

WORSHIP GOD OR MONEY?



Scripture:

Psalm 113

¹Praise the LORD! Praise, O servants of the LORD; praise the name of the LORD.

²Blessed be the name of the LORD from this time on and forevermore. ³From the rising of the sun to its setting the name of the LORD is to be praised. ⁴The LORD is high above all nations, and his glory above the heavens.

⁵Who is like the LORD our God, who is seated on high, ⁶who looks far down on the heavens and the earth? ⁷He raises the poor from the dust, and lifts the needy from the ash heap, ⁸to make them sit with princes, with the princes of his people.

⁹He gives the barren woman a home, making her the joyous mother of children. Praise the LORD!

Luke 16:10-13

¹⁰“Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much. ¹¹If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? ¹²And if you have not been faithful with what belongs to another, who will give you what is your own? ¹³No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.”

This is the Word of the Lord! Thanks be to God!



Do you know the top three topics that are considered taboo to discuss at a party? They are politics, money and religion. Church is not a party. Jesus deals with tough topics authentically and faithfully.

David Ramsey, the bestselling author of the book *The Total Money Makeover*, believes that there are illusions and deceptions associated with the American dream. He warns that the American dream can be “downright deceptive,” and the pursuit of it causes massive overspending and huge debt. One of his quotes is: “Don’t even think of keeping up with the Joneses! They’re broke!”

Ramsey also guarantees that if you follow his money plan, you will become wealthy; but then he says, “The problem with becoming wealthy is that you can become enamored with wealth. We can easily start to worship money, especially after we have some.”

He quotes Proverbs 10:15 which says, “A rich man’s wealth can become his walled city,” meaning wealth can become like a cage or a prison. Ramsey also quotes Antonio Rivaroli who said, “There are men who gain from their wealth only the fear of losing it.”

MAKING WEALTH A SERVANT

Mark Twain, in a letter to Commodore Vanderbilt in 1869 said, “How unfortunate and how narrowing a thing it is for a man to have wealth who makes a god of it instead of a servant.”

So how do we make wealth our servant? By giving it away.

In Jesus' time, it was a common belief that great wealth was a sign of God's favor and poverty was God's punishment for sin. Jesus turns this traditional belief on its head in this passage that we read today.

He is speaking to the Pharisees, who he knows are listening carefully while he is teaching his disciples.

The Jewish leaders used this understanding of wealth being a sign of God's favor as an excuse to not help the poor.

The Pharisees said God was punishing people for their sins if they were not wealthy or healthy.

RADICAL RABBI JESUS

But the Radical Rabbi Jesus turns this traditional cultural belief around one-hundred-eighty degrees, not only in this passage in Luke, but also in Mark 10. It reads, "Then Jesus looked around and said to his disciples, 'How hard it will be for those who have wealth to enter the kingdom of God!'

The disciples were perplexed at these words. But Jesus said, 'It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.'

They were greatly astounded and said to one another, 'Then who can be saved?' Jesus looked at them and said, 'For mortals it is impossible, but not for God; for God, all things are possible.'"

A BLESSING OR A CURSE

Luke 16 today makes it clear that wealth can be a blessing or a curse, depending on whether it is used as a means to exercise power, a tool of self-indulgence or a resource to serve others.

Wealth's danger is that it can turn our focus toward our own enjoyment, like the rich man who spent his time storing up his treasures in more and more silos and then died that night. Money can make a fool out of us, or it can be a useful tool to help others and make a difference for the benefit of the world.

We all know some people who worked themselves to the bone while ignoring their own emotional and physical needs and those of their family and friends. Then when they finally retired, they were too sick to enjoy it or died too soon.

Proverbs 23:4-5 addresses exactly this problem. It says, "Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle."

A SACRED STEWARDSHIP FOR GOD

To possess money is to hold a sacred stewardship for God. Our resources are not to be privately held and consumed but are to be used as a means of generosity, as a way of showing care for our neighbor, like the

Good Samaritan who gave his money to care for the robbery victim he rescued.

