

**Series: STUCK! Faith Without Traction - January 30, 2011**

**STUCK ON THE BUCK  
Matthew 6, 1 Timothy 6**

Speaker: Ken Davis

1. One of my favourite stories is about this old guy who's heading down to the corner store to get a few things. As he's going out the door, he says, "I'm going to the store, honey—do you want me to get you anything?" She said, "Oh yes! I'd like a sundae with one scoop of strawberry ice cream, one of Cookies N' Cream, chocolate syrup, whipped cream, nuts and a cherry! Write it down, you'll forget." He said, "No I won't!" She said, "Yes you will! Write it down!" He said, "Nope. I've got it all up here. This mind is like a steel trap!"

-So, he comes back 45 minutes later and hands his wife a paper bag. She opens it up, pulls out a ham sandwich, and says, "I **told** you to write it down! You forgot the mustard!"

-Does anyone here ever **forget** anything? Man, I do! It's easy in January to make promises about how things are going to be **different** this year when I come to spending, credit, budgeting—stuff like that.

-Every January, it's actually quite predictable—a whole **pile** of articles come out—about spending, where money goes, how to budget, blah, blah, blah...! Articles like, **Are You Intelligently Frugal, or Just a Cheapskate? How to Start An RRSP With No Money! Holidays Are Over; Plan Now to Pay Cash Next Year! Stop Spending! Tips for Breaking the Habit. How**

The author says things like:

- \*Stay away from stores
- \*Differentiate between needs and wants
- \*Plan to pay cash next year
- \*Stay away from stores
- \*Shop with a **list**—all year long!

-Then I read the **Top 25 Money Wasters**—things like alcohol, traffic tickets, DVDs and music, coffee, lottery, make up, eating out, junk food and carwashes.

-Most financial advice could be summed up as, "Be wise, be careful, save, be generous—and work hard!" Th-th-that's all folks! **Go get yourselves unstuck!!!** Well, actually, it's more complicated than that. Adjusting the **procedural** things we can do to get **out** tight financial binds is a little like changing the ingredients in an ice cream sundae. Two scoops not one—don't forget the nuts. The real issues we face are more like a ham sandwich. They're profound. They're **spiritual** in nature.

-So, I'd like to talk about the **ham sandwich** if that's okay—which is way more uncomfortable. Are you okay?

2. The place where a lot of us get stuck on the buck—is in conflict over money. Anyone here who has **never** been in conflict with a parent, spouse or family member over money? Let me tell you what I see:

\*The issue of money gets **white** hot between husbands and wives. Men and woman have **very** different ideas about where the **extra** money should be spent—and what should be seen as **luxuries**. If I can just be honest, I had no idea how selfish and unreasonable I could be until I got married—and Lori **told** me!

\*If it seems bad **when** you're married—it goes viral when your spouse becomes your **ex**. Let me just say—I've watched it—and it's gut-wrenching.

- a. Did you know that money has a way of making **ex-friends** of our friends? Oh yes! I've watched a lot of friendships go down over this. A friend has product they want you to buy; a friend borrows money and can't pay it back, a friend has an investment that they just **can't** let you pass up. Honestly, money **always** complicates things.
- b. Sometimes we get stuck in conflict with employers or employees over money. And it gets **ugly** and **broken** very quickly.

3. When you hear a title like **Stuck on the Buck**, doesn't it make you immediately think of most people immediately think of financial messes. Tough times. It's easy to get caught, isn't it? You buy a house—thinking, "I think I can make this work!" But it doesn't. You need something, so you buy it on credit, thinking "I'll square up **next** month!" But next month you're nostril deep in the swamp—not neck-deep. —It doesn't take much—health, lawyers, a major appliance--I mean...**life happens—and takes a pile of money with it!** Maybe more than anything else—a pile of debt and no money is overwhelming—humiliating—and **scary!**

-Let me just say this—there are **procedural answers** for those kinds of problems—and skilled people who can help. It's not usually a quick fix—but you can get out of **any** money mess if you take your time. And the great news is that God loves you and lends His power without kicking you around!

4. But here's the bare, naked truth. I don't think **my** main problem when it comes to money is procedural—and I don't think yours is either. I think it's a spiritual issue—**even when we aren't in a gut wrenching mess!** Think about our culture for a minute; we have **more** money than any nation **ever** has before—and yet all the research says that we are **more** anxious and pre-occupied than ever before. And **unhappy**—even with all our big homes, toys and perks. I think it would be quite accurate to say that the problem isn't the government or our culture or our job or our ex; we are **stuck in a lie** when it comes to money.
- a. Let's just talk about money a little, okay? Money is simply a **means of exchange**—and, for general usage, has only been around for the past 2500 years. And saving for the future? That's what **kids** were for!

