

GRAY MATTERS

Part 5

1. The potential of money

- Money isn't the problem; materialism is.
- Materialism is the enemy of faith
- Materialism considers earthly valuables higher than eternal values
- Material blessings are given by God
- Materialism fights against the Kingdom of God

2. The problem of risking money

3. The power of the Messiah

4. The purpose of the Master

love.learn.live.

westvalleychurch.com

West Valley Church
October 6, 2019
Michael W. O'Neill

Gray Matters, Part Five

Rarely does anyone ask if it's wrong to lie, to steal, commit murder or adultery. Most Christians don't need to ask whether or not to pray, read the Bible, and introduce people to Jesus; the Bible is clear about those things and many more. There are *other* things, though, that the Bible is *not* so clear about, and those things fall into "gray areas." As Christians our decisions in the "gray" areas matter – in fact, they make all the difference. So in this sermon series, we've been exploring how to make decisions when the Bible is silent, and we've looked at a few gray matters, because the gray matters a lot.

We started out by looking at seven questions to ask ourselves from 1 Corinthians whenever we are making significant decisions that the Bible doesn't speak directly to.

Then we looked at the gray matter of alcohol use, then the gray matter of our relationship to food and tobacco, and then last week we looked at the gray matter of the use of our time and entertainment. If you weren't with us, I'd very strongly encourage you to go to the sermons page of our web site so you can listen to it or download the manuscript.

Today I want us to look at the gray matter of money. If you haven't been worshipping with us for very long, you might suddenly feel uncomfortable, but please don't. I always try to do all I can to lead from a place of grace and wisdom. Please know that all I intend to do is preach from what God tells us in His Word, in the same spirit that he gives it to us – a spirit of wisdom and grace. The Bible commands preachers to declare "...the whole purpose of God" (Acts 20:27, nas). Well, there are 30 verses in the Bible about baptism, 225 verses about prayer, and 2,300 verses about money. So it would be wrong to neglect this very, very important gray matter. I can't think of a better perspective to start this conversation with than what Paul told to young Timothy, the twenty-something. Timothy wouldn't have been a millennial but he was a pre-millennial! As I read what Paul wrote to Timothy and what God recorded for us in his Word, would you stand with me? Thank you. This is what the Bible says:

"Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. Fight the good fight of the faith." (1 Timothy 6:6-12, niv)

Thank you! You can be seated. I want us to begin by seeing...

1. The ***potential*** of money.

Like the other gray matters that we've looked at in this series, money isn't really the issue; it is how we view it and what we do with it. The thing with money is that it has tremendous potential for good, or it has tremendous potential for very bad. The Bible never says that money is bad; money itself is simply a tool that we can use or we can misuse and abuse. First let's see that –

– ***Money isn't the problem; materialism is.***

Paul made it very, very clear that it's not money that is a root of evil. What is a root of evil? The LOVE of money. The phrase "love of money" is actually one word in the original language of the Bible, and it means "avarice" – it means being greedy for riches. So don't make any mistakes here; the word "love" really has nothing to do with it; it is more like lust. And that is exactly what materialism is – it is the greedy lust for money and material possessions.

Materialism is an attitude, and it is a spiritual problem. The Bible says this:

"Do not love this world nor the things it offers you, for when you love the world, you do not have the love of the Father in you. For the world offers only a craving for physical pleasure, a craving for everything we see, and pride in our achievements and possessions. These are not from the Father, but are from this world. And this world is fading away, along with everything that people crave. But anyone who does what pleases God will live forever." (1 John 2:15-17, nlt)

So our attitude needs to be correctly tuned with what God tells us in the Bible about money. If we have the right attitude, we'll be able to use money for his purposes. If not, we will be slaves to money.

Jesus warned us specifically about this when he said:

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." (Luke 16:10-13, niv)

Jesus knew very well the spiritual connection between our wallets and the priorities of our lives. He said:

“Where your treasure is, there your heart will be also.” (Luke 12:34, niv)

Jesus warned us to:

“Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” (Luke 12:15, niv)

We all have a hard time deciding what our priorities are going to be, and ultimately its either the Lord or money.

