

Sermon—Feb. 20-21, 1999
Rich Nathan
Christ Confronts the Culture Series
Matthew

Christ Confronts Materialism

I have been doing a series called Christ Confronts the Culture, and I have been attempting to address some of the dominant thought processes, some of the dominant attitudes that affect the way that we Americans think about life as we enter the new millenium. It seems to me that it is impossible to talk about American life without talking about the dominating pressure of materialism. How many times over the last eight years have we been reminded, “It’s the economy, stupid”? Everything, including how we make moral decisions, how we make constitutional decisions, how we weigh and evaluate things, has been subordinated to how the economy is doing. Materialism is a dominant feature of American life.

Anyone gone shopping for a barbeque recently? Fifteen years ago, if you wanted to do a little outdoor grilling on your patio or deck, you had a few choices. You could get a Weber-style grill for \$50.00. It would hold a bag and a half of charcoal. You could go up to \$70-80.00 if you wanted to have nice redwood side trays to hold a plate. Or you could get a propane grill with an instant starter for maybe a \$150 or perhaps high end at \$200.

Well, things have changed in the last 10-15 years because now the Viking Company has come up with the Viking Front Gate Professional Grill powered by either natural gas or propane. It comes with an infrared rotisserie that will slowly broil two 20-pound turkeys to perfection while you cook hamburgers for 40 guests on its 828 sq. inch grilling surface. It has a built in smoker system that “utilizes its own 5000 BTU and water tight wood chip draw to season food with a rich, woodsy flavor.” Next to its grilling surface are two ancillary range top burners, unlike standard burners on your stove which generate a mere 7500 BTU, these burners generate 15,000 BTUs which give you the capability of flash stir-frying some ethnic cuisine or for bringing large cauldrons of water more quickly to a boil. So if you have ever longed to cook Szechwan Pork on your backyard patio, or if you feared getting off to a late start when you have guests about to arrive and 40 ears of corn to cook, the Viking Front Gate has the extra power you may need. The entire unit is constructed of gleaming stainless steel with brass accents, pulled-out workspaces and measures more than 7 feet across. All of this, not including shipping and handling, will set you back about \$5000.

Now, if that is too much for a few of you to handle, \$5000 for a backyard barbeque, they offer a slightly smaller unit without some of the bells and whistles for \$3000. And for any of you who think you can get by with just an 18-24 inch grilling surface and with only one ancillary ranger top burner, Front Gate offers a model for \$1140 that “delivers professional results at a great value.” \$1140. When you read through the Viking Front Gate catalog, by the time you get to the \$1140

barbeque, you think to yourself, "You know, that's not that much to spend on a barbeque. That almost sounds reasonable."

There is a recent book out by Robert Flank called *Luxury Fever: Why Money Fails to Satisfy in an Era of Excess*. Robert Flank goes through all of the ways that American appetites have been upgraded in the last 10-15 years. For example, even though family sizes have gotten smaller and smaller in the postwar era, our houses have gotten steadily larger. The average home built in the 1950's was 1100 square feet. The average home today is about 2300 square feet. Whereas in 1986, listen to this, only 18% of homes in 1986 were 2400 square feet or larger, a decade later nearly half of the new homes that are being built are 2400 square feet or larger. If you go out into various areas of town, you will see rising from farm fields these huge mass-produced houses one after another after another. A professor of architecture at Yale said all over the country now people are building what he calls McMansions – 4000 square feet houses for a family of four.

This pressure upward affects people living in the middle class. Fifteen years ago it used to be quite unusual to have central air conditioning. Now that is a requirement as folks in the middle class look for a new home. So are 2½ baths, a brick fireplace, 4 bedrooms, at least 2200-2400 square feet and a finished basement.

Look at the cars we drive. Again 15 years ago air conditioning was considered a luxury item. Now it is standard equipment along with a CD player. This last year Sport Utility Vehicles, along with light trucks and vans, for the first time in American history outnumbered passenger cars in terms of new car sales. We are seeing more and more average people driving around town in 6000-pound Chevy Suburbans

and Ford Expeditions, even though they only get 8 miles per gallon and are priced over \$40,000. People are remodeling their garages to get these behemoths of cars into their garages.

