

**SERIES: the god of Money  
"Who's Your Master"  
Matthew 6:24**

**Big Idea – Your money should not be your boss.**

In their book, *The Day America Told the Truth*, authors James Patterson and Peter Kim reveal some shocking statistics on how far people in this country are willing to go for money:

- (25%) Would abandon their entire family
- (23%) Would become prostitutes for a week or more
- (16%) Would give up their American citizenship
- (16%) Would leave their spouses
- (10%) Would withhold testimony and let a murderer go free
- (7%) Would kill a stranger
- (3%) Would put their children up for adoption

What can people do. How can we move from "credit" toward "contentment":

**1. Act your wage.**

- There are a lot of people making \$30,000 trying to act like they make \$35,000; there are a lot of people making \$50,000 trying to act like they make \$60,000.

- A recent Census Bureau study found that almost 3 million Americans with incomes above \$68,700 (the wealthiest 5th of the nation) had trouble paying for basic necessities such as their mortgage, food, and utilities at least once in 1995. Even the rich aren't living within their incomes!

- People will often say, "I just can't live on what I make." A more accurate statement would be, "I can't support my lifestyle on what I make."

**2. Consider plastic surgery (on credit cards) lol 😂**

- Do you know how to have plastic surgery? You take out your plastic [credit cards] and clip them in two. At the very least, even if you don't destroy your credit cards, you may need to make a commitment to get the balances back down to zero.

**3. Don't max out your credit limit.**

Do you know how much credit card debt the average person owes? On average, each U.S. household has \$7,951 in credit card debt, as of this analysis. With an average of 2.6 people

per household, according to the U.S. Census Bureau, that's about \$3,058 in credit card debt per person. Dec 12, 2023

- Most people stretch right to the limit on their purchases: "How much can I afford?"
- Instead of asking, "What do I really want?", try substituting "What do I really need?" as you consider a purchase.

#### **4. Understand that more is never enough**

**if you are not happy with what you have now, you won't be happy with more.**

- We are always looking for that purchase that is just out of reach right now to be the one that will finally bring the happiness we're seeking, but the happiness from that purchase is always fleeting. Then we look for something new that is just out of reach.

**Know your true financial picture** – Prov. 27:23 "Know the state of your flocks and tend to your herds.

- There is good, solid, biblical advice on the whole picture of your finances.
- A good starting place is Dave Ramsey's book Financial Peace. Larry Burkett and Ron Blue are also good authors. They can give you a total plan for attacking this problem in your life.

It's a simple choice. You can have the debt and the maxed-out credit cards. You can have contentment and financial happiness. But you can't have them both.

There is a reason why "Who Wants to Be A Millionaire" is the highest rated prime time show. There is a reason why dozens of intelligent, attractive women would parade and degrade themselves to marry a multimillionaire on national TV. There is a reason why Americans owe \$400 billion on their credit cards. There is a reason we work ourselves into an early grave, ignoring the people and things that matter most in life.

The reason: we view money and the things it can buy as the answer to all our problems. We perceive the good life as an abundance of bigger and better things. If we start to feel guilty about this pursuit we often put it off on our kids and piously state that we want them to have the things we didn't have growing up.

**We are infected with a cultural disease one author has termed "affluenza."** Influenza used to be a major killer eighty years ago. In 1918 some 548,000 Americans died of what we know as the flu. Today influenza is no longer a threat, but affluenza is.

**Here are the symptoms of affluenza:**

- Desire for more and more, despite what we already have
- Insatiable drive to be successful without ever experiencing contentment
- Practice of consistently choosing career over family
- Unchecked yearning for more possessions and wealth

Unwillingness to settle for less than the best of everything

Steve Farrar, Family Survival in the American Jungle, p. 68

Affluenza has deadly consequences. It creates stress as we clamor for more and more. It strains and disrupts our relationships. It makes money our master. Rest assured that money is an unrelenting slave driver. It won't let up until it has drained every last bit of you.

The key is to master your money, so that it won't master you. Let's look at how this can be accomplished.

