

Series: **BLING! BLING!**—February 4, 2007

**BLING-onomics!**  
1 John 2:15-17

I. **INTRO**

- A. Bling! Bling! is only the latest term for one of the essential ingredients of our lives in the 21<sup>st</sup> century. It's also been called dough, bread, greenbacks, funds, treasure, capital, assets, ways and means, wherewithal, almighty dollar, resources, green power, coin, cold hard cash, jack, brass, gelt, lettuce, cabbage, mazuma, filthy lucre, long green, shekels, beans, chips, berries, the needful, pony, quid, bob, tenner, two bits, bill, yard, G note, C note, cent—oh, yes, and **MONEY!**
- How people use it is just as weird as the names we give it. A guy just recently bought a 1966 Shelby Cobra “Super Snake” for 5.5 million. For you muscle car lovers, it's a 427 cubic inch V-8 with twin super-chargers produces 800 horsepower—and it will do 0 – 60 mph in 3 seconds flat!
  - A 77 square foot mildewy apartment in the Knightsbridge part of London area—with no electricity and no heat—is selling for \$335,000! The owner has already had three offers!
  - Let's have a little fun with this! I'm going to name a category—and if you can come close to the price of the most expensive thing in it—you get a piece of fudge!
  - \*Cocktails? 62k—it includes a 2 carat engagement ring!
  - \*Shoes? 2.3 million dollars. On sale at Harrod's—woven with platinum thread and 642 rubies
  - \*Haircut? \$4400. A “couture cut” by a London stylist—includes champagne, hors d'oeuvres, etc.
  - \*Home? 161 million. England—58 acres, 108 rooms.
  - \*Teabag? \$17,250—handcrafted for PG Tips—280 diamonds
  - \*Watch? \$11 million.
  - \*Tie? \$10 million! 261 diamonds, silk, 100 grams of gold
  - \*Cellphone? \$64,000. Motorola—encrusted with 1200 diamonds, 18k keyboard
  - \*Perfume? \$110,000! Buyers—Mike Jackson, Mike Tyson
  - \*Painting? \$104 million! Picasso
  - \*Underwear? 15 million—Victoria's secret, 1300 gemstones! NO PICTURE!
- B. That stuff is just plain **bizarre**, isn't it? And it illustrates how **bizarre** our world gets about money! To tell the truth, hearing facts like that makes us feel a little better about the way we spend our money. We think, “Well, after all—spending \$4000 for a watch is nothing compared to 11 million! Spending \$600 for a Blackberry—or one of its sister berries is **nothing** compared to \$64k! Spending \$120 for a haircut is **nothing** like spending \$4400!
1. And that's the way we work—or, at least, that's the way *I* work—and I assume I'm fairly normal! Huge assumption, I know! Comparison is the way of the **world system**. And it's deadly—financially and spiritually. It can get us tangled in debt and sabotage all God has entrusted into our hands.
  2. But most of all, it's spiritually deadly. By the way, did you know that Bling! Bling! Mula, money—whatever you call it is a **spiritual** thing? That it's a **heart** issue—a barometer of sorts that shows which value system you align your life with? How we use it says volumes about what we believe about life, about happiness, about ourselves, about God—and about eternity. Really! It's that big.
  3. A short article by the Associated Press entitled **Getting Out of the Valley of the Shadow of Debt** lists six no-brainer things you can do to solve financial woes:

- \*Know how much you owe to get a realistic picture
- \*Create a spending plan
- \*Pay off credit card debt and stop racking up more
- \*Build a savings cushion that will cover 3 – 6 months
- \*Develop a strategy for a financial future

Those are **all good suggestions**, and I've made most of them from up here. But that's not the biggest issue, really. The biggest issue is the **heart**. Specifically, whether or not we've bought into the value systems of our world. If we deal with the other stuff—savings, debt, credit, budgeting and don't deal with the heart, it's like treating symptoms instead of curing the disease.