Every thing has been upgraded in terms of appetite and demands over the last 10-15 years. What is considered average keeps going up. That effects, among other things, the kinds of gifts you have to buy someone for their birthday, the amount of money you have to spend for a wedding, the price you have to pay for a house in a neighborhood with a good school, the size of your vehicle that you want to have your family relatively safe in, the kind of sneakers your children demand, the kind of wine that people serve on a special occasion and the kind of suit that people are required to wear at an interview. More and more average people are buying specialty wines, specialty beers, and specialty cigars.

Look at the size of television sets. Fifteen years ago 19-inch and four channels plus a VHS was considered the norm. Now more and more homes that I go in have 32"-36"-50" TVs enabling not just the family, but whole tribes of people to bow down and worship in front of 200 channels of viewing pleasure.

The status symbols, interestingly, are changing. Back in the 1950's a stay-at-home mother was a status symbol. In the 1980's it might have been a Porsche, but it is real clear as we enter the new millenium what the new status symbol is. Do you know what the new status symbol is? A restaurant range for \$7500 and a sub-zero freezer put in homes of people who don't cook but who mostly eat out. There is no doubt that American appetite for material has grown in almost every measurable

way so that what we consider to be normal would have been considered wildly extravagant even 20 years ago.

If you open your Bible, you won't see the word "materialism" in the Bible. But is there a Bible word that describes the growing American appetite for things? Is there a Bible word that describes this rising tide of demand so that what is considered average and normal keeps going up and up and up? There is a Bible word, it almost sound archaic to use it. We don't talk about this word much in polite company, but the Bible word describing our insatiable appetite for stuff is "greed." In Bible times they didn't call someone materialistic, they called him greedy.

The ancient Greeks had a wonderful way of describing greed. The Greek word for greed in the New Testament is "pleonexia." It is a compound word, pleonexia, it comes from two words – pleon, which means more; and echo, which means have. This compound word for greed means a demand for more, a desire to have more.

Do you know there is much more material about greed in the New Testament than there is teaching about sexual sin? Indeed, there is infinitely more teaching about greed as a mark of depravity than there is about homosexuality. It is interesting that in the 20th Century the only sin that we remember that characterized Sodom and its destruction in the Old Testament was homosexual sex. Ezekiel says in Ezekiel 16:49 that the sin of Sodom was not only perverted sex, but the sin of Sodom was that Sodom and her daughters were arrogant, over fed, and unconcerned. They did not help the poor and the needy. In the New Testament greed is the mark of a depraved society. When society hits bottom, when people in a

country walk away from God, the characteristics are that the country will be filled with wickedness, evil, greed, and depravity (Romans 1:29).

Greed is a very serious sin in the Bible. Jesus refers to it along side of lust, adultery, murder, and theft as making a person unclean in Mark 7:21-22. The apostle Paul says that the greedy person is excluded from the kingdom of God in 1 Cor. 6:10. But listen to this in Ephesians 5 because we don't think of greed, our insatiable appetite for more and more stuff, our constant need to upgrade every single thing that we own, we don't think of greed as being all that serious. In the modern evangelical church, we have lightly seen that contemporary standards in the area of sexuality are completely perverse and radically unbiblical. And so in most evangelical pulpits today you will hear sexual sin often mentioned, at least I hope it is often mentioned, as an area in our lives that needs to be addressed, needs to be dealt with, but how often do we hear about greed. And yet, in Eph. 5:5, the apostle Paul says – just listen to this: “For of this you can be sure, no immoral, impure or greedy person, such a man is an idolater, has any inheritance in the kingdom of Christ and of God.” Filthiness and sexuality in the New Testament is often placed side by side with filthiness in the way we regard material and money because both are rooted in an insatiable appetite for more – more sensuality, more of what God doesn't want us to have and more material.

The apostle Paul regards greed as so serious that he tells the church in Corinth to not associate with greedy people who are part of the church. And in the early church, if you look at the sermons and examples used by the church fathers of sin, you will see that the early church regarded extravagance and greed as a serious sin.

Paul encourages Timothy to not only flee from sexual sin, but to flee, to run, from the love of money.