## 1. Understand the source of your anxiety is Fear!

"So I tell you, don't worry about everyday life - whether you have enough food, drink, and clothes. Doesn't life consist of more than food and clothing?" Matthew 6:25 (NLT)

In 1990, The Dallas Morning News spotlighted a day in the life of Tom Joyner, who then at the age of 40 was at the top of his profession as a radio talk show host. Joyner's salary ranged from \$600, 000 to 700,000. Just in case you were feeling envious here's a sample of his daily schedule:

"Shortly before 5:30 AM, Joyner comes on the air at K104 in Dallas to do his 3 ½ hour morning drive time show. Shortly after 9:00 AM, he is quickly on his way to Dallas - Ft. Worth International Airport. He goes directly to the gates, flashes his \$150,000 American Airlines Airpass, and sits down in First Class seat 4A of Flight 360 to Chicago. He carries with him only his briefcase and his lunch.

Approximately two hour later, a limo picks him up at O'Hare airport, rushes him to a local health club for a quick work out, and then dashes him to the studios of WGCI where he's on the air in Chicago from 2:00 to 6:00 for the afternoon commute crowd. Then it's a sprint back to O'Hare to catch his flight to Dallas. He touches down at DFW around 9:00 and is in the bed by 11:00. And then he's up the next morning by 3:30 AM to do it all over again.

Steve Farrar, Family Survival in the American Jungle, p. 21

Why does he do it? Joyner primary concern is his family's future. He wants security and is willing to pay a tremendous price to do it.

Underlying **our drivenness and stress about money is plain old fear**. Whether conscious of it or not, **we have this dread that one day we won't have what we need**. It's ridiculous and irrational, but very real.

This **anxiety is not limited to certain income levels either**. It afflicts wealthy folks like Tom Joyner down to those who are at the bottom of the economic ladder. The audience Jesus addressed with those words from Matthew chapter six was a mixed crowd. Some barely had enough to eat from day to day. Others were quite rich by ancient standards.

Understand that **we all have this fear that we won't have enough.**

## **2. Overcome this fear with faith.**

*"Look at the birds. They don't need to plant or harvest or put food in barns because your heavenly Father feeds them. And you are far more valuable to him than they are. Can all your worries add a single moment to your life? Of course not.*

*And why worry about your clothes? Look at the lilies and how they grow. They don't work and make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are. And if God cares so wonderfully for flowers that are here today and gone tomorrow, won't he more surely care for you? You have so little faith!*

*So don't worry about having enough food or drink or clothing. Your heavenly Father knows all your needs, and he will give you all you need from day to day if you live for him and make the Kingdom of God your primary concern." Matthew 6:26-33 (NLT)*

**We can overcome this scarcity mentality with faith. It's a trust that if we put God first in all our decisions and activities he'll meet our needs.** After all, Jesus said, "If God looks after plants and animals, won't he provide for human beings who are his highest concern?"

Are you willing to take God at his word? Stacey Woods, the founder of InterVarsity Christian Fellowship in America, knew all about financial security, but he didn't learn it on Wall Street. He learned it from his parents. His parents established churches in the outback of Australia. In his autobiography, Woods tells of the faith of his father and what it means to trust God to meet your needs.

"Once in his caravan days Father and his fellow worker had finished up every crumb of food for breakfast. And neither of them had a cent to buy more. It came time for the midday meal. To the astonishment of the younger man, Father said, "Let us lay the table for dinner."

"But we have no food," exclaimed his companion.

"God has promised that we shall not go hungry. We must honor him by our faith in his promise."

The table was set, glasses of water filled.

"Let us sit down and give thanks for our meal," said my father.

Heads were bowed and thanks returned.

As the prayer ended, a knock sounded on the caravan door. There stood a woman they had never seen before. "Me and my man are having a chicken dinner and thought you fellers might like some." She had walked more than a quarter of a mile across the fields bringing that chicken dinner with all the "fixins."