-My prayer, this morning, is that we will look at our hearts based on the right plumbline—and think **straight!**

## II. THE SYSTEM

- A. I want to read a passage that I believe contrasts two hugely different mindsets—both still alive and well today. Read along with me in 1 John 2:15-17:  
**Do not love this world nor the things it offers you, for when you love the world, you do not have the love of the Father in you. For the world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world. And this world is fading away, along with everything that people crave. But anyone who does what pleases God will live forever (1 John 2:15-17 NLT).**
1. I've told you a little about Pennsylvania Amish community close to where we used to live. This group of people are convinced that all modern technology is **of the world**, and therefore evil. Because of that, their lifestyle crystallized around the time of their founder, Jacob Ammen. For them, **that's** what this passage is telling us to do.
    - Throughout 2000 years of church history, worldliness have been defined too many ways to even count—from hair length in both men and women, beard or no beards, jewelry, dancing, make-up, cards—name it, and it's probably been on someone's list. And most of the list stuff is just plain **weird**.
  2. Let me get real specific about what the Bible is referring to when it uses this term, **the world**. It's **the system**; it's **the way most people think**. For us, it's the value system, the way of life presented on almost every movie, ever TV show, in every newspaper—it's most likely the most common way of life on the street where you live.
    - In **the system**, God is kinda there, but not really; Jesus is politically incorrect, and eternity is irrelevant. It begins with, emphasizes, and ends with life on **this** planet.
    - This passage sounds extremely harsh, doesn't it? That if you **love** the world, or **the system**, and the things that system offers you, you don't have the love of the Father in you.
      - a. This can't be referring to **people**. John 3 says that God **loved** the people of the world so much He gave His Son to die.
        - It can't mean the beauty of the world—a warm beach, a great meal, having parties and planting gardens and creating sculptures. The Bible says that **all** good things come from the Father of Lights.
        - And it can't mean that God wants to rip His people out of normal life into a kind of spiritual twilight zone. When Jesus prayed for us—his followers, He

said that He wasn't requesting that they be taken **out** of the world—but that they not be **of** the world.

-John, the author, is talking about the **value** system of the world—what people value, and what they don't. It's **just the way most people think**.

- b. Let me tell you why this whole value system is so deceptive—and dangerous. The Bible says that Satan is the “god of this world.” The “prince and power of the air.” The problem with **the system** is that it **doesn't** have pentagrams and horns and blatantly wicked stuff. Satan is **way** smarter than that! He's basically on a spin campaign to mix good with bad and exaggerate everything God says into something bizarre and unnatural—and to make all his detours look, well, **normal**.
3. Look at how John, one of Jesus' closest followers describes how this **value system** shows itself.
    - \*a craving for physical pleasure,
    - \*a craving to own everything we see,
    - \*pride in our achievements and possessions.
    - a. Question: Anyone here who **doesn't** like physical pleasure? You're not really into great meals, sleep, having a 7 pound bass on your line, a good backrub, a great movie, fudge...
      - Well, in case you're puzzled by this question—God has given us all the equipment to experience pleasure and beauty and taste and touch. Pleasure is a **gift** from God! But **pleasure** is a by-product of life, not the goal of life.
    - b. What about beautiful things. Is it wrong to enjoy beautiful things? That's not wrong—but this enjoyment gets **twisted** when you have to possess, when you crave for the bigger, better, most powerful, most prestigious—when you do the Amelda Marcos shoe thing with **stuff**.
    - c. What about achievements and possessions? Is it wrong to feel a sense of satisfaction with doing well, getting a degree, having others notice and appreciate what you've done?
      - No—it's when this becomes the focus of your life—the measuring stick on how successful or significant you are.
  4. When pleasure—whether it comes from a bottle or sex or a golf game—is the driving force in our lives and helps us make our decisions, we've sold out to the system. When accumulation—the need to **have--** becomes the driving force in our lives, our source of inspiration or our security—behind most of the decisions we make, then we've bought into the **system**. When our sense of significance and satisfaction comes mostly from our work, our perks, from accomplishments measured by money and recognition—when we honestly think we're a cut above people with average jobs and income—we've sold out to **the system**.
  5. Want to know something even scarier? We even get totally caught up in raising our children to live by and measure themselves by **the system: Money, beauty, power and fame**.
    - a. Think carefully about this for a minute. What's one of the biggest obsessions parents have in this part of the world? If I could summarize, it's, “Wow! We've got to have our children get the **very best** in education, ace tests, blow away the competition!” Why? “Well, because it's a tough world out there—and they need to be ahead of the pack if they're going to a good job!”