Well, with our culture and the biblical framework as a backdrop today I am going to do a message called “Christ Confronts Materialism.” Let’s pray.

If you have a Bible, I would like you to open up to Matthew 6:19-21 where we read:

“Do not store up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasures in heaven where moth and rust do not destroy and where thieves do not break in and steal; for where your treasure is, so there will your heart be also.”

I am going to be concentrating on these few verses. Matthew 6 is part of a larger block of teaching called The Sermon on the Mount. I think John Stott, the great British preacher and writer of biblical commentaries is right when he says that the title of Matthew 6 as a whole could simply be “Be Different.” His outline is quite helpful here.

In verses 1-18, John Stott says Jesus is saying to us “Be different than the religious hypocrites who live in our day.” Be different than the religious hypocrites. And in vv. 19-34 Jesus says, “Be different than the secular materialists.” Don’t be like the greedy materialists. Don’t be like the religious hypocrite who advertised their religiosity. Don’t be like the people who do things in order to get other people to notice them. At the same time, don’t be like the secular materialists, the greedy materialists, whose lives are absorbed and dominated by the pursuit of money and greed. In Matthew 6 Jesus is saying, “I want my followers to be different, to be a

third race, to be utterly different than anyone on the face of the earth, to be different than religious people, different than not so religious greedy materialists.”

As we focus on vv. 19-21 it is easy to miss what the contrast is that Jesus is drawing out. You see in reading passages quickly in the Bible, sometimes we work our assumptions into what the text must say. For years I did it with this text. I assumed the contrast was not only between where our treasure is – whether your treasure is here on earth or whether your treasure was in heaven, but I also assumed that Jesus was drawing a contrast for whom the treasure is stored up. So I often read the passage, at least in my mind, “don’t store up treasure for yourself on earth, instead store up treasure for God in heaven.” Or store up treasures for others in heaven.

What I want you to do, if you have a pen, is underline the words “for yourselves” in v. 20 because I think these two words are the key to understanding the motives for obedience that Jesus wants us to have in the area of money. These two words, “for yourselves” lay out the essential motive for obedience to Jesus when it comes to money and material. I want you to note this – Jesus is appealing to a selfish motive. So often when people teach about money, they call people to an altruistic motive. They say to people, “Listen, you have been thinking about your own needs too much – your own comfort, your own happiness, your own future. You need to set aside yourself and start thinking about others. You need to sacrifice more and forget about the bigger bathroom and sacrifice for the sake of God. Downscale your lifestyle for the sake of others – for the sake of the starving people in India or China.” But I will tell you, unless you circle it and take out your yellow highlighter and put it

over the words “For yourselves” you won’t begin to open yourself up to what Jesus has to say when it comes to the issue of money and greed in your life.

Now, let me spell this out for you. There has been a foreign element that has been in Christianity for many hundreds of years – a foreign element that is certainly present in the philosophy of Immanuel Kant. This foreign element says that if a person benefits from their activity, there is something wrong with the activity. If a person is doing something for themselves, then that activity is tainted. Kant said that the highest possible motive for a person doing something is selflessness.

So Christians and many Christian pastors run around telling people they need to be selfless and to start giving up material desires. Start thinking about others and stop thinking about yourself so much. But New Testament Christianity doesn’t say, “follow Jesus and don’t give a thought to yourself.” New Testament Christianity says, “Follow Jesus and walk in his steps because it will turn out better for you if you do than if you don’t.” New Testament Christianity says that it is in your long-term interest to obey Christ in every area including the area of money. Maybe in the short-term it will seem hard, but New Testament Christianity calls upon us to exercise faith, that in the long-term we will absolutely be better off, that you will be more filled with peace, joy, more full of hope, that your life will go better, that your family will go better, that obeying Christ is in your interest, even in the area of money.

Now, most of us don’t believe that, and so we think the essential motive that Jesus lays out is for our obedience in marriage, or our obedience in sexuality, or money is because this is our way to pay God for what he has done for us. You have

heard this sort of teaching. God has done a great deal for you. He sent his Son to die for you. He went out of his way to come to earth. He did all of this for you. Now, can't you do something for God? Christians feel guilty and church people feel shamed – yeah, I should be doing something for God, but the guilt and feeling of shame is not long lasting enough. After a while we harden our consciences to shame based messages because we think to ourselves, “Maybe this would serve God, but it runs against what would be good for me.” And so many people are in this tug-of-war between doing something for God and what they think is in their long-term self-interest.