-But **wealth?** People have **always** wanted to be prosperous. **More** was just measured differently—usually in land, servants, livestock, clothes—and sometimes, gold or silver. The ways to **get** more were limited to two; working hard—either with your brain or your hands—or finding ways to pry it out of the hands of those who had it.

- b. The quest for **more** in our world has left a trail of blood down through time. A person would have to be blind not to see that. Here's the truth we **don't** see. The monster of more doesn't live in people like Hitler and Bernie Madoff—he lives in every human heart—including **this** one. Jesus said that money is the alternate god—the **default** god to the true God—and we have to **choose** who we will serve. I think Jesus was right.

5. The craving for money and stuff has **always** been a problem. Here's the question—what has made our culture so different? And the obsession with more is **way** more intense than it has ever been before.

-Think about the world before mass media. Up until the 1930s—our grandparent's generation—you only went shopping, a) when you **needed** something and, b) you had money to pay **cash** for it. Move ahead 80 years, and the favourite activity for 91% of their teenage grand-daughters or great grand-daughters is...**shopping. Recreational shopping!** How did that happen?

- a. Well, to some extent, we're acting like a bunch of lab rats. You may remember me talking about a social experiment proposed in the 40s by a guy named Edward Bernays. They watched how Nazism shaped the mentality of Germany through something called the **engineering of consent**. Their point was to boost the economy and unite the people of North America by **getting them to buy things they didn't really need—see shopping as a form of amusement**.

-So, did it work? You'd better believe it did! And if you doubt it's value, check to see how much 30 seconds of advertising will cost during the Super Bowl this Sunday!

-Experts sit around tables working **overtime** trying to figure out how to bypass any barriers we might have to buying their product. **You need it! You deserve it! Actually, you're already amazing—so reward yourself with it!**

- b. Now, do you see what's happening on a massive level? People are being paid a **lot** of money to mess with your mind, your self-image, your sexuality, and your sense of who you are—**just to get your money!**

-Then the whole banking and credit system is manipulate too—so the banks can make money. A Yale professor met with the senior executives of **CitiGroup** in the US, and told them that they could cut their losses on bad credit—by not **giving** credit to people who couldn't afford to pay. Know what one senior executive said? **But that's where our profit comes from!**

-So, the ads grind on—like the one from MasterCard. A woman gets a pedicure. Well she **has** to buy new shoes to show it off; then she **has** to get a red dress to match. And the stupid tagline on this binge is... “**Living in the moment? PRICELESS! Really!? At 18% APR?**”

- c. If you were here last week we talked about the rise of narcissism—self-absorption, arrogance, over-confidence—in our world. This voice, **Buy more—you deserve it!**—is the **voice** of narcissism—and it’s the dominant voice of our culture. Who else but a narcissist would tell you to get what **you** want **however** you can get it—even if it strangles you with debt, mortgages your future, and keeps you from showing compassion.

-Some simple stats:

\*Don’t follow the example of our governments. The US government is \$9 **trillion** in debt—\$37,000 for each citizen. Canada isn’t much better.

\*Since 1970, families have decreased in size—but the size of homes has gone up 66%.

\*Consumer debt in North America **averages** \$11,000 per household. In 2005, for the first time in history, North Americans spend more than they earned.

\*And we give less than our great grandparents did at the height of the Great Depression

-To finance this expensive pastime of shopping-just-for-the-heck-of-it—we have...credit cards! See, with credit, **all** of us get to pretend that we’re rich!

- d. And that is a key trend that the authors of the book, **The Narcissism Epidemic** hit again and again. The Bible calls it **coveting**; it’s seeing what others have, wanting what others have, then buying it for ourselves—on credit. The problem is, we don’t know whether **they** own it—or the **bank** does. It’s an amazing thing; **People hide their debt, but they don’t hide their possessions!**

-The monster of more is an instinct that Freud called the **pleasure principle**. It’s immature and selfish. For example, babies function solely on it when they’re born. Think about it, no baby ever thinks in the middle of the night, “You know, Mother is sleeping. I’ll just try to hold off on my hunger for a while until she’s better rested.” No! **Waaaaaa!**

-Life requires us to grow into living by the **reality principle**; that is, in the real world, I have to think about others—not just myself 24/7/365. **It’s not all about me! I can wait!**

-Think for just a minute; which of these principles—the pleasure principle—or the reality principle does materialism appeal to? It appeals to the **most immature instinct we have. I want it...and I don’t want to wait, I want it NOW!** Friends, let’s be clear; the loudest voice in our culture is the voice of **narcissism**—and it’s telling me—and telling you—to become the person God says you and I **shouldn’t** be.