- b. “Really? So, **why** do you want them to have a good job? What **is** a good job?” Anyone know what the standard answer is to that? It usually has something to do with how much it pays and how prestigious it appears to be, how attractive it is to others, and how much power it has. Right? Why do we **want** this for our kids? **Because we think that if they have money or power or beauty or fame/popularity—they’ll be HAPPY.** And if they have this stuff, we can brag to our friends about how well they’re doing.
6. The Bible here is quite blunt about this value system; about these kinds of cravings. **These are not from the Father, but are from this world.** Just the way most people think. And the system you choose has a **huge** impact on the decisions you make and whether or not you ever see the blessing of God.
- B. Most of you remember the tragedy that took place on July 16, 1999 when J.F. Kennedy Jr.’s plane went down in the Atlantic. I read a report entitled, **Heart Over Mind: The Death of JFK, Jr.** The article explained how confusing it is when you’re in a plane in the fog with no reference points—and your instruments are telling you something that your internal gyroscope and heart can’t believe.
- In that moment, you need rock-solid information to help you make your decisions. The author, Eric Nolte writes, **“In the last few minutes before Kennedy’s little single-engine airplane went into the heavy seas off Martha’s Vineyard, its radar track showed all the evidence of a mind wobbling in the tortured confusion called vertigo. This confusion steered Kennedy down a horrifying spiral to his death on that hot and hazy night in July...And here is the crux of the matter: the pilot’s emotions drowned out the flight instruments’ story about banking and diving at high speed, and screamed out, “No way! It can’t be! I’m actually flying straight and level! I know it! I feel it’s true!”...Following your heart will kill you, as it killed young Kennedy, and thousands of pilots over the years who have failed to recover from a graveyard spiral.”**
- Friends, hear me on this. People who base their attitudes about money and stuff and success and **life** on their instincts and feelings are **flying upside down!** We all have to deal with money, right? You can’t get away from it in a world like ours. Jesus knew that, and he said more about money than he did about Heaven, hell, or prayer. We believe that Jesus was God in human form, right? That Jesus was right about everything—that He gave insight from eternity that **we can’t get anywhere else.** Do you want to know what He said? If you can think of an attitude our culture has about money, Jesus contradicts it. Really.
1. I recently saw Forbe’s new list of the richest people. You have to be a billionaire to get on that list now. Bill Gates tops the list and some new guy who owns casinos in Las Vegas just went from #12 to #3 in a single year! Of course, they figure that out by figuring your total **worth.** You know, how much you have stashed; invested, saved.
- The philosophy of the **world system** is, “stack it up, stack it high, protect it with lawyers and guard dogs and pre-nuptials.” Why? Because we celebrate the people who’ve created the biggest pile. Interview them, list them, watch them, quote them, photograph them. Because **more** is never enough. Anyone ever met someone who said, “I really have **enough** money and stuff. I don’t need any more.” **I’ve** never heard that. Listen to what **Jesus** says: **“Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal (Matt. 6:19 NLT)**

-Jesus is warning us; that if you begin to hoard and stockpile money—it will get a grip on your heart and your life will pretty much get centered around figuring out how to keep the rust, the moths and the thieves from getting it. And that's not what life is about. Life is about loving God and loving others.