And so we pay God off a little bit, but we secretly keep ourselves from embracing the full force of Jesus' message because we think, “I am not going to be really happy if I do what Jesus tells me to do.” So we pay God off. The picture is that Jesus is standing there with his little tin cup outside of the church in the cold. We give him a few coins in his cup. He sings, “Can't you help me out a little bit, friend? Drop a few coins in a poor man's cup.”

But it is not like that at all. Jesus says when it comes to money store up for yourself treasure in heaven.

Let me make it even more plain. The gospel message was intended to be good news. The gospel message is a message of grace and liberation. It is a message that is designed to set people free. It is not a message that calls us to essential self-sacrifice. It is a message that tells us our Father in heaven has a good heart and he desires to bless us, to give us peace. It is not the desire of God to come as a thief to steal and take stuff from us. It is the Father's desire to put things in our lives that we

don't currently have – like security, freedom from anxiety, friendships, contentment in Him. It is the desire of God to do good for us.

Now, I tried to work this out last week for you in the area of sexuality. I said to you that if you are a parent and you are talking with your teenage child and they say, “Why should I wait in having premarital sex?” The answer is not “Because God has done so much for you, can't you do something for him just this once? Sure, it will give you lots of pleasure, but God doesn't want you to have a good time.” The answer we tell our teens regarding premarital sex is “Beloved daughter, my darling son, the commandments of God are there for our good to keep us from pain and disease. To enable us to give ourselves completely to our spouses on our wedding night.” Why does God tell us not to do something? We must believe that God tells us not to do certain things because if we do it, it will turn out bad for us. Any time you disobey something in the Word of God, you are sowing weeds into your life and injuring your future joy. Anyone who has sinned sexually will tell you, “I wish I had listened to God. I have ripped myself off from full joy with my spouse. I wish I could get rid of the shame, the pain, the guilt, and the lack of intimacy. I wish I could reconnect with God. If I could redo the past, I would have done it God's way, but as a result of my sin, I have done damage to myself and damage to my relationship with God.”

Brothers and sisters, with all the affection and urgency that I can muster here, let me tell you that it is only by believing that God's will for you in the area of material and purchases and money is for your good, that you will be motivated to make any kind of changes at all. It is only by believing that doing it God's way, listening to

God's Word, allowing yourself to be challenged in the area of your appetites will bring blessings to you and to your children. It is in your self-interest. It's not in God's interest, he doesn't need your money. It's not because he can't find another means to supply the poor. It is not because God is bankrupt. God tells us to do things in the Bible because he wants to bless us.

So Jesus says, "Don't store up for yourselves treasure on earth where moths and rust destroy, literally consume, and where thieves break in and steal." What is Jesus talking about when he says don't do this? What is treasure on earth?

Well, certainly this passage could be expanded beyond money. I think it has the most to do with money. Jesus is talking about God and money in v. 24. In the rest of the chapter he talks about material, but we could legitimately expand "treasures on earth" to other things that people on earth live for and seek out. For example, there are researchers at Ohio State University that aren't primarily driven by money. They might be able to make more money in the private sector, but their treasure on earth is recognition and status in the eyes of their peers. If you want to see people fight like cats and dogs, get a group of researchers together who disagree on who gets the credit regarding a government grant or who gets the credit on a scientific discovery, or whose name goes where on a research paper. Treasure on earth could be recognition, peer respect.

Some people's treasure on earth is simply being well liked. That's their goal in life – to have everyone like them. They want to make sure that in every situation they come out looking good. They don't want lots of money, but what they live for is everyone saying, "I like him. He is so nice." "She is so wonderful." "Oh, he is so

helpful.” “I love taking my problems to her.” Some people’s treasure on earth is what they look like. Their attention is consumed with their hair and their face and body trying to be attractive.