6. And the fact that we're listening to this voice is creating **all** kinds of pain. Materialism isn't just a financially destructive way to live. Even if you have the money to pull it off without debt—it's disappointing and spiritually destructive. See, the real issue isn't wealth. Down through history there have been a **lot** of people who have been wealthy **and** godly. There's nothing particularly spiritual about being poor. But God **does** call us to become like Him—and **He** is generous and tenderhearted to the core!
- a. When you do a biblical review of what God thinks about how wealth, it's quite revealing. First, there's no question that God's blessing on some of these early people—like Job, Abraham, Isaac, Jacob and others was, resulted in them prospering. But they honoured God by the way they got it—and they made it clear that it was from a generous God who called them to be generous.
  - b. What God's people have struggled with over the years is serving God at the **surface** level—when everything else, including all their true worship, was about prospering. **More**. In fact, what took them down was their obsession with more—whether they got it though injustice and exploitation—or worshipping with pagan fertility rites.
  - c. Something else. Generosity has **always** been a part of worship. Before the OT law was given—and after it was given—the bottom line/basic guideline for giving was the tithe or **the tenth**. It was a way of saying, "I know this all comes from you."

-And...people have always found ways to flip God off. They would sometimes bring him the leftovers—a crippled or blind animal from their livestock. When things got tight, they just wouldn't give. And this insulted God. At the very end of the OT, God accuses his people of robbing Him. He throws out the challenge: **Try it!** Why don't you just **try** tithing?

**Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty. (Malachi 3:10-12 TNIV)**

-By the way, have you ever **tried** it—you know, giving?

- d. Without a doubt, the **smartest** financial guy in the Bible is Solomon. In the book of Proverbs, he has a lot to say about getting money—like not being lazy; about treating the poor with generosity; about managing money—how and when to lend—and being smart about saving for the future. And he says something important about debt—something we need to hear.

**The rich rule over the poor, and the borrower is slave to the lender. (Proverbs 22:7 TNIV)**

-Think about it; if most of your work is about making money to pay off your house, your car, your credit card bills and your toys—who's telling **who** what to do? You've seen the bumper sticker, **I OWE, I OWE, SO OFF TO WORK I GO!**

-The fascinating thing about Solomon's story though, is that as smart as he was—it was the **monster of more** that got a bigger and bigger hold on his life—and took him down! His auto-biography, Ecclesiastes, says, ***I did it all, bought it all, experienced it all—and it was all VAPOR MANAGEMENT!***

-If someone as smart and successful as Solomon can lose the plot, so can we. And **we do!** We claim to follow Jesus, put Him and His Kingdom first—but we get sucked right into the race for more gold, more house, more success, more security. We forget that, ultimately—life is not about **more**; it's about living a life of faith; it's about loving God and loving others.

7. When Jesus showed up, He had to set the record straight—forever—about the buck, the dollar, bling, ka-ching, the Drachma, the Yen, the Euro, the shekel—whatever name we've given to this quest for more. And Jesus, a carpenter, or stone mason, very likely ran his Dad's business—and had to deal with money—just like anyone else. He had to buy food, tools, clothes—and pay taxes—to Rome, to Herod, to the temple.

-He had to care for his mother after the death of his Dad. I suspect that, as a craftsman, he had to do buy product and collect money from the people he worked for. He lived in the **real** world. He knew that we have to earn money--that we need a place to live, food to eat, and clothes to wear.

-Now, I need to ask you something—because it will determine **how** you hear this next part—and, especially, what you **do** about it. Do you believe that Jesus was God the Son—and right about **everything**? Do you believe that Jesus, the One who asked us to **follow** Him—has the right to call us away from idols—including the idol of money and wealth? If so, let me take you on a brief tour through the lies about money and stuff that Jesus exposed.

- a. The first lie is: **The size of your savings account will be a clear indication of how smart and forward thinking you really are! The answer to the question, "Will I have enough?" is save, save, SAVE!** Jesus didn't contradict the thought of saving for the future, but he made it clear that there is an account that is even **more** important:

**"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be." (Matthew 6:19-21 TNIV)**

-And what He says makes sense, doesn't it? If you look at where and how someone spends their money—there's a pretty clear indication on what matters most to them. My bank accounts would tell you what and who I love. Don't get excited—I'm not going to show them to you. I'll be honest, they would tell you

that I love myself and my family and think about the future. The question is—what would they say about what I think about God and others—and what’s going on in this world that hurts people? What we *invest* in tells the truth about what we *really* value.

- b. The second lie is: **It’s okay if I choose to make prosperity the driving force of my life—and choose how I want to handle my money—regardless of what God says.**

-Jesus tells us that we have to *choose* who and what we’re going to serve—what our lives will be about:

**“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.” (Matthew 6:24 TNIV)**

-Notice that Jesus doesn’t say, “It’s not a good idea to serve both” - He says, “You *can’t do it!*” See, serving money is all about trying to *save your life* when Jesus tells us to *give our lives*.

