

Escaping From Economic Hell: Debt and Consumerism Part 2

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Sane Money: Sane Living in an Insane World Series

Luke 12:13-21

There was a fascinating article in the Washington Post not too long ago titled "Acquiring Minds: Inside America's All-Consuming Passion." Here is how the article begins:

"Consumerism was the triumphant winner of the ideological wars of the 20th century, beating out both religion and politics as the path millions of Americans follow to find purpose, meaning, order, and transcendent exaltation in their lives. Luxury goods in particular – from SUVs with heated leather seats to widescreen TVs and stainless steel ranges the size of tanks – have become such accepted symbols of the good life that they are considered must-have's, even by those who really can't afford them. The pursuit of them has become so intertwined with the pursuit of happiness that professor and author, James B. Twitchell talks about the shopper's epiphany: 'It is that feeling of, phew, I found it, I am saved.'"

The article talks about two young adults in Washington; one is a woman named Jamie, who works as a hair colorist. She is one of the most in-demand hair colorists in Washington DC. Her clients wait six weeks for an appointment. They pay as much as \$285 for a full head of natural looking highlights. She has a 4-year old son who she can afford to put in private school but her great passion is shopping.

Jamie said that she paid \$900 for a tiny white fur evening bag designed by Michael Kors. "I obsessed on it," she said. The woman at Neiman's said, "Isn't that cute?" she said, "That is quite possibly one of the cutest things I've ever seen besides my son." I left it, but I couldn't stop thinking about it on the drive home. I just had to have that bag. So I called the woman when I got home and said, "Just send me the bag."

Jamie said a couple of seasons ago there was this pair of Balenciaga cargo pants. "I really wanted them, but I thought, no they are too expensive for cargo pants. I kept thinking about them. They were in all the magazines. Everywhere I turned a celebrity was wearing those cargo pants. I just had to have them. So I finally thought, 'Oh, forget it. I'm going to get them.' I called up Barney's – I have a girl at Barney's who gets me stuff. She was like: 'Those cargo pants are all gone. You can't get those anymore.' I felt really cheated. I felt like I lost out. I was like totally depressed."

Jamie loves Manolo Blahniks with the same intensity as her favorite TV star, Sara Jessica Parker on Sex and the City. The designer shoes cost anywhere from \$450 for suede pumps to more than \$1100 for boots. Jamie owns 37 pairs of Manolo Blahniks. She conservatively estimates that she owns about \$20,000 worth of Manolo Blahniks sandals, shoes and boots. They all have 4" stiletto heels. She is 5'6" and she likes how tall they make her feel.

You say: That's insane. But she is nothing compared to Faraz Siraj, whose immigrant parents moved to Virginia from Pakistan. He ushered the reporter into his living room to sit on a pair of \$7500 leather sofas. "You have to sit down on them to appreciate them," he said patting one sofa. "They've got comfortability." He loves his Mercedes Benz that is in his garage. He said he loves it because it's got "extreme comfortability." He buys only the finest products - \$300 Hugo Boss shoes; \$1300 Frette bedding. He has a 55" top of the line Mitsubishi TV that is wired for movie theatre sound and hooked up to his favorite invention of all-time, Tivo. "I love my Tivo," Siraj said. He's got five TVs in his townhouse. He likes to keep more than one on so that he can continue to view a movie that he's watching as he moves from room to room. As he watches, he says that he is way more interested in the kinds of pots and pans and knives that an actor is using than in the plot line.

Siraj finishes his statement saying, "I am a goal-oriented person. My stuff is the way I measure myself. It is a great feeling to accomplish a goal. If I didn't have a goal of acquiring another item, I would just feel like there was no purpose to life at all. It would make my life so boring."

I've been doing a series on Living Sanely in an Insane World. Over the month of September, I talked about Sane Sexuality in an Insane World. In October we talked about Sane Parenting in an Insane World and this month, I am talking about the sane handling of money. But you know, you don't have to be the hair colorist named Jamie, or Siraj who loves "comfortability" to have an insane perspective regarding stuff. People from around the world come to America and they look at the size of our houses, the size of our cars, the number of clothes that we have, the size of our garages, the size of our grocery stores and malls, and they think we are absolutely insane. I am not talking about people from the third world. I am talking about folks from the developed world, from Switzerland, Germany, France and England. When people from other countries come to America, they say things like: "You Americans relate to things the way that alcoholics relate to booze. There is simply no comprehension of how excessive your consumption is." You ask an alcoholic how much they drink, and they will say: "Well, I hardly drank anything tonight. Maybe I drank a six-pack of beer."