You see –

– **Materialism is the *enemy of faith*.**

There was a man who worked all his life and saved as much as he could. He loved money more than anything.

Just before he died, he said to his wife, "When I die, I want you to take all my money and put it in the casket with me. I want to take my money to the afterlife with me." His wife promised she would.

At his funeral, just before the undertakers closed the casket, his wife put a box in the casket. The undertakers shut the casket and rolled it away.

The wife's friend said, " I know you weren't foolish enough to put all that money in there with that man."

She said, "I can't lie. I promised him I would put that money in the casket with him."

"You mean to tell me you put all that money in the casket with him?" her friend asked.

"I sure did," said the wife. "I wrote him a check."

We live in a world caught in the clutches of the desire for more. Our lives are constantly bombarded with messages about products that will make life better, so we are always dissatisfied with what we have. Advertisers count on us to always be searching for “bigger” and “better.” This pursuit of worldly possessions is called materialism. It’s the God of our culture and it’s the in direct opposition to the God of the Bible. In that same chapter of Luke that we looked at earlier, Jesus told a story about a man who kept building bigger barns and storing away more and more grain and wealth, only to suddenly lose his life. Jesus said:

“Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” (Luke 12:21, nlt)

We can become so confident in material things that we transfer our dependence to *that* god, instead of God Himself. Notice in that verse that having earthly wealth is not the issue; the real issue is NOT having a rich relationship with God. Please hear me: there is nothing intrinsically wrong with having a nice car, living in a comfortable home, or dressing in the latest fashions, unless those possessions *possess us*; unless the pursuit of those things keeps us from seeking a deeper relationship with the Lord and being generous people. That’s the real danger.

Materialism is an enemy of faith because –

- **Materialism considers *earthly valuables* higher than *eternal values*.**

In other words, the temporary is more important than the eternal. Jesus said:

“My Kingdom is not of this world...my Kingdom is from another place.”
(John 18:36, niv)

So if we want to live Christ-like lives, we'll always make our decisions – including our financial ones – based on God's eternal values, not earthly and temporary things. You'd expect this to be true of people who do not claim to be Christian. But what about the ones that are Christians? You'd expect that most Christians are at least obeying the biblical command to give a tithe, or 10% of their income to the church like the Bible says, wouldn't you? But according to research of Christians in the US by the Barna Group, only 17% of adult Christians claimed that they gave a tithe, or 10% to their church. That means that 83% of Christians do not give a tithe. But in reality – as they researched further, only 3% *actually* give a tithe. So not only do 97% of Christians *not* obey the Bible when it says we are to give a tithe to the church, 14% of them are also liars! And of the 97% that do not give a tithe, 18% do not give a *single penny to the church*. Somewhere there is a disconnect between God's Word and the practice of it among those who claim they believe. What we need among believers is a reconnect with God and his Word. At the core of the problem is a lack of obedience because we have not committed everything to the Lord; we haven't made him our master, especially when it comes to our giving. If we had the right attitude, we would not be lured by materialism so easily.

Part of that right attitude means that we realize that –

- **Material *blessings* are *given* by God.**

All that we have has been given to us by God; he is the source of all blessing in whatever form they take. The Bible says in James 1:17...

“Whatever is good and perfect is a gift coming down to us from God our Father, who created all the lights in the heavens.” (James 1:17, nlt)

Everything we have comes from him.

In Matthew 6:33 Jesus said if we would “seek first his kingdom and his righteousness, then ‘all these things’” (our material needs) would be provided for us as well. If we put God first, then our giving is simply the supply line for everything we need and then some.

The great missionary statesman David Livingstone had the right attitude when he wrote:

“I will place no value on anything I may possess
except in relation to the Kingdom of God.
I will use my possessions to promote
the glory of Him to whom I owe all.”

He was determined – just as we should be – that our commitment to God comes before anything we have, because in reality –

– **Materialism *fights against* the Kingdom of God.**

Choosing to hoard God’s blessings causes disunity in the church, overlooks the needs of others, promotes selfishness instead of sacrifice (sacrificial giving is the Christian way), and it focuses efforts on maintaining and protecting the status quo instead of the growth of the church. As clearly as I can say it, the spirit of materialism battles against the advancement of God’s Kingdom. I want to tell you that in our church, the battle lines are going to be drawn. We are going to have an opportunity to do something together that will be so great that the impact will be felt for generations in this community. I’ll have more to tell you very soon, I’m just saying that you will have the opportunity to overcome materialism and make a Kingdom of God impact on your church and community.