Steve Farrar, Family Survival in the American Jungle, p. 83-84

God provides if we trust him enough to give him first place in our lives.

Let me add some caution at this point. God promises to meet our needs, not necessarily our wants. Just because you have faith, it doesn't mean he's going to provide you with a shiny new Lexus or a bass boat or luxury villa at the beach. God only promises to give us what we

need. So my advice is ...

- Distinguish between your needs and luxuries.
- Take a monthly spending inventory.

You'll likely find that God has provided you with more than enough to meet your needs. The problem is that your spending too much on wants, not needs.

- Set a needs based budget.

### **3. Refuse to base your happiness on stuff.**

Jesus would have made a terrible infomercial host. Tony Robbins and the multitudes of other success gurus would not be pleased by his words.

*"Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own." Luke 12:15 (NLT)*

If more stuff brought happiness you wouldn't see so many millionaires. They'd have reached contentment long before the million dollar mark. Having more actually can bring less satisfaction and even outright misery.

At one time Howard Hughes was the richest man in the world. An article in Leadership Journal, described him this way:

All he ever really wanted in life was more. He wanted more money, so he parlayed inherited wealth into a billion-dollar pile of assets. He wanted more fame, so he broke into the Hollywood scene and soon became a filmmaker and star. He wanted more sensual pleasures, so he paid handsome sums to indulge his every sexual urge. He wanted more thrills, so he designed, built, and piloted the fastest aircraft in the world. He wanted more power, so he secretly dealt political favors so skillfully that two US presidents became his pawns. All he ever wanted was more. He was absolutely convinced that more would bring him true satisfaction. Unfortunately, history shows otherwise. He concluded his life emaciated; colorless; sunken chest; fingernails in grotesque, inches-long corkscrews; rotting, black teeth; tumors; innumerable needle marks from his drug addiction. Howard Hughes died believing the myth of more. He died a billionaire junkie, insane by all reasonable standards.

Bill Hybels in Leadership, Vol. X, #3 (Summer, 1989), p. 38

It is insane to believe the lie that more possessions bring greater happiness. Refuse to base the worth of your life on possessions.

### **4. Let God be your boss not money.**

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

Make the decision that acquiring money and more possessions will not be the operating principle of your life. Intentionally make God your CEO. To actually accomplish this you'll have to do two things:

- Live simply.

We'd worry less about money if we could see that we don't need lots of stuff to have a happy life.

**G.K. Chesterton said, "There are two ways to get enough: One is to accumulate more and more. The other is to desire less."**

An American businessman was at the pier of a small coastal Mexican village when tiny boat with just one fisherman docked. Inside the boat were several large yellow fin tuna. The businessman complimented the Mexican on the quality of his fish and asked how long it took him to catch them. The Mexican replied, "Only a little while."

The American then asked why he didn't stay out and catch more fish. The Mexican said he had enough to support his family's immediate needs.

The American then asked, "But what do you do with the rest of your time?"

He answered, "I sleep late, fish a little, play with my children, take a siesta with my wife, Maria, stroll into the village each evening where I sip wine and play guitar with my amigos, I have a full and busy life senior."

The American scoffed, "I have a Harvard MBA and I could help you. You should spend more time fishing and with the proceeds buy a bigger boat, with the proceeds from the bigger boat you could buy several more boats, eventually owning your own fleet. Instead of selling your catch to a middleman you would sell directly to the processor, eventually opening your own cannery. You would control the product, processing and distribution. You would need to leave this village and move to Mexico City, then LA and eventually New York City where you will run your expanding enterprise."

The fisherman asked, "But senior, how long will all this take?"

To which the American replied, "15 to 20 years."

"But what then senior?"

The American laughed and said, "That's the best part. When the time is right you would announce an IPO and sell your company stock to the public and become very rich, you would make millions."

"Millions, senior? Then what?"

The American said, "Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take a siesta with your wife, stroll into the village in the evenings where you could sip wine and play your guitar with your amigos."

- Simply trust God.

Learn to desire less stuff and more of God and you'll find fullness of life.