I say this with all affection, but that is the way we Americans are with our stuff. We are so wildly out of control that we don't know what sane or normal is.

Last week I talked about debt. We talked about how our government is now drowning in debt and many of us as individuals are drowning in debt. Today I want to talk about consumption in the second part of a message I began last week. I've called today's talk "Escaping From Economic Hell: Debt and Consumption – Part 2. Luke 12:13-21

Let's pray.

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Lk 12:13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

Lk 12:14 Jesus replied, "Man, who appointed me a judge or an arbiter between you?"

Lk 12:15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

Lk 12:16 And he told them this parable: "The ground of a certain rich man produced a good crop.

Lk 12:17 He thought to himself, 'What shall I do? I have no place to store my crops.'

Lk 12:18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.

Lk 12:19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."'

Lk 12:20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

Lk 12:21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

We read in Luke 12:13 this simple request:

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Lk 12:13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

Here is the request: Give me justice! In Jesus' day, rabbis were not just religious teachers. They were legal authorities. This man is going to the rabbi, to the legal authority, Jesus, and he is asking Jesus to render a legal opinion probably about his parent's estate. The Old Testament has a number of laws about inheritance. This man feels cheated, so he goes to Jesus for justice.

Notice, he does not say: "Jesus, my brother and I are having a dispute with one another. Will you mediate this dispute? Will you, Jesus, determine who is right and who is wrong?" Instead, this petitioner has already made up his mind concerning the justice of his cause. He wants to use Jesus as a club to beat his brother into submitting to his demands.

How many people use Jesus as a club? Christian parents do it all the time.

- Not only don't I want you to go to such-and-such a place, or to date such-and-such a person, but Jesus doesn't want you to do it either.
- You aren't arguing with me; you are arguing with Jesus.

Christian husbands use Jesus as a club.

- You know, you are supposed to submit to me, wife.

Help me get what is rightfully mine. Is there anyone here who can't identify with the desire to use God to achieve our own agendas? Many of the most popular Christian books essentially teach you how to use Christ as a rocket-booster to achieve your own agenda.

- You want to be happy in your marriage? Turn to Jesus, he'll make you happy in your marriage.
- You want to be successful in your business? Listen to Jesus, he'll bless your business.
- You want to have kids who turn out to be a great success? Just hook Jesus onto your family and he will sort out every one of your family problems.

Whatever you want; whatever your goal is in life, Jesus will help you achieve it. Of course, we rarely ask the question: Is my agenda Christ's agenda? Still less do we ask the question: Jesus, what is your agenda for my life?

Gary Thomas, in the one Christian book on marriage that I think every married couple ought to read, a book titled *Sacred Marriage*, asked the very thought-provoking question: "What if God's plan for you as a married person was not to make you happy, but to make you holy?" Here is a very disturbing thought, friends. What if God's agenda for your life was different than your agenda? What if you're beating on the doors of heaven asking God to do such-and-such and God has a totally different plan for your life or his timeframe is totally other than yours?

Jesus' response to this man's request for justice is found in Luke 12.14,

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Lk 12:14 Jesus replied, "Man, who appointed me a judge or an arbiter between you?"

The NIV translates the text: "Who appointed me a judge or an arbiter between you?" But it could be more literally translated: "Who made me a judge or a divider over you?" It is possible that the sense of Jesus' direct response is something like this: "In my first coming, I did not come to be a divider of people, I came to be a reconciler of people."

We go before Jesus and we say: Jesus, I've been hurt by my parents. I've been hurt by my spouse. I've been hurt by a co-worker. I've been hurt by my former church. I've been treated unfairly. And Jesus says: Well, what do you want me to do? We respond: I want justice. I want to unleash you on this other person. Punish them. Deal with them.

Jesus may respond to us the same way he responded to that man in the crowd. What made you think that I came to be a judge or divider of people? I came as a reconciler. If you said: "Jesus, I've been hurt by my parents, reconcile us. I've been hurt by my spouse, heal our relationship. I've been hurt by my former church or by a co-worker, bring us together." That is the kind of prayer Jesus might answer.

But friend, do you really think that you can turn to Jesus in a divorce that is outside of his will and against the scriptural permissibility of divorce, and say: "Jesus, bless me in this divorce," as if he is a divider of husbands and wives rather than a reconciler? Do you really think that you can march off to divorce court and expect the blessing of Christ on your plans?