Now, what is wrong with storing up treasures here on earth? Jesus says don’t do that because moths and rust destroy treasures on earth and thieves break in and steal them. In other words, if you really care about your happiness and future, storing up treasures on earth is stupid because treasures on earth are always subject to two problems. They are always subject to decay and being stolen and ripped off. Whatever treasure you have on earth right now, it is decaying. If it is your body, trust me, your body is decaying. Baby Boomers try so hard to keep our bodies from decaying. Do you know that the average age for a woman getting a face lift now in America has declined over the last 15 years from 55-60 to age 44. The average age for getting a face-lift is 44, and then it has to be redone and redone and redone. No matter how hard we fight it and all the lyposuction and tummy tucks and body sculpting and personal trainers and diets we try, our bodies are decaying. If you don’t believe that, go out and watch a bunch of old guys play a pick-up basketball game. Watch how many guys walk off the court with pulled ligaments and ankle sprains and sore backs – unable to walk the next day.

But everything on earth has this principle of decay. It is not just our bodies. Every item we have ever bought is in the process of breaking down. Your car is outside rusting out right now. Paint is currently falling off your house. While you sit here, your furnace is breaking down. The motor in your refrigerator is going out. Your carpet is getting worn. Mold is growing on the tile in your bathroom. Buttons

are coming off your coat. Your driveway is currently cracking from the cold. It's not a pretty picture.

Jesus said that was just the nature of things on earth. We fight the principle of decay with preservatives and rust proofing and tune-ups, but it is all going toward dust. Jesus is just being kind to us. He is telling us the truth in love. Treasures on earth have an element of decay and treasures on earth are all subject to being stolen.

Here is the second problem with storing treasures on earth – this phrase where thieves break in and steal. Do you want to know if you are putting your stock in a treasure on earth? Ask yourself whether that particular thing can be hurt, be taken, be threatened, stolen, injured by anything in this world. If there is any threat at all by anything in this world to your treasure, then you have a treasure on earth. There are tons of thieves in this world. If one of them can get at your treasure, your treasure is on earth. If your treasure can be affected by Y2K, and we will be talking about that next week, however it turns out – whether it is just a blip on the radar screen or if the radar screen blows up and it is a major downturn – but if your treasure can be affected by Y2K, then you have a treasure on earth. If your treasure can be affected by a lay-off, by an illness, by your boss or by a war, or by a future recession – if your treasure can be affected by your ex-spouse, your current spouse, your parents – if your treasure can be stolen or threatened or diminished by anything in this world, then Jesus says, “Friend, you have the wrong treasure. That is why you are so anxious. Because your treasure is constantly under attack.”

Greed or to use an updated word, materialism, so self-evidently steals treasure from our expanding appetite for stuff, this inflating ever-rising standard of what

normal is in terms of size of house, or what normal is in terms of size of TV, and size of car, and quality of kitchen stoves, and kids' sneakers, comes at a high cost. The high cost is this stealing of treasure.

What does it cost? More and more Americans are forced to work longer hours to pay for our expanding appetites. In a 1996 survey by the Families and Work Institute, 40% of workers felt they were unable to get personal chores done because of expanded work commitments. 35% complained of insufficient time. A quarter of people say they are not spending enough time with their children. I wonder what their children would say?

But to keep up with expanding appetites, many American families feel forced to have at least two people working full time in their family. To keep up with expanding appetites, Americans are actually sleeping less and less. One Times study researcher found that there is a growing sleep gap. 4-10 American adults say they sleep 6 hours or less, and the chronic sleep deprivation is leading to more and more illnesses. It is estimated that 100,000 traffic accidents a year are caused by people not having enough sleep. 1500 people die in traffic accidents as a result of drivers falling asleep, and much of this can be traced to longer work hours so that we can consume more and more.

Jesus knew what he was talking about when he said, "The thieves come in and steal." Because of our growing appetites, personal bankruptcies are at a record high. Listen, we are living in good times, good economic times, full employment, and yet our bankruptcy rate is at a record high doubled what it was ten years ago. How do you account for that? The amount of credit card debt that was overdue more than

90 days doubled in the last 3 years. Debtors Anonymous Groups are springing up all over the country. In a rising economy, people are unable to pay their credit card debt. And do you know the stress and pressure of unpaid bills? Jesus knew what he was talking about when he said thieves are going to break in if you have the wrong treasures. Growing appetites, catering to your greed does not increase your happiness.

