the **eagerness for money**.
- b. The solution to materialism is something we don't know much about in our culture—even though we are the wealthiest people who have ever lived. This passage talks about it. Anyone know what it is? **Contentment!** Contentment that keeps you from loving money, worrying about it, and drowning in consumer debt.

4. Let's talk about our culture again. Give me some reasons why you think money is such a big deal?

- a. Let me give you an equation and see if you think it fits how most people feel. **More** money = **more** pleasure. Think that's a fair assessment? Money **does** have significant power in our world. Flash it around, and people will pamper you, make you comfortable, serve you--treat you like a little god. What's not to like about that?  
-How many of you think the equation--more **money = more pleasure** is mathematically correct? How many of you think you might just like to try it and see if it is--purely for scientific reasons? For Jesus?

-There **is** a rush of pleasure in making a lot of money, or buying something that smells new--a new house or car. I recently got a newer, faster laptop—

and it made my little heart beat faster. For a while. The real question is-- how long does it last? And what will the **next** hit cost.

- b. Another reason why money is such a big deal in our world is because people tend to equate money and stuff with status. Anyone remember the bumper sticker, **Whoever Dies With The Most Toys—Wins!** It's weird. If a person accumulates a lot of stuff and a big house to put it in—people call them successful—even if the rest of their lives is in the toilet.
- Truth is, in a world like ours where money has become god, wealth and the stuff it buys does create a kind of aura. The problem God has is not with the stuff, but what it does to our hearts when we are fawned over, and treated as special and important for something that has **nothing to do with who we ARE**. See, friends, our hearts know the truth about us—that all the external trappings are like a fancy glaze on a cheap clay pot. And it has almost **nothing** to do with our success as a human being.

-Yet, every day in Canada, the prophets of more hawk their wares: "Use me, buy me, drive me, wear me, try me, put me in your hair"—promising us the sense of true significance that they are powerless to deliver.

- c. Another strange thing our culture does to money. It sees it as a form of protection. This may be the biggest attraction. Remember the story about the bulletproof vest? Proverbs reinforces that:

***The rich think their wealth protects them; they imagine themselves safe behind it (Prov.18:11 Msg)***

-What do **you** think? Think people can get enough layers of money around them to insulate them—protect them from the hits of life? If that's true, **then** the question becomes, "Just how many **layers** are enough?" Know what the standard answer is to that question? "More!" And so we just keep wrapping our lives with money to insulate ourselves from what we perceive to be enemies.

-The **truth** about money is that it is not equal to pleasure or real power or significance or protection—it's just a means of exchange. All through His teaching, Jesus asks a very profound question. Know what it is? ***Why would you EVER put your trust in money and stuff? It's so vulnerable to loss--and it's so spiritually dangerous. Why would you serve a god that enslaves you, twists you--and gets pried, useless, out of your cold, stiff hands when you die?*** I think that's a really good question!

- B. Jesus said that God has a one word title for people who live by the philosophy of materialism. He told a story about it. So, I'm going to read the story--and then see if you can guess what that one-word title is.

***Someone out of the crowd said, "Teacher, order my brother to give me a fair share of the family inheritance." He replied, "Mister, what makes you think it's any of my business to be a judge or mediator for you?" Speaking to the people, he went on, "Take care! Protect yourself against the least bit of greed. Life is not defined by what you have, even when you have a lot." Then he told them this story: "The farm***

*of a certain rich man produced a terrific crop. He talked to himself: "What can I do? My barn isn't big enough for this harvest.' Then he said, "Here's what I'll do: I'll tear down my barns and build bigger ones. Then I'll gather in all my grain and goods, and I'll say to myself, Self, you've done well! You've got it made and can now retire. Take it easy and have the time of your life!" Just then God showed up and said, "Fool! Tonight you die.*

*And your barn full of goods--who gets it?' "That's what happens when you fill your barn with Self and not with God (Luke 12:13-21 Msg.)."*

-Did anyone pick up on God's one word title for materialists—people who think money can solve most of the problems life brings? **FOOL** would be the word. That's pretty countercultural. The adjectives I've seen used in our world to describe **bigger barns** people are words like: Astute. Successful. Financially brilliant. Influential. I mean, his picture would've made the cover of **Money**, **Forbes** and the **Wall Street Journal**. Why do you think God called him a fool?