Jesus gives this warning in verse 15,

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Lk 12:15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

Well, we are not told whether there was justice or injustice done to this particular fellow. Jesus doesn't really address that. Instead, looking into his heart, he sees that there is a deeper issue involved that is threatening his eternal salvation and his relationship with God. So Jesus says in verse 15, *Watch out! Be on your guard against all kinds of greed.*

Watch out! Be on your guard. You know, there are lots of things that a mature Christian guards themselves against. There are things we know are harmful to our spiritual health. For example, a mature Christian is not going to read their horoscope in a paper or in a magazine, or go to a palm reader. We know that God forbids seeking spiritual information apart from going to him and the scriptures.

There are things that a mature Christian doesn't look at. I get Sports Illustrated. I can tell you that for as long as I've gotten it, and it has probably been 15 years, my wife throws out the annual swimsuit issue before I get home. Mature Christians are on guard against what they look at. Friends, that certainly concerns what you are looking at on your computer, and what you allow into your homes by way of cable TV and the movies you rent.

Mature Christians understand the principle of guarding what they look at. Let me ask you a question: Do you exercise the same level of vigilance concerning every form of greed? Do you guard your heart from covetousness to the same degree you guard your heart from sexual lusts? Or the way you guard yourself from the occult?

Let me make this really practical for you. This Christmas, what will you get in the mail – maybe fifty to seventy catalogs? Tell me, what goes on in your heart when you flip through a Christmas mail order catalog? Don't they just stimulate, especially in your particular area of interest, don't they stimulate covetousness and greed – the desire to accumulate more? That's something I ought to get?

Jesus says regarding your catalogs, *Watch out! Be on your guard. This is injuring your relationship with God.*

I have very little interest in clothes catalogs but I love looking through the food catalogs. I look at the pictures and I think to myself, "Yeah...pears...that's what I need. I need 50 Bartlett Gold King pears." Now, the truth is, I don't even really like pears that much but they look so good in the pictures.

Maybe for you the hook is a car magazines or a home decorating magazines or strawberry patch catalogs. Multiply what you experience at Christmas by 10,000 times. What happens to your heart when you go shopping? We in Columbus have turned shopping into pure entertainment. What an incredibly perverse concept: shopping as entertainment. What should we do with our free time? Shop. Look at stuff. Feel stuff. Handle stuff. Desire stuff. Buy stuff. Let's walk around Easton and just look. Let's go to an antique store and look. Let's go to a clothing store and look or to the Pottery Barn and look or to the computer store and just look.

Do you get it? Something goes on in your heart and in my heart when we pour over the catalogs, when we stare at the ads, when you use shopping as entertainment. You are not listening to Jesus. We're not taking his warning seriously.

He says, *Watch out! Be on guard against every form of greed.* Instead, we invite greed into the front door of our hearts. Extravagance becomes necessity. Excess becomes reasonable. Wants become needs. Greed becomes *I deserve it!*

We have alarms for so much of our stuff. We have car alarms and house alarms. My car has an alarm for the CD player in it. We have office alarms and smoke alarms. Wouldn't it be a good idea to have an accumulations alarm? Just this annoying alarm that goes off - beeeeeeeeeee – stop spending; stop accumulating; - beeeeeeeeeee – no new shirt, no new sweater, no new computer, no new house decoration, no new piece of furniture, no new carpet, nothing.

What do you need? We need to listen to Jesus. He says to be on guard. Watch yourself.

Jesus discerns a problem in this man's life. The problem is greed or over-consumption. Luke 12.15,

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Lk 12:15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

What Jesus is saying is: Even if I divided the estate for you, it really wouldn't solve your problems. You would still not be satisfied. There is a deeper spiritual issue in your life. There is the problem of greed. We buy more clothes than we need. We buy more kitchen equipment than we need. We buy more cookbooks than we need. We have more magazine subscriptions than we need. We have more features on our computers than we need.

How many power tools, men, do you need?

Ladies, how many pairs of shoes do you need? How many purses?

How many video games do your kids need this Christmas?

How many Barbies, or My Little Ponies does your daughter need?

When is enough enough? Jesus says: Even if I gave you this thing, it wouldn't satisfy you because your problem is greed and greed is a black hole in your soul that no amount of stuff could ever fill.

Do you want to get some handle on the insanity of our appetites in America? Think about the number of new items available to us in the grocery store. You want a coke? What kind of coke? You want coke with lemon? Coke with lime? Coke with splenda? Coke 2, CO-2, vanilla coke, caffeine-free coke, diet coke?