Listen, listen. It is in your self-interest to master greed. Do you know that psychologists have done study after study in every nation of the world and what they discovered is that once people's basic needs are met, basic needs for shelter, basic needs for food, basic medical needs – once there is an adequate level of provision for people's physical needs, people's sense of happiness does not go up with rising income. Contrary to popular opinion, if I only had \$5000 more dollars or \$10,000 more dollars, I would be happier, study after study has indicated that people's overall sense of life satisfaction does not go up with rising income or rising consumption. The wealthier are not more satisfied with life than are the middle class, and yet people will sacrifice time with their children, they will sacrifice the joy of marriage, they will sacrifice time with friends, they will sacrifice their health, their sleep, they will put themselves at risk for bankruptcy, they will run up credit card bills, they will live under incredible stress and pressure. It is stupid. It is not in your self-interest to store up treasures here on earth. Jesus says for your own mental health, for your own peace, for your own security, for your own joy in the future put your treasure in heaven where moth and rust cannot consume and where thieves cannot break in and steal.

What was he talking about by putting your treasure in heaven? He is talking about investing in things that last for eternity – things that you would give yourself to that will survive your death and continue on into eternity. That is storing your treasure in heaven.

Like what? Like developing your own character. Instead of spending time focusing on your next acquisition, going through catalogs of clothing that you can purchase, spending time in the mall, using shopping as a recreational activity, redecorating your home every five years – how about investing in the development of your own character. How about investing, taking time and giving attention to the cultivation of your inner person – becoming a more kind person, a more patient person, deliberately dealing with your impatience when you are standing in line or you are in traffic. Pray for and develop gentleness or the capacity to encourage another person. Develop honesty in your speech. Learn to keep your promises or become a more faithful person.

One day we will stand before God with the character that we have developed in this life. You will either have before God character that reflects the work of God's Spirit in your life, or you will have a gaping hole in your soul eaten out by greed.

What does Jesus mean when he talks about treasure in heaven? How about sharing the gospel with someone who doesn't know Jesus? Everyone that you talk with that you love, that you reach out to with your faith in Christ, who is affected by your sharing – everyone you love or counsel or care for or disciple and move along with their walk – that is treasure in heaven.

Every time you invest in your children and the development of your children's character, or in your marriage and in helping your spouse become a more Christ-like person, that is treasure in heaven. Every time you use your money for a kingdom purpose instead of accumulating stuff. Every time you give to world missions you give so that kids will grow up in the faith. You give money to the poor, that's treasure in heaven. It has eternal consequences.

Whenever you secure your own salvation, whenever you make sure that, indeed, you are a saved person, that you are not deceiving yourself but are persevering in faith, hope and love so that you and your person cannot be threatened by anything, that's treasure in heaven.

Do you know what Jesus is saying? It is like a newspaper advertisement that presents us with two investment opportunities. Investment opportunity #1 – there is a guy who looks like the fellow on the Monopoly Board. He is a small fat guy with a top hat and a big cigar in his mouth. He has a white little beard and he is saying, "Give me your money. Give me your life energy. Give me your time. Give me your kids. Give me your sleep." And then in the fine print it says, "No matter what you put into my company, you will definitely lose it. You will lose your treasure slowly as you get older. You will lose your treasure through crises and trials big and small. You will surely lose all of your investments at death." And this advertisement is signed: Treasures on Earth Corporation, a Promise.

The second investment opportunity doesn't have the Monopoly Man. It has a picture of Jesus Christ. Jesus says, "Invest in my firm, Treasures in Heaven, Inc., we have never lost one penny of anything that has been invested with us. We have

never gone bankrupt in our whole history. We have existed through hard times and good times, through depressions and wars and famines. Anything invested in my firm will reap you a hundred fold in this life and in the life to come, eternal life. I will back your investment with the integrity of my own person. I promise you that it is in your self-interest to master your greed and store up treasure in heaven.”

He goes on in v. 21, and this is the verse we will end with. “For where your treasure is, there will your heart be also.”