1. Well, look at the context. Jesus tells this story in response to an interruption. He's teaching--this guy bursts onto the scene and demands that Jesus settle a squabble he's having with his brother over the family inheritance. Fortunately, we've solved these kinds of problems with our legal system, so siblings don't quarrel over inheritances any more...do they? Jesus didn't sympathize with him one bit--he said, **Watch out! Be on your guard against ALL KINDS OF GREED.**

-Why? Let me answer that with a question: How many of you have ever had a relationship get screwed up because of money? Money can very easily become more important than people. That's why people kill, cheat and steal for it and divorce over it.

2. There's another problem with money. If we're not careful, it can become the total focus of our attention. This guy thought that his bigger barns would be his bullet-proof vest; his insurance policy; security for his future.  
And it raises the issue for us—what are we putting our faith in for the future: God...or money?

3. Money is very deceptive. If you get a little of it, you can begin to think you're invincible. This man is so cocky over his financial shrewdness, he's **talking** to himself: "You have plenty of good things! Take life easy! Don't worry—**be happy!** God's assessment was actually quite different: **"Fool! Tonight you die. And your barn full of goods--who gets it?"**

-Jesus has a very sobering comment for people who make money the big deal in their lives; **"That's what happens when you fill your barn with Self and not with God.**

-What Jesus says pulls the over off the core problem. When you get some money around you, you can begin to think subtle, stupid thoughts like, "I don't need God.

I am doing a pretty good job of life on my own--taking care of myself." In fact, money can make you feel like a little god. It brings independence from others. It kicks away some of the barriers others experience--gives you a little bit of power. When you have money, you can actually start to think, "I'm a pretty smart and important person. **Look how far I've come!** My opinion is more important than other's opinions. **I** am more important than others. **I** ought to be treated special. -And over time our lives are infiltrated with the most dangerous thought of all. Like this guy, we begin to think that what God has **entrusted** into our hands to **manage** actually all belongs to us--and we take credit for what we've accumulated. -Look at the perspective in this story. Jesus says, "**The farm of a certain rich man produced a terrific crop.**" And the rich man's response to what God had given Him? "**Here's what I'll do: I'll tear down my barns...I'll gather in...I'll say to myself, Self, you've done well!**" I, I'll, my, myself. This guy is so focused on patting himself on the back; he's almost dislocated his shoulder. What he doesn't see is that the reason for his success is his **dirt**. He has **good dirt**.

4. Remember how Jesus said that it's possible to gain the world and lose your soul? Think anyone ever plans to do that? Of course not. It's just that, little by little, they deceive themselves into thinking, "I can have it all here—and **there**." They get so busy on the money treadmill running for the carrot they'll never eat that their soul—God's plan for their lives—true significance—becomes an afterthought.
5. Money is a powerful thing. It's a little like fire. Fire is a good thing. Especially in Toronto. In February. Imagine going through a Toronto winter without fire? Meat just doesn't taste right without being passed through the fire. Fire makes showers a lot more enjoyable. We couldn't lead the lives we lead without fire.

-But, you see, for fire to be a useful **tool**, it needs a controlled environment. Try building a campfire in your living room to cook your spaghetti or heat your house. Fire needs to be carefully contained in steel or brick--and **monitored**. Let fire get **out of control** and it will kill you and incinerate everything you love and value. -Money is a **wonderful** tool. It really is. With it, people get healed, amazing gifts are given, people hear the Good News about Jesus Christ, homes get built for the homeless, children are delighted. When it gets into outrageously generous hands the possibilities are endless. But when it takes charge, when it sits in the driver's seat of our lives—when it becomes a little god we make sacrifices to--it becomes incredibly destructive.

The love of money is the force behind most of the evil things the human race has ever thought up. I think the question Jesus would ask us is **not**, "how much do you have?" What did your parents teach you? What kind of car do you drive? How much do you save?" I think he would ask, "What place does it have in your heart?" I'd like to explore that with you.