Your use of money is a test of your character, values and good stewardship. The one who is faithful in little is also faithful in much. So also the other way around - to be dishonest in little things is to be dishonest in much. This includes cheating on your taxes. Since we are made to live in community, communal dishonesty affects the whole community. When people find loopholes to not pay taxes, then there is less money to pay our police force, and fix our bridges. It all matters. But what matters most is faithfulness in serving God who tells us to tithe our money, giving ten per cent of our resources yearly for the good of the church. And that tithing blesses the tither.

TITHING

There are 20 Bible verses on tithing. In Malachi 3:10, God says, "Bring the whole tithe into the storehouse, that there may be food in my house. 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 you will not have room enough for it."

MONEY AND WEALTH MANAGEMENT

There are thousands of books written about money and wealth management.

And Proverbs 3 says, "Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."

Just last week Dave Barry was in town discussing his latest book *Florida, The Best State Ever*. He signed one for my brother, Larry, who used to work with Dave at the Miami Herald newspaper almost twenty years ago.

Did you know Dave Barry wrote a book about money? It was a New York Times Bestseller in 2011 titled *Dave Barry's Money Secrets: Why Is There a Giant Eyeball on the Dollar?*

In this book he comments that "money is just paper, and look at that strange pyramid with a large eyeball on the back of our dollar bills!"

He says the design of the dollar does not inspire confidence in its value, but if you drop a few of them from an overpass onto a busy freeway during rush hour, people will run into traffic risking their lives to grab them. Dave Barry asks, "What does this tell us? People are stupid about money!"

Barry also talks about teaching your children about money management in his book, too. In chapter

nine he says, “As a young boy I learned about money from my Dad who was a Presbyterian minister. The most important lesson I learned from him was: If you want to have money you should not be a Presbyterian minister!” Then he describes that they weren’t dirt poor because they had plenty of dirt. He grew up on a farm.

Yet it seems Dave Barry, survived being a PK, pastor’s kid, pretty well. Last week he joked that his whole family had a good sense of humor. His wholesome, no frills upbringing gave him a lot of material for his comedy writing.

WORSHIPPING MONEY

All joking aside, when I was searching for information about the effects of worshipping money, I found a very serious article reporting about the disparities and evils caused by greed and poor stewardship of money in America.

The article, by Zaid Jilani, was titled Who are the Biggest Killers in America? He found that white collar crime kills more Americans than street crime. Jilani reports: “The richest Americans not only steal more wealth through white-collar crime, but their crimes also lead to the deaths of more people. Yet despite the destructiveness of rich criminals, our criminal justice system does not respond in the same way it tackles crimes by poorer Americans.”

THE RICH GET RICHER, THE POOR GET PRISON

He reported about a study by Jeffrey Reiman, a criminologist, sociologist and philosopher based at American University who published a book titled, *The Rich Get Richer, The Poor Get Prison*. His book’s thesis is: “the rich are committing society’s most destructive crimes in terms of both financial damage and loss of human lives, but our criminal justice system is harshest toward the poorest Americans, whose crimes inflict the least damage overall.”

He starts out his book with this quote: “...by the time you read the last page of this chapter, six Americans will die as a result of unhealthy or unsafe conditions in their workplace.”

Although these work-related deaths were due to human actions on the corporate level, they are not called murders, yet they still cause great misery and suffering.

Reiman estimates there are 55,325 “occupation-related deaths” per year, caused by unsafe work conditions, needless exposure to disease causing agents and other forms of death that are the consequence of employer negligence in an effort to make more of a profit.

He estimated that white collar-crimes cost our economy around four-hundred-eighty-six billion dollars annually which is twenty-eight times what common street crime costs the American economy.

THE WELLS FARGO FIASCO

The Wells Fargo fiasco last week, for example, cost millions of customers extra fees for bank accounts and credit cards they didn’t open.