Many, many people take great comfort and say, “Isn’t this great? It doesn’t matter how much I have purchased or how much I give or how I live or how extravagant my house or car is. It doesn’t matter, it is all a matter of the heart.” And this is literally true. Jesus is addressing our hearts when he talks about greed and materialism. It is a matter of your heart. No one can determine what is going on in the heart of another person or what the real treasure is in the heart of another. You cannot tell where someone else’s heart is by the car they drive. No one can tell where someone’s heart is by the house they live in. You can’t tell where someone’s heart is by the kind of jewelry they wear or the kind of clothes their kids wear or where they go on vacation. We should stop trying to determine where other people’s hearts are.

The real issue is where is your heart? Is greed an issue in your life? One that Jesus would want to confront in you? Not in the person driving the expensive car or living in the large house. Is greed something that God would want to address in your life? Where is your heart?

Let me ask you a few questions so that you can know where your heart is and so that you might know where your treasure is – “where your treasure is, there will your heart be also.” Is your heart wrapped up in treasures on earth or is your heart really captured by treasures in heaven? Let me give you a few questions you can ask yourself. The heart in the Bible involves the whole person – the mind and the will. So determine where your heart is so that you might know where your treasure really is.

How do you respond emotionally to the thought that we might face a real economic downturn? Some of you have been hearing about Y2K. We will talk about that next week. How do you respond emotionally to the thought that the economy could take a hit? Are you afraid? Do you get really anxious? Do you get really worked up and agitated as you think about the future? How do you respond emotionally to the thought of a coming economic trial to your family? Are you full of fear or do you take it in stride with some degree of faith and confidence?

How do you respond emotionally when you come upon someone in need? Where you are presented with a call to give? What are your emotions like? Do you say “Great, I have and here is an opportunity to give. Praise God that he has provided for me so wonderfully so that I can give it away. I can be a funnel.” Or do you get upset and angry and say, “Someone is imposing on me. Someone has their hand out toward me. Here is another demand and it frustrates me.”

Well, to figure out where your heart is, we not only look at emotions, but you might want to look at your will. What will you do for money? How many hours will you work to make more money? How much will you sacrifice to make more money?

How much time with your family or kids or friends or in ministry? How much time will you sacrifice just for the sake of making more money? Where will you twist the truth for the sake of more money? Will you bend the truth on your income taxes as you fill them out? Will you bend the truth on your deductions? Will you bend the truth as you deal with a client or a prospect in business? Will you bend the truth on your resume? What will you do for more money?

Marlene and I had a conversation with a woman not too long ago in a certain area of the country. The woman was describing an offer her husband got for a job that took him away from home a number of days a month. It was going to be an enormous pressure on him as a result of this new job. It was going to put great stress on the family. But then she added, "but the money is incredible." What will you do for money?

What will you do for more stuff? What have you been willing to do in the past? Run up debt? Get into arguments with your spouse?

And where is your mind when it comes to material? In other words, what do you daydream about? Do you daydream about winning the lottery? The lotteries are more and more encouraging greed. There are these commercials of guys sitting around daydreaming when they win the lottery. They are going to go into their bosses offices and scream at their boss, and then drive off laughing in their new car. Where does your mind go when you let it drift? Publisher's Clearing House? Ed McMan standing at the door with your \$10 million dollars? What could I buy? What could I have? What would I look like? Where would I go on vacation?

Jesus says, "Where is your heart?" Friend, what is the condition of your heart when it comes to material? Emotionally? In the area of your will? In the area of your mind?

Let me give you another test for measuring the quality of your heart because you can't tell, necessarily, where someone's heart is by simply looking at what they have in their home or the kind of car they drive.

Here is a good test, parents. Do you want to know where your heart is? What is your children's view of money? Do you want to get at the value system that is being explicitly or implicitly taught in the home? What are your kids' value system regarding money? When your kids get money for Christmas or money for an allowance or money from a job, what do they think about doing with it? Have your children been taught the value of giving? Do they just automatically say, "I am going to give." Have your children learned the difference between what I need and what I want? Do your children think they will be happier by acquiring more things? Have they picked that up only by watching advertisements? Or have they picked it up by watching you, Mom and, you, Dad? If you want to check your hearts, are your children learning about using their money to fulfill the priorities of God in the world?