Now, in this context of being surrendered and obedient to God or giving in to materialism, I need to talk briefly about...

2. The *problem of* risking money.

In other words, I need to talk for just a few moments about the gray matter of gambling. You won’t find anything in the Bible that says “thou shalt not play the lottery,” or “thou must avoidest all games of chance(th).” Or “do not scratcheth off ticketseth.” So is gambling a sin? *This is a gray matter.*¹

Recently a guy named Bill won a \$500 lottery prize. He threw a party for the neighbors. Amid all the excitement, the lucky winner never mentioned that over the past few years he had spent in excess of \$5,000 on lottery tickets.

But Bill is not alone. Each year, Americans place legal bets of over \$240 billion dollars. And that’s just the legal ones. That’s equivalent to 5 percent of the Gross National Product. That’s one-third *more* than the total amount spent on elementary and secondary education in this country.

It is nearly *four times* the amount given to religious institutions.

Gambling, at its bare essence, is putting at risk something of value in the hopes of getting something far more valuable in return (*repeat*). Implicit is the idea that the winnings of a few are financed by the losses of the many. A line exists between gambling and risk taking. And let me tell you, that line is often fuzzy and hard to distinguish.

We take risks every day. When you got in your car, you took a risk that you would get here safely. Many of you will board an airplane this week to fly to some destination, and you’re taking a risk that you’ll arrive at your destination safely.

¹ Much of this material is from a sermon by Rick Ezell, “The Problem with Gambling,” 2009, Christianity Today International.

Many of you have placed money in the stock market hoping for a substantial return. You have taken a risk.

Since there's nothing inherently wrong with taking a risk, then the next logical questions are: "Well, is it okay to play the lottery?" or "Why shouldn't we go to Vegas for a weekend retreat if we don't spend more than we can afford?" Some ask, "What's the difference between a day on the riverboat casino and a day at Disneyland, if you don't spend any more money?" Some of you go to fundraising events where there is gambling in order to raise money for a good cause, so you play. I think those things are different, and you might be able to justify it. But like all these gray areas, there is more to think about than just what you can justify for your own fun and pleasure. So if you've prayed about it and you have honestly listened to the Holy Spirit as you've gone through those seven questions we gave you at the beginning of this series, then great. But make sure you consider a few other things: one of the things we need to ask ourselves concerning risk is:

Does my risk-taking contribute to the corruption of other people?

This is not just a possibility. This is fact. When gambling was legalized in New Jersey, crime more than tripled from 1976 to 1989.

Serious crimes totaled a little over 4,000 in 1976, the year before the casinos opened, and increased to over 14,000 serious crimes in 1989. Interestingly enough, during that same period of time, the resident population in Atlantic City declined by 6,000 persons. William Webster, former FBI director, said, "I really don't see how one can expect to run legalized gambling anywhere without serious problems. Anytime organized crime sees an opportunity to put a fix on something, to get an edge on something, it will be there. And gambling" he says, "is still the largest source of revenue for organized crime."

Another question we need to ask is:

Does gambling help support education?

Politicians in this and every state where there is a state-run lottery have told us a lie. They have said, "If you will support the lottery, we will use that money to fund education."

For every five dollars the lottery gives to the schools, the state takes away four. The lottery puts the state in the gambling business, and it does what other forms of gambling do not do: it brings gambling right into our neighborhoods. It puts gambling on TV. Research indicates that state-run lotteries are indeed educating our children. But they're educating our children on how to gamble. A survey of Southern California high school students found that the percentage participating in any form of gambling went up by 40 percent after the state lottery was introduced in 1985.

So:

Does my risk-taking harm society, especially young people?