The New York Magazine reports that one point five million fake checking accounts and half a million unauthorized credit cards caused giant headaches for the consumers who didn’t sign up for them. In addition to the fact that they were charged overdraft and maintenance fees, some customers are currently dealing with significant hits to their credit scores as a result of these accounts they didn’t even know they had.

They’ll likely have difficulty securing home and car loans at reasonable rates for years to come, simply because their bank’s employees decided to defraud them. This was criminal activity on a massive scale, and it is going to have lingering effects on innocent people’s lives.

What do you believe? Will the white collar criminals go to jail for this? Not likely. The Justice Department said, “Building a strong case against individuals can be difficult given how big and complicated the banks are.”

GOD IS ETERNAL

Rather than trusting big corporate banks, we are to not let the failures of human enterprise cause us to despair. God is the only truly trustworthy God we have. Money is temporal and flies away too easily, God is eternal.

We know this and yet we still spend much more time worrying and worshipping money. How much time do you ponder your financial state each day compared to how much time you spend in prayer, Bible reading, and helping the less fortunate each day?

HAPPINESS

Lift your money troubles up to God in prayer, listen for the Holy Spirit’s guidance to tap into networking resources that may be waiting to help you. And know that the simple life is the uncaged free life.

Do not let the consumerism of our society manipulate you into overspending. Debt steals your happiness.

Some of the happiest people I have met in my life are those who live in desperate poverty in Kenya and in the Caribbean. Why are they happy? They're happy because they have deep faith in the love of God, family, and friends. They go to work each day as teachers, pastors, and field workers. Their lives are simple and free. Even though most of those we serve in these places live in shacks with no running water, they enjoy the company of loved ones and laugh and sing and enjoy each day as a gift. What great role models they have been for me! They show me how to survive with nothing and still feel blessed to be alive.

Happiness research tells us that money does not buy happiness. And it is true. According to the Wall Street Journal article titled *Can Money Buy Happiness?* the latest research suggests that wealth alone doesn't provide any guarantee of a good life or happiness. What matters more than a big income is how the money is spent. For instance, giving money away makes people a lot happier than lavishing it on themselves.

GIVING

Professor Dunn studied this by handing out cash to students on a college campus and telling some to spend it on themselves and others to spend it on someone else. Those who spent money on other people were happier than those who treated themselves.

Dunn repeated the experiment in other countries across the world, and looked at whether people were still happy when giving away their own money rather than free money handed to them by a professor. She found that in countries as diverse as Canada, South Africa and Uganda, giving away money consistently made people happier. This was even true when people were giving away their own money, and even when they themselves were relatively poor.

Another study at Brigham Young University in 2009 found that giving was related to becoming not only happier, but also wealthier and healthier.

www.freemoneyfinance.com/2009/11/turns-out-giving-does-make-you-wealthier-and-happier.html

The researchers concluded that "People who give to charity are forty-three percent more likely than people who don't give to say they're very happy people. People who give blood are twice as likely to say they're very happy people as people who don't. People who volunteer are happier. You simply can't find any kind of service to others that won't make you happier.

Studies show that when people give, it lowers their levels of stress. People who do their jobs with less stress tend to be more productive and successful. Givers have better health as well. The bottom line is this: Givers are healthier, happier, and richer in this country [and probably around the world]. Giving creates stronger communities and a more prosperous nation."

This is good to remember as we enter our stewardship season. We are having to make some hard choices here in this church for 2017 because many of our generous givers have passed away in recent years.

Jesus warns that we cannot have two masters. In the end, we will have to choose to serve God or money

Jesus warns that treasure invested for the self yields emptiness, while treasure invested for God yields compassion. That is the key to happiness: compassion, love, and generosity. Jesus designed a beautiful way to honor God while enhancing your own happiness and giving peace to your soul. Amen

Benediction: And may the grace of our Lord Jesus Christ, the love of God and the fellowship of the Holy Spirit be with you now and forever more. Amen



**Rev. Dr. Cindy Alloway
Presbyterian Church of the Roses
2500 Patio Court
Santa Rosa, CA 95405**