### III. WHAT'S IN THE BOX?

- A. I've told this story before, but I love it, so I'm going to tell it again. In his book, **Half-Time**, Bob Buford talks about a point in his life when he, ironically, had achieved all the financial goals he had ever set for himself--a lot **earlier** than he had ever planned. Anyone ever heard of Mr. Rogers—from Rogers Cable? Well, Buford was the **Mr. Rogers** of a huge

cable TV firm in Texas. that had done fabulously well. He hit what he calls, **SUCCESS PANIC**. His question was, "What am I going to do with my life now?" So, he hired one of the best business consultants in North America, Mike Cali, to come in and help him come up with a strategic plan for the rest of his life. \$30,000 a day, if I'm not mistaken. So, this guy set up his flip chart, invited Bob Buford and his wife in and told them to just talk about all their goals, dreams and plans.

1. One of the things Cali does in all his strategic planning sessions is help corporations locate what he calls the *mainspring*--the core value that is the key to what a company is all about. He draws a box at the top of his chart and challenges a company's best thinkers to decide what's in the Box. What's first?

-Finally Mike Cali said to Bob, "I've been listening to you both for a couple of hours and now I'm going to ask you, **What's in the box?** From what I've heard, it is either money or Jesus Christ. If you tell me which it is, I can tell you the strategic planning implications of that choice. If you can't tell me, you are going to vacillate between those two and be confused."

2. Have you noticed all the boxes around here? That, friends, is **precisely** that bottom line for you and me—in this series, and in real life. **What's in the box.** Really. No games. No spin. A better consultant than Mike Cali came up with it. Remember? Jesus Christ. **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 money (Matt. 6:24 NIV).**

-What **is** in box at the top of your life? I wouldn't answer this question too quickly--because I think our love of and dependence on money is a sneaky thing.

3. So, let's just do a little quiz here--private quiz.
  - a. What do you think it is that determines the job most people take--God or money?
    - \*What do you think determines the car most people drive, God or money?
    - \*What do you think determines the home most people buy? The lifestyle they live? The vacations they take? The kind of generosity they show? God, or money?
    - \*Where do you think most people turn to find happiness and contentment? God, or money?
    - \*Where do you think most people turn to find a sense of security for the future? God, or money?
  - b. And how about you? What determines most of the decisions you make—God, or money?

-One of the most significant things that Jesus said about money and stuff is that it is not **worthy** to be your real treasure, the deciding factor in what you do. He says that money and the stuff it buys is vulnerable.

-Homes crumble. Cars rust. Money is vulnerable to downturns in the economy--and thieves, health issues. And if that doesn't take it, in a world where your chances of dying hover around 100%--you're ultimately going to leave every cent behind. And when it's finally pried out of your cold stiff rigormortis hands, the only thing left will be the character you've built, the lives you've changed, the good you've done. And if you **haven't** done anything with it, you'll walk naked and bankrupt into the presence of God. -I would say, friends that the most profound decision we have to make is whether or not we are going to be the primary beneficiary of our own generosity. My checkbook, my bank account tells the story on that one, and so does yours. Bigger barns, or changed lives.

- B. God's opinion of how we use our money and stuff--however much we have--is important. Money is an intensely spiritual thing. Know why? Well, the answer will shock you. **Our money and stuff doesn't really belong to us!** The deceptive thing about life is that it **looks** like it does. We get our education. We find the job. We get the paycheck. We deposit it, cash it, invest, or blow it. People look at the titles to their homes and cars, their home entertainment systems, lego sets, boats, pasta makers, credit cards, club memberships—and think, “If I’m not mistaken, it’s **my** name on this stuff. It’s **mine** to do with what I please. I don’t see **God** written anywhere!”