2. In our world system, money is a way of keeping score; it's a symbol of success. A form of power—power to get your way, make your opinion heard, get where you want to go. Several years ago, I saw an ad on the back of a Time magazine with a picture of a gleaming Mercedes Benz. The ad read:

**REMEMBER: FROM 100 METRES AWAY, NO ONE CAN READ YOUR BUSINESS CARD!** Think about what that's saying—and how totally stupid it is to make what other's think of your possessions the measuring stick for how significant your life is! But, in our world, it gets lived out *every single day*. Jesus said, ***Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own (Luke 12:15 NLT).*** Who are you going to believe?

3. The world system tells another lie; that money can insulate your life and keep you from the cold hard world. That if you want relief from anxiety—money is your answer. That if you get enough of it--***you will be OKAY!*** And it *feels* true, doesn't it?

-But Jesus says something quite different. **So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well (Matt.6:31-33 TNIV).**

-Is He telling us not to ever think about the future, save, invest? Of course not! He's just being real. He's saying, "If you start running after this stuff, you'll spend your *life* running—trying to figure out how to keep it safe from depreciation, theft, and disintegration. Live for the *right* things, the *right* values, the *right* Master—and watch how God takes care of you!

4. The strongest teaching of the world system on money is precisely where Jesus takes his strongest stand. That teaching is that our money all belongs to us and it's our business alone on how we use it. We start early on with this. Anyone know what a 2 year old's favorite word is. ***MINE! IT'S MINE!***

-And from the look of things, it appears to be true. Our bank account, credit card and cars all have Lori's and my name on them. Our boat has *her* name on it—with the subtitle, "Don't screw up, Ken!"

-And that's what's behind this arrogance we have when God seems to be infringing on our rights of ownership in any way. We revert to being 2 year olds. ***"Mine! It's MINE!"*** Jesus said it's not—and I would think He knows what he's talking about. He told several stories where it becomes *very* clear that God *owns*; we *manage*. Say that with me. ***God owns. I manage what He owns.*** And one day we'll give an account on exactly *how* we managed. And that will be determined on precisely the same basis as everything else. ***Did we love God with all our heart, soul, strength and mind; and did we love our neighbor as ourselves.***

-And the evidence of our love for God and others is right here. In our financial records. Most of my records show that I do a pretty good job of loving myself and my family. The question is, is there proof that I loved extravagantly beyond that?

-That may be why Jesus said that it's **hard** for people who have a lot to be a part of God's Kingdom—that is, under **His leadership**. We think, "What will He ask me to do? Will He ask me to give up something I'm not prepared to give?"

5. One final challenge. I would contend that money and stuff—the **success lie**—is really the god of the world system. I've actually spent some time thinking about this.

-Think about how most decisions are made in the world system. When it comes to where you live, what you drive, where you work, how you vote, where you send your kids to school, what you prize, what kind of vacations you take—Who or what do you think has more influence—God or money? I'd say Money has it hands down.

-Think it's fair to say that money drives people's priority systems, tends to determine their honesty quotient, and receives **way** more devotion than God? Who or what do you think most people count on to solve their problems and take care of their future—God or money? When push comes to shove, money is Lord, God and Savior in our world. And **that's** why Jesus said:

**"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money (Matt. 6:24 NLT).**

6. We are immersed in a system that has lost it's way! It's flying upside down, and the crash is absolutely inevitable. And the question I have for you is—**Do you really believe that Jesus is telling the truth about money? Do you believe that money is as potentially dangerous and soul-threatening as He says it is?**