It is not enough just to choose between Minutemaid and Tropicana for orange juice. You have to go through all the permutations of pulp, vitamins, calcium styles for your heart, kids, waistline, low-carb, Atkins-friendly orange juice.

Do you want chewing gum? If you want just basic chewing gum like the original flavor of Trident, forget it. Just this past year there were 80 new gums introduced. I read that they are coming out with Viagra gum.

When is enough enough? Never if the problem is greed.

There are some rules regarding consumption.

- The more TV you watch, the more you spend.
- The more popular magazines you read, the more you spend.

- The more catalogs you look and page through, the more you spend.
- The more you shop as entertainment, the more you spend.

On the occasion that I go down to an outlet mall, I wonder around in a stupor asking myself the question: Is there anything I need? Of course, the answer is absolutely NO. If I needed it, I would have already purchased it.

We have to get even more creative at Christmas in purchasing gifts for one another because there is nothing that we need. Advertisers are right up front about it.

- For the man who has everything...Here is something that he doesn't have...a sterling silver cigar holder to hold his cigar when he is playing golf.

Instead of only buying for your family and loved ones this Christmas, why not put the poor on your gift list? Contribute to the Mission Merry Christmas fund. For every item you buy, give an equivalent amount of stuff away to the Salvation Army.

How can you discern if there is greed and over-consumption in your life? Luke 12:16-19,

SLIDE

Lk 12:16 And he told them this parable: "The ground of a certain rich man produced a good crop.

Lk 12:17 He thought to himself, 'What shall I do? I have no place to store my crops.'

Lk 12:18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.

Lk 12:19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." '

Now, I need to immediately say that there is not a hint of condemnation in this parable because of this man's productivity. Verse 16 is simply stated in a matter-of-fact way.

SLIDE

Lk 12:16 And he told them this parable: "The ground of a certain rich man produced a good crop.

Jesus does not condemn the man because he was productive, because he worked hard. Do not hear any condemnation in what I'm saying for any of you who are highly productive people - if you work hard at your business, your profession, and it is giving you an abundant harvest. There is absolutely no sin in being wildly productive. I want to be a productive, fruitful person. I want to be a

person who invests my life and talents well, and who gets a huge harvest. Your ability to produce well, especially if you have great ability, is not under attack here in this text. It is not under attack in any way by me today. Praise God that you are extremely productive. This issue raised by the text is what do we do when we are productive? How can we discern if our productivity has simply devolved into greed and over-consumption?

Well, there are two symptoms of greed and over-consumption. You can tell that you have over-consumed when you start having storage problems. Verses 17-18,

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Lk 12:17 He thought to himself, 'What shall I do? I have no place to store my crops.'

Lk 12:18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.'

This man had storage problems. What am I going to do with all my stuff? Do you want to know what one of the great growth industries in America is right now? It is the stuff management industry. All the sweaters that you buy this Christmas, all the video games, all the dolls, all the coffee makers, all the snow blowers – all this stuff has to go somewhere and into houses that are already bursting with stuff, we have storage issues.

Let me share with you some facts:

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- In the past year the number of self-storage units in America jumped 31%.
- The USA now has more than 13 million storage units – one for every eight households.
- The Container Store chain expects sales of \$335 million dollars this year; up 40% from 2 years ago.

Its greatest sales are not in December, it is in January as people need bins, shelving, hooks, and other kinds of gadgets to store the pile of stuff they got at Christmas.

SLIDES

- The National Association of Professional Organizers now counts 2100 people; double the number of people five years ago.

You say: What is a professional organizer? It is someone who will come to your house and just help you to manage and organize all your stuff.

SLIDES

- California Closets expects \$170 million dollars in sales this year. On average their buyers spend \$2800 dollars to fix up their closets.

Do you know the hottest thing in high-end housing right now are closets that are 6x8 feet in size. In some larger closets they even have center islands, like you find in the kitchen with cabinetry, drawers and a countertop for folding. One homebuilder said: "Closets are the final frontier when it comes to space in your house." One New York interior designer said: "We decorated everything else. Closets can be so elaborate now that they have desks, dog beds, hair dryers, swivel chairs." You know the next thing coming on MTV following Pimp My Ride is going to be Pimp My Closet.

Let me ask you a personal question: Do you have storage issues? Is your garage so crammed full of stuff that you can't pull in your car? Is your basement just crammed in every corner and on the rafters with stuff? Do you have too much stuff packed in your closets? Are your closet rods sagging? Is it hard to get stuff in your drawers because there are so many things there?