But God’s ownership only becomes apparent at the end of life, where you suddenly realize it’s all like a game of Monopoly. Ever played it? You can win big, put hotels on Park Ave and Boardwalk and Atlantic and Pacific—take everyone’s money and win it all. And you can crow as everyone slinks away from the table, “**It’s mine! I won, and now it’s ALL MINE!**” But everyone knows that when the games over **it all goes back in the box!** Titles, property, money, *get out of jail free* cards. Everything. It’s **just a game!** And when God says, **Game Over**—it’s the same deal. It all goes back in the box. -When you think about it, it all makes sense. God is clearly identified as the giver of ever good gift. He created the world--and owns it all. Every square inch. Every piece of gold. Think about your soul. You think your Mom and Dad created your soul when they made love? Not a chance. God created it.

-Over the years, in unseen ways, God spares our lives--gives us every breath. He gives us brains, opportunities, strength, second chances--**GRACE**--in thousands and thousands of ways. He owns it all.

1. That's what Jesus said—not once; time after time. Ever notice that all a lot of his stories were about servants—into whose hands an owners entrusted things of value? The stories all had a common theme. A Master goes away--and leaves a number of servants with a lot of money and no supervision and says, "I'll come back some day--and then we'll settle up." That's all. No letters. No e-mail. No video surveillance or spies. No annual performance reviews.

-And then He waits to see how we will invest all He's given. Both our material gifts--and spiritual gifts. He waits to see if we'll forge our signature on the title and use it all for ourselves, or whether we'll make sure we remind ourselves regularly—every time we give, “Okay! God owns; I **manage**. God **owns**; I **manage**. And to whom much has been given—that would be me--much will be required.” He owns. We manage—in a way that honors Him.

2. Every one of these stories tells another truth. The Master always comes back. Always. Then He calls the servants in, and asks, "So. What have you done with my resources—you know, the ones I entrusted to you?"

-Remember the story of the **bigger barns** guy? The main problem God had with him was not his business practices or even his bigger barns. He was called a fool because he **all he thought about when it came to his money and resources was himself. He never once thought about God or others.**

3. So, what's in your box? What drives the decisions you make? Is it Jesus Christ--or is it money. It can't be both. We will either see money through the eyes of Jesus--or we will see Jesus through the eyes of money.

-There is only one thing I know of that can break the back of greed and materialism—this corrosive, deceptive way of thinking that turns us into fools who think we're little gods. It's what Jesus taught and how Jesus lived. In short--generosity. Learning to live with open hands, hold money and stuff lightly—and use what God has entrusted us with as **He** would. Because someday, it all goes back in the box.

#### IV. CLOSING

- A. A great theological journal—called the Reader's Digest—had a great story a few years ago. A woman was at an airport waiting to get on a plane and buys a little snack of her favorite—Oreo cookies—you know, to hold her over until she can get the wonderful meal she will be served as she flies. She's in the waiting area, sitting down, and there's a man she doesn't know sitting next to her. On the little armrest between them is this little snack bag of Oreo cookies. Without saying a word, the guy sitting next to her reaches in, and to her horror takes out a cookie, and starts to eat it. She's furious! So, **she** reaches into the bag, takes out a cookie and starts to eat it. He just smiles and nods at her.

-She's thinking, “He apparently can't speak English” cause he reaches in and takes **another** cookie. She's livid, so she reaches and grabs another cookie, too. They keep doing this until there's only one cookie left. The man reaches in and takes the last cookie—and she just glares at him. He smiles, breaks it in half—and offers her half. She doesn't move—so he eats it himself. She's beside herself—gets up, and stalks off, muttering to herself.

-Well, she gets on the plane, sits in her seat, and reaches into her purse to get her reading glasses. She's horrified to notice that, in her purse, is a full bag of Oreo cookies. Not only did the guy **not** eat her cookies—she was eating **his** and didn't even know it.

- B. Some of us have a **lot** of cookies. God doesn't ask us to give them all back. He just asks us to share, with Him and with others. And we get a little indignant. We think, "These are **my** cookies!" It's important to understand, friends, that the cookies we're eating are **not** ours!

-What Jesus said about money is tough, counter-cultural and a little tough to swallow. But it's true. Ownership is a myth. If you put it in the box at the top of your life, it will do unbelievable damage to your soul. We have the chance of a lifetime to see money for what it is—and make a difference while we still can. It's our move.