### III. TRUE GREATNESS AND HAPPINESS

- A. So, why do you think Jesus said what He did about money? Did He have a grudge against wealthy people because he was raised by poor parents? Did Jesus expect that all his true followers would sell everything they had and adopt Amish lifestyles?
- I don't think so. Jesus was God. You know, giver of all good gifts, creator of all the equipment we have to enjoy them. I think He sees the way the world system chases down money and stuff and **Can't get no satisfaction!** I mean, that's what we're looking for, isn't it? Contentment? A sense of significance? And He **knows** it's a dead end street—and, like drinking sea water to quench your thirst—it will kill you.
- And He knows what the stakes are. I think He knows that those of us who live in a system that is addicted to **more** are potentially in danger of exchanging our souls for it. We all want the blessing and smile of God on our lives; I mean, that's what **you** want, isn't it? Well, you can't just choose the lifestyle and priorities you want—and then ask God to bless it. He won't do that. But He **has** told us about the life **He** blesses. Jesus did that, remember?
1. He blesses humility; being poor in spirit. God blesses those who have the guts to admit that they are not masters of their own destinies—those who stop pretending they're worth of what they have, stop the image management, and understand how poverty stricken they really are without God.
  2. And He blesses people who deeply feel that pain they've created and are smart enough to grieve their failures and sins and the damage it's done to ourselves, our world, and to others. Apparently, real comfort only comes to those who **mourn**.
  3. God has chosen to bless the meek. Not the wimps, but people who understand that power is not about dominating others; not about showing off; not about getting

your own way or blowing away the competition. Power is having the strength to say yes when you need to say yes, and no when you need to say no. That power is given to people who will make a difference where it really counts. Jesus was the personification of meekness—power under control.

4. And God has chosen to bless those who long more for righteousness than they do their next meal. This isn't just a longing to be seen as a better person; it's a longing for kindness and goodness and justice in the world. It's a longing to truly learn how to love God with everything and love others like you love yourself. That's what God blesses.
5. And in a world of the survival of the fittest, God has chosen to bless **mercy**. To bless those who see the brokenness of people—and reach out to them, even when they don't deserve it.
6. God has also chosen to bless those with pure, kind and good hearts. Those who don't use others to get what they want, where what you see on the surface isn't a coat of paint over a hollow core.
7. And the life God blesses includes being a peacemaker. A willingness make things right with people you've hurt; a willingness to bring people together; to forgive and reconcile—even when you don't feel like it.
8. And the life God blesses means taking a stand for what's right—even when...especially when...it costs you. People who raise their eyes higher than the end of this life—to the next. People who believe God can use even pain and unfairness in redemptive ways.

-See, the issue isn't really how much money you have. If you work hard, use your gifts, serve whoever you're working for as if you were serving Christ—if you're honorable, dependable, kind, honest and know how to use power right—I think you'll be ahead of the game, no matter how much money you make. And you very well **might** make a significant amount of money and be honored in the process.

-Living a life God blesses won't determine **how** much money you make, but it **will** affect what you do with it. I don't think you can spend all—or most—of what you have on yourself and have a life God blesses. Know why? Because Jesus gave another beatitude, or blessing that's quoted in the book of Acts. It's more **blessed** to give than to receive. To quote it negatively, God doesn't bless self-centeredness. And this is true because Jesus, Son of God said it—and He said it because generosity is woven into the fabric of the world!

- B. I think Jesus talked about the **dangers** of money—simply because it's one of those things that needs high walls around it. Like fire. Fire is a good thing, right? We heat our homes with it, cook our food. But, in case you haven't noticed, fire needs to be watched and contained. We don't build campfires in our living rooms and cook over them. If fire gets out of control, it **will** kill you.

-Jesus is saying, "The world system is sneaky and seductive and deadly. And you can't make the world system to do tricks for you like a dog." You know, where you think, "How little can I care, and **still** be seen as compassionate? How little can I give and not be seen as greedy? How little can I do and still be blessed?"

1. The specific issue is—am I **God's** servant—or am I trying to get Him to be **my** servant? The companion question to that is—"Is money **my** servant—or would it be truthful to say that I actually serve my money. It determines what I do, what I give, what decisions I make in life, and how devoted I am to Jesus."
2. Let me tell you what I think the specific danger is in our culture. We have the potential of making a pile of money. When He talked about His coming and the

final judgment, listen to what Jesus said about the truth we've heard and the stuff we've accumulated. ***Much is required from those to whom much is given, and much more is required from those to whom much more is given (Luke 12:48 NLT).***

-It's like God is saying, "You want a lot of stuff? Fine! With it comes accountability." We have more resources than **anyone** Jesus **ever** talked to in **any** of his messages. We're in the top 99<sup>th</sup> percentile in the world. We have more than anyone has since the beginning of history. I don't know about you—but I find that an awesome challenge!