An early church father named Ambrose once said: "God has provided enough storage for all of our extra possessions. He has provided it in the mouths of the poor." Rather than rebuild your closet, or rent a storage locker, or have a garage or basement jammed with stuff, why not clear it all out? Give away the two dozen extra shirts, or five coats, or extra chairs or baby changing tables that your daughter will never want when she has her baby.

How can you tell if you are over-consuming? You are going to have storage problems and you are going to have satisfaction problems. Verse 19,

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Lk 12:19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." '

Do you know that once people can afford life's necessities – food, clothing, shelter, medical attention, and education – once people get their needs met, survey after survey indicate that increasing affluence has almost no effect on people's enjoyment of life whatsoever. See, once people are comfortable, more money provides diminishing returns. The second piece of pie is not as satisfying as the first. And by the time you eat your fourth piece of pie, it doesn't make you any more happy at all.

A University of Illinois psychologist surveyed the 100 wealthiest Americans as listed by *Forbes* Magazine. They found that they were only very slightly happier than the average American. These are people with a net worth of over \$500 million dollars. One fabulously wealthy man said he could never remember being truly happy. One woman in this *Forbes* survey said all of her money couldn't undo the misery caused her by her children's problems. Studies of lottery winners indicate that there is only a temporary jolt of joy from winning the lottery. Euphoria doesn't last. In fact, previously enjoyed activities like reading, or

spending time at home with one's family actually become less pleasurable for lottery winners.

Here is a really interesting fact. They've done surveys of America's national happiness since 1940.

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- In 1940 2 out of 5 homes lacked a shower or bathtub.
- 35% of the homes in America had no toilets.
- Heating often meant you heated with wood or with a coal-fired stove.

John Galbreath in 1957 wrote a book about America called *The Affluent Society*.

SLIDES

- Per capita income expressed in today's dollars was about \$8700, now it is over \$35,000.
- We own 2x as many cars per person.
- We have high definition TVs.
- We have home computers.
- We spend half a trillion dollars in restaurants every year.

According to the surveys, Americans are not a bit happier than they were in 1940. At some point, money and material goods, and achievement won't be enough. As we get older, and our children leave home, and as busyness no longer fills our minutes and gives us a reason for being, you can see the void in older people's lives where they have no center in God. People who have invested their lives in things and in acquisition and in achievements, but have not developed a spiritual center in God, as they get older, as they move into retirement, the emptiness, the hollowness of their lives becomes more and more striking. We can't fill the Grand Canyon size hole in our lives with the little marbles of another gadget, another pair of shoes, another TV or achievement. The only one big enough to fill the hole in your life is Christ.

What was the deeper problem in this man's life? Luke 12.17-20,

SLIDE

Lk 12:17 He thought to himself, 'What shall I do? I have no place to store my crops.'

Lk 12:18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.

Lk 12:19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."'

Lk 12:20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

This man is involved in a soliloquy. He is thinking to himself. He is discussing with himself. The focus of all of his thoughts are on himself. He uses the word "I" six times:

- What shall I do?
- I have no place to store my crops.
- This is what I'll do.
- I will tear down my barns.
- I will store all my grain.
- I will say to myself.

He uses the word "I" six times. He uses the word "my" five times.

- I have no place to store my crops.
- I will tear down my barns.
- I will store my grain.
- My goods
- I will say to myself.

The deeper problem with this man is that he does not see himself or all of his stuff as being on loan from God. He doesn't say: What shall I do with your grain, God? Indeed, he doesn't engage with the mind of God at all. And it is because he is living this utterly self-centered existence rather than seeing the world the way it really is. It is God centered. God uses the label for this greedy consumer. He calls him a fool. Verse 20,

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Lk 12:20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

You know, the fool in the Bible is the person who tries to do life without God. Psalm 14.1 says:

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Ps 14:1 The fool says in his heart,

"There is no God."

They are corrupt, their deeds are vile;
there is no one who does good.

Psalm 10.6 says:

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Ps 10:4 In his pride the wicked does not seek him;
in all his thoughts there is no room for God.

Oh, you may theoretically believe in God. You may certainly assent to the existence of God. You may even call yourself a Christian. The fool in the Bible is not the person who is philosophically committed to the non-existence of God. The fool in the Bible is the practical atheist. Whatever you think about God,

whatever you believe about God, it doesn't change your behavior one ounce when it comes to what you really want to do. If you are committed to a certain course, you are going to do it – no matter what God thinks about it. That is the fool.