- c. The third lie is: **I need to stay focused on—think about, worry about--how I will clothe, feed and shelter myself and those around me. Then if I have any resources or energy left—I’ll see what I can do for God and others.**  
-Jesus would say, “You’ve got it *backwards!*” First, you have a Heavenly Father who has *plenty*—and loves and values you. Secondly, worry—constant focus—doesn’t do a thing for you. Then these words:

**“So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. (Matthew 6:30-33 NLT)**

- d. The fourth lie is: **The size and quality and quantity of your home, car, clothes, toys and stuff is a good indication of how successful you are.**

Stated in bumper-sticker form: **The one who dies with the most toys...wins!**  
Now, not too many people—especially those who are here this morning—would be crass enough to say it like that, right? But *think* about it; that’s what we hear day after day after day. Look at the spending habits of the typical person in North America—including most followers of Jesus. What you see is people buying more house, car, vacation, and stuff than they need—and debt they’re in because of this leaves *very* little for what God is concerned with.

-Jesus told a story once about a man whose life was about building bigger barns for himself and his future. After his big funeral, where everyone raved about what a wizard he was in the agricultural and financial arena—**God** had a single word description for him. “You *fool!*” Jesus specific warning went like this:

**“Beware! Guard against every kind of greed. Life is not measured by how much you own.” (Luke 12:15 NLT)**

- e. Maybe the biggest lie Jesus had to address would go like this: **What you have belongs to you—and you get to decide how you’ll use it—and when and if you’ll give anything to anyone else!** Jesus teaching *totally* contradicts that. Jesus was clear throughout his entire life on one thing: **God owns; we manage!** When we take it and use it however we *feel* like using it—regardless of what He thinks—we are *mismanaging* the investment He’s made. **We** are playing God—and that’s serious business.

-Jesus told several stories that clearly explain this; they’re all about a master going on a trip—and then coming back for an accounting of what his servants have done with the money and property he’s entrusted into their hands. And what does He care about? Well, first, he cares about his mission to make all things right—and bring all people back to himself.

-Specifically, we are called to invest in people. The people who are without medical care, adequate food, love, water, shelter—and without the Good News. Whenever Jesus called for generosity—it was always for others. He knew we wouldn’t have a problem with being generous with ourselves. To a young rich guy who thought he loved God—but actually worshipped his money, Jesus said:

**“There is still one thing you haven’t done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me.” (Luke 18:22 NLT)**

-In another passage, describing the judgment of all things at the end of time, Jesus made it clear that how we treat people in need—what we do for people in need—we’re doing for him.

- f. There are a *lot* of lies floating around about money and stuff in our world. Let me identify another one—and this one is a whopper! **If I had more money, I would be happy; contented.** Do you see the foundation for that? What’s the foundation for your life—God or money? If you’ve chosen money—then money will be the answer to most of the questions. Paul, an early leader writes:

**Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. So if we have enough food and clothing, let us be content. But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.**  
(1 Timothy 6:6-10 NLT)

-And he's right, you know. The most recent research shows that materialistic people are less happy and more prone to depression and addiction to alcohol and drugs—whether or not they're good actually good at doing it. **More will make me happy** is a whopping lie! In fact, the quest for more could destroy your soul.

8. My responsibility as a teacher—and as a spiritual leader—is to talk to you honestly and straightforwardly about life. If I don't—I will be held accountable by God for chickening out—when I should've told the truth. I'm going to be as straightforward as I can, if that's okay. To **not** present yourself fully to God is **not** okay—and you will be stuck at a number of levels until you do lay it all out there.

-Secondly—you **can't** present yourself fully to God without laying your money and stuff on the line, too. If Jesus is Lord of all—He's Lord of **all**. And laying what you have on the line will mean investing in what God cares about. Does He care about you? Of **course** He does. But he also cares about His other children—and we live in a world that is **hugely** unbalanced. The issue isn't just portioning out the tithe to get God off your back. That's the starting point—it's bigger than that, I think.

-Your immediate thought, I know, is, "Well...what about my house payment...my car payment...my credit card statement...my future...my...?" I don't know. You may have to get some **procedural** help. You may have to downsize—significantly. You may have to lay out a process where you learn to fast from shopping and simplify your life. See, I have to think that way too, because I know that learning sacrificial generosity is **way** less uncomfortable than explaining to God why I gave leftovers in a world where 90% of the people had less than me. Besides, generosity feels good. As Jesus said, **It's more blessed to give than to receive**. See, in eternity—what we had will mean nothing—only what we gave away.

## Q & A

Let me simply leave you with the instructions Paul gave to leaders like me:

**Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.**

(1 Timothy 6:17-19 NLT)