Consider that 15 percent of Americans gamble at least once per week. Approximately two to three percent of Americans meet the criteria for problem gambling. That's around 6 million adults and about a half million teens.² *Gambling is designed to get you addicted* – win just enough to keep you coming back. But according to a Wall Street Journal article, in a two year period, “just 11% of players ended up in the black...and most of those pocketed less than \$150. The skew was even more pronounced when it came to heavy gamblers. Of the top 10% of bettors—those placing the largest number of total wagers over the two years—about 95% ended up losing money, some dropping tens of thousands of dollars. Big losers of more than \$5,000 among these heavy gamblers outnumbered big winners by a staggering 128 to 1.”³

Probably the most destructive thing about legalized gambling is that it teaches the American people, especially the young, to believe in an ethic of luck instead of an ethic of hard work and investment. *(repeat)* Gambling alters the very value system and moral fiber of our society by advocating a get-rich-quick mentality. It promotes a mindset that says there's no need to get an education. Why should I work? Simply buy a lottery ticket and hit the big one. After all, the ads say, “The odds are with you.” The problem is that legal requirements are that the house has to let you win a small percentage of the time. That means that the great majority of the time, you lose. Period.

But the biblical view of work gives us no room for the practice of gambling. Exodus 20:9 says:

“Six days you shall labor and do all your work.” (Exodus 20:9)

Ephesians 4:28 says:

“He who has been stealing must steal no longer but must work, doing something useful with his own hands.” (Ephesians 4:28)

Work has a functional value. It is rooted in necessity. Work has a divine value. It is rooted in creativity. And work has a dignity value. It is rooted in our self-worth. (repeat)

The Scriptures clearly says that we are to work for ourselves, for our family and for our God. So then you also need to ask yourself, ***Am I gambling for things I should work for?***

Gambling picks the pockets of the poor. Study after study has shown that the poor spend a disproportionately high share of their income on lottery tickets. A California study recently showed that four out of every ten players were unemployed. A recent survey by the Chicago Sun Times showed the average spent per capita on lottery tickets was \$221 in the ten Chicago zip codes with the *lowest* incomes. That's almost three times greater than the \$76 spent in the Chicago zip codes with the highest incomes.

² https://addiction.lovetoknow.com/wiki/Gambling_Addiction_Statistics

³ <https://www.wsj.com/articles/how-often-do-gamblers-really-win-1381514164>

The Des Moines Register reported that lottery ticket sales surge when welfare checks arrive. One supermarket's records show that on Thursday, July 31, only 37 instant tickets were purchased. Welfare checks arrived on Friday, and on Saturday the store sold 348 tickets – a nine-fold increase.

Let me stop for a second and remind you of something: the things that the church has traditionally taken a stance against – alcohol, tobacco use, the abuse of drugs, and gambling – is because all those things are designed to keep poor people poor. Our position on these issues is not legalism – it is compassion. Unfortunately for awhile in our history we became very legalistic, but I'm glad we have gotten back on the right track, which is this: we will give up our right to do something if we know it causes someone else to stumble or struggle or be oppressed.

So no one will judge you if you gamble, but those who know you and love you, and those in your small group, may talk to you if they feel you have a problem, because we don't want anyone to be under the power of anything other than...

3. The *power* of the Messiah.

When Jesus talked about not having two masters (God and money), the word that he used for "master" meant someone who had "complete ownership." What he was saying is that none of us can have two owners. Notice what's not so subtly implied: *we are owned by something or someone*. Jesus didn't say either you have an owner or you don't; he said we are owned by someone. ***We don't get to decide if we are owned or not. What we DO get to decide is who or what owns us.*** That's about the extent of our involvement in this.

Jesus is making the point that he is Lord – master, ruler, owner of everything. The Bible says:

"It is written: 'As surely as I live,' says the Lord, 'every knee will bow before me; every tongue will acknowledge God.'" (Romans 14:11, Isaiah 45:23, niv)

In another place it says:

"Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue acknowledge that Jesus Christ is Lord, to the glory of God the Father." (Philippians 2:9-11, niv)

And bringing glory to God is...

4. The *purpose* of the Master.

The choice of masters is ours, the choice of being a slave is not. The purpose of the Master Jesus was to purchase us out of slavery, in order to adopt us into the family. We are either slaves to money or sons of the Master.