- “I’m going to have sex with my boyfriend or girlfriend regardless of what God thinks.” God says you are playing the fool.
- “I’m going to get a divorce and I don’t care that the Bible says God hates divorce.” God says you are playing the fool.
- “I am going to consume and consume and teach my children and grandchildren to consume this Christmas without a thought of what God wants or desires.” God says you are playing the role of the fool.

The fool is a person who when he or she is anxious, they do not trust God. The fool is a person who when he or she makes a decision, they do not consult God. The entire content of the fool’s thinking is their own opinion, their own rationality, their own feelings about the subject. “In all his thoughts”, the Bible says, “there is no room for God.” Where is God in all your thoughts or plans for the future?

What a horror to wake up one day and have God say: You are a fool.

You see, the self-centered, self-indulgent, foolish person doesn’t realize that all we have is on loan from God. This man says:

- My crops
- My barns
- My grain
- My goods
- Myself

Where, if he had taken God into account in his life, he would have asked: Lord, what do you want to do with:

- Your crops
- Your barns
- Your grain
- Your goods
- The self that you have made

And here is the challenge. One day, God will call in his loans. Luke 12.20-21

SLIDE

Lk 12:20 “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

Lk 12:21 “This is how it will be with anyone who stores up things for himself but is not rich toward God.”

See, here is a massive shift of perspective from the self-centered life, to the utterly God-centered view of life. According to Jesus, all of our lives are on loan from God and the loan agreement we have with our Creator gives him the right to call the loan due any time he chooses. You see, as the Sovereign, as the King, as the Creator, God Almighty determines the term of the loan regarding everything that he has given us. Brothers and sisters, all that we have can be called in at the time of God's choosing. The Lord can pick today to say to you or me: The term of my loan is now up. I'm calling the loan back in.

We saw a vivid example of that with Hurricane Katrina. In the course of a day, thousands of people had their loans called in. People who thought: My job, my business, my neighborhood, my house, my TV, my clothes, my car, my photos, my church, maybe even my loved ones, my children, or myself – in the course of a day thousands of people got their loans called in. You walk out to the parking lot. Your car is dented or scratched. It is: Lord, someone scratched your car. Lord, someone stole your car. Lord, the government messed up your tax refund. Lord, your washer broke down. Lord, what do you want me to do with your money? Do you ever ask that?

You see, this story challenges the self-centered paradigm through which we Americans look at life. We see ourselves as owners. Everything is ours. We occasionally choose to give God something less than a tip from our money that we earned at our jobs with our strength.

This story says that whole perspective is wrong. America, and even Christians in America, your whole perspective is wrong. It is all on loan. Everything. Even your very life and your dearest loved ones. Friend, do you realize that even your children, your spouse, your parents, and your friends are on loan from God. We and they are all on loan for the briefest season to be loved and appreciated, to be related to as a gift from our gracious heavenly Father for a brief period of time.

Here is the choice. You and I can continue to live with the illusion of ownership and control, measuring our lives by our capacity to acquire and grasp and consume, consulting only ourselves and our own opinions and rationality for direction in life. Or we say: We recognize that the universe we live in is a God-centered universe. That our gracious heavenly Father has generously opened his hand to us and given us everything we have on loan. It is all his. We can ask him for his gracious wisdom so that we can direct his stuff in the most productive ways possible for Christ's honor and for Christ's kingdom. Throw the Christmas catalogs into the garbage. Refuse to use shopping as entertainment. Say to yourself: We have enough! Indeed, we are going to start clearing stuff out this season. We're going to clear out all the things we've been hoarding and we're going to give stuff away. Include the poor and the Lord on your Christmas gift list. Start living with a God-centered worldview. Let God fill the hole in your soul. Then you will be satisfied. Let's pray.

Escaping From Economic Hell: Debt and Consumerism Part 2

Rich Nathan

November 12-13, 2005

Sane Money: Sane Living in an Insane World Series

Luke 12:13-21

I. The Request: Give Me Justice. (Lk. 12.13,14)

II. The Warning: Be On Your Guard. (Lk. 12.15)

III. The Problem: Greed And Over-Consumption. (Lk. 12.15)

IV. Two Related Problems: Storage And Satisfaction. (Lk. 12.16-19)

V. The Deeper Problem: Not Seeing Our Lives On Loan. (Lk. 12.17-20; Ps. 10.4)

VI. The Challenge: God Will Call In His Loans. (Lk. 12.20, 21)