-I thought of it in terms of an image that might be helpful for you. How many of you think that having two children is more work than having one? How many of you think that having **eleven** children would make your life a little crazier than having two? That's what both sets of my great-grand-parents had. By the way—know how many children the most prolific woman in the world has had—who's still alive? She lives in Santiago, Chile—and she had her **55<sup>th</sup>** baby in 1989!

-Kids are wonderful. How about 55 of them—five sets of triplets—all boys—mixed in! Life would be rich. Interesting. Definitely full, right? But the **responsibility??** Keeping them fed, keeping track of what's going on? **Educating them?** When they do well, you get kudos—but when one of them takes a detour—the teachers, the coach, the police come to **you**. More kids, more accountability. I know. We have four!

-More money = more accountability. It's not **wrong** to have it—you just have to understand that if God is the owner and you are the manager—and **that's the way it is**—then you need to have a really good grip on what **He** wants you to do with it.

-Jesus never says that money and things are evil. In fact, ironically, some wealthy women traveled with him and supported his ministry. Wealth can be a tremendous gift to us—and to those we bless with that gift. Jesus simply says—**be careful! Remember who owns...and who manages. Don't let it make you arrogant or cocky.** Love God and others with your resources--and make sure they don't twist your heart and turn your head!

- C. Let's go back for just a minute to how the passage I read earlier closes. It tells us **why** we shouldn't get caught up in the values of **the system**. Read it with me:

**And this world is fading away, along with everything that people crave. But anyone who does what pleases God will live forever (1 John 2:17 NLT)**

1. If you look on the top of a container of cottage cheese, or on the plastic tag on milk, or on a package of meat—there's something printed there. Anyone know what it is? It's an **expiration date**. What that's saying is, "after that date, if you eat this, you will wish you hadn't!" I've sometimes put milk in my tea, and had it float to the top in chunks. **Not** a good sign!

-I have an expiration date—cause, someday, I'm going to **expire**. Everything, really, has an expiration date on it. We just don't know what that date is. The author is saying, "You know all this stuff you think you want? All the awards, prizes, perks? All this stuff—and the world it's in—it has an expiration date. So—you'll want to lift your eyes higher than that! Enjoy it—but **don't attach your heart to it!**—because when it goes down, you'll lose everything!"

2. In his book, ***Raising Kids for True Greatness***, Tim Kimmel tells the story of a friend of his who was going to run a 10k marathon, along with a bunch of others. They were meeting on a university campus—and he noticed a gang of people crowded around a big dumpster. So he went to check it out. Inside the dumpster

were hundreds of trophies and plaques that the university had dumped out of their trophy cases to make room for new ones. All the sweat, labor, exercise, competition—people who strutted around campus—most valuable player—unceremoniously **dumped**. Expiration date. When anything reaches its expiration date—it's suddenly over. It's over. The expiration date on the gorgeous, extravagant temple in Jerusalem was 70 AD; for the Titanic, April 14, 1912; for the battleship USS Arizona in Pearl Harbor, Dec. 7, 1941; for the space shuttle **Challenger**, January 28, 1986; for the Twin Towers, Sept. 11, 2001. -Setting your heart and arranging your priorities around something with an expiration date on it is crazy. It's like rearranging the deck chairs on the Titanic. **It doesn't matter**. So—lift your eyes higher to what does. Stuff doesn't last. Money doesn't last. Success doesn't last—and fame doesn't last ...**But anyone who does what pleases God will last forever**.

#### IV. CLOSING

It all comes down to one simple question. The world system and Jesus say two very different things. Who are you going to believe?