And notice the choice Jesus said we have in our slavery: God, or money. Have you ever wondered why Jesus gave us these two choices? He could have said, "you can't serve God and the Seahawks (or sports)," or "you can't serve God and sex." He even could have left it up to us to fill in the blank; he could have said, "you can't serve God and anything else." He didn't, because *he knows nothing owns us like money*.

Remember the Apostle Peter said:

"A person is a slave to whatever has mastered him." (2 Peter 2:19, niv)

As far as God is concerned, there is no doubt or discussion about it; either Jesus is our master or money is. Which master do you want? One makes you a slave to sin, the other makes you a Son to the Savior.

Jesus said:

"I tell you the truth, everyone who sins is a slave to sin. Now a slave has no permanent place in the family, but a son belongs to it forever. So if the Son sets you free, you will be free indeed." (John 8:34-37, niv)

That's the difference – if you accept Jesus as your master, you are free – not free to sin or do whatever you want; you are free NOT to sin, and free to do what Jesus wants. Please listen to what Romans 6 says:

"Sin must not be your master; for you do not live under law but under God's grace...Surely you know that when you surrender yourselves as slaves to obey someone, you are in fact the slaves of the master you obey – either of sin, which results in death, or of obedience, which results in being put right with God...When you were slaves of sin, you were free from righteousness. What did you gain from doing the things that you are now ashamed of? The result of those things is death! But now you have been set free from sin and are the slaves of God. Your gain is a life fully dedicated to him, and the result is eternal life. For sin pays its wages – death; but God's free gift is eternal life in union with Christ Jesus our Lord." (Romans 6:14-23, niv)

In other words, we are either slaves to money which leads to death, or slaves to righteousness – meaning we are God's children – which leads to abundant life that goes on forever.

Which master will you have? Obviously the right choice is Jesus. But understand, if you claim that Jesus is your master, you have no rights of your own. Jesus must be undisputed master of your life. You will never be able to ask yourself, "What do I want to do?" Your first questions must always be, "What does Jesus want me to do?" And then you must do it. We have no time or possessions that are our own. We can't sometimes say, "I think I'll do what God wants with this money," and then another time say, "I'm going to do what I want with this money." The Christian has nothing of his or her own; it all belongs to the Master. But as His child, you get to enjoy what the Master owns – which is *everything!* Jesus is making this clear: we can't serve both him and money. We either serve one or the other.

God is asking you to make Jesus your Master, if you have not yet. If you say that Jesus is already your master, he's asking you to prove it, and the best way to prove it

is to give as he asks you to in His Word. It's as simple as that. There is no gray area when it comes to this.

Do not call Him Lord if you do not intend to obey Him in this. Jesus said:

“So why do you keep calling me ‘Lord, Lord!’ when you don’t do what I say?”
(Luke 6:46, niv)

We can call him “Lord” all we want, but Jesus said if we don’t obey him, he’ll say to us:

“I never knew you. Get away from me, you who break God’s laws.”
(Matthew 7:23, nlt)

Listen: either Jesus is Lord of all, or not at all.

Pray

The proof of Christ’s Lordship is that you will give. The antidote to materialism is to give. The medicine to treat materialism is giving. Sometimes taking your medicine doesn’t feel good. But you keep doing it because you know it makes you healthy. The proof of Lordship and the antidote to materialism is to start giving. And your church is a safe, accountable, great investment to start doing so.

I will also tell you this: West Valley Church: we are going to have an amazing opportunity after the first of the year to do something incredible together, the likes of which has not been done in this church for decades – if ever. It will require Christ to be Lord in all of our lives. But you will see the miraculous happen as we give this gray matter of money to Christ our Master. I can’t wait! That’s all I can tell you for now, but there is more coming, I promise you! In the meantime, Pastors Roger, Jason, and I will head to Victoria to represent all of you as we help them dedicate their building to the Lord!

Benediction:

May the Lord make you increase and abound in love for one another and for all, as we do for you, so that he may establish your hearts blameless in holiness before our God and Father, at the coming of our Lord Jesus with all his saints.

1 Thessalonians 3:12-13