Here is a third test. Because our hearts are deceitful and it is hard to know where our hearts really are, what do you cut back on when times are tight? Do you have any kind of economic downturn? What do you cut back on first when you are making less money? Purchasing more things or investing in the kingdom of God?

Treasure on earth or treasure in heaven? What do you cut back on? It is a good test of the heart.

Martin Lloyd-Jones, the English preacher at Westminster for almost half a century before he died, told a funny little story about the way we are when we cut back. How we are with money when times are tough. He said a farmer had two calves. One of them was red and one was white. He told his wife that he was going to dedicate one of the calves to the Lord when it grew older. He was going to make a sacrifice of that calf to the Lord – sell it and give the money to the Lord’s work.

Well, one day the farmer came in to this wife and said, “I have some sad news. The Lord’s calf died during the night.”

She said, “The Lord’s calf?”

He said, “Yeah, the red calf died and that was the one I was planning on giving to the Lord. It died overnight.”

Martin Lloyd-Jones was making the point that it is always the Lord’s calf that dies first. When your heart is set on material and on accumulation, when greed has infected you, then it is always the Lord’s calf that dies first. It is always the Lord’s work that takes the hit.

What would you cut back on? What have you cut back on when your resources are limited?

And you know, young adults, it doesn’t matter that you aren’t making a lot of money right now. You may be in college. You may be working a part-time job and you don’t have a lot of money. Listen, the patterns you lay down right now for giving, the habits you form right now are going to continue as your income rises. If

you don't learn how to give with a part-time job, trust me, you are not going to be a generous giver when you have a full-time job. If you haven't learned how to tithe on \$200 a week, trust me, you are not going to learn how to tithe when your salary is \$2000. It is one thing to give \$20 away, but I tell you what, if you haven't learned to do that, you are not going to be able to give \$200 a week away.

Let me give you a fourth test for your heart. How content are you? The cure for greed, when you know you have mastered greed is when you find yourself content. Greed is yearning appetite, this insatiable desire to have more that is never satisfied – one more, one more, one more, one more. One more coat. One more pair of pants. One more dress. One more car. One more rug. One more piece of furniture. Do you want to know where your heart is? Do you find yourself driven by just needing one more? Or are you content?

The apostle Paul says in Phil. 4, "I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well-fed or hungry, whether living in plenty or living in want."

You know when you have mastered greed because you find yourself content. You have learned the secret of contentment.

You say, "Rich, how can I learn contentment? How can I dial back on this insatiable greed that's fed by a culture of greed?"

Two things. #1 – Start believing that what Jesus says here is true and any contrary message is a lie from hell. That when Jesus tells us not to store up for ourselves treasures on earth where moths and rust consume and thieves break in

and steal, but store up for ourselves treasures in heaven that Jesus is saying something true about the nature of the universe, the nature of life, about what is in your self-interest. It is in your self-interest to resist purchases. It is in your self-interest to not wear yourself out for accumulation. It is in your self-interest to not take on new debt. It is in your self-interest to not be stressed about the economy. It is in your self-interest to pay attention to your character. It is in your self-interest to pay attention to eternal things. It is in your self-interest to invest in relationships and things that last.

How do I develop contentment? #1 – Believe that what Jesus is saying is true. Deal with the lies of accumulation. Slay them with the sword of the truth.

How do I develop contentment? #2 – Make your portion God. The dissatisfaction and lack of peace, this gaping hole in our soul that we are trying to fill with things, fill that hole with God. Make your portion God. Truly take time, set aside time each day, to worship God. Pop in a worship tape. Worship along with it in the car. Listen to a teaching tape. Fill your mind with good stuff. We have lots of teaching tapes in the bookstore. Fill your soul with Bible reading, with good Christian books. Fill your soul with fellowship with other encouraging Christians. Fill your soul with ministry. As you watch God use you, I don't mean just activities, I mean allowing God to use you in the life of another. Fill your soul with God. Trust me on this friend, I am just repeating what Jesus is saying, that the allure of a larger screen TV, the siren cry of one more piece of furniture – just one more for that space in your home – that attractiveness is going to be broken, if your soul is filled up with God.

Is your soul filled up with God? Are you content? Let's pray.