

# Answers to Money Problems

## Part 5 of *The Greatest Sermon in History*

Message for Sunday, May 2, 2010 - by Bruce Fraser

*The Greatest Sermon in History* is the message given by Jesus Christ as recorded in Matthew 5-7. This series aims to apply Jesus' timeless truths to the situations that people face today.

**Scripture:** Matthew 6:19-24

### 1) Is money the real problem?

The following is a made up story. But it's also a true life story, based on many people who go through similar events. As we go through the story, ask yourself this question: "Is lack of money really their problem?" I'll come back to that question later.

Sally and Ben are a young couple, recently married. Sally works as a secretary with a small accounting firm. Ben just graduated from college, and got a high paying job doing electronic design for a big manufacturing company. Between the two of them, they figure they have enough income to move out of their tiny apartment, and buy a home.

They were both raised with the motto "If it's worth doing, it's worth doing well." So they don't want some old, run-down house. They want something that will grow in value over the years. After a month of searching, they find just what they are looking for. Actually, it's a bit more than what they were looking for, but they figure it's a good investment for their future. Ben's parents give them \$5,000 towards the down payment. They are now making payments on two cars and a mortgage.

After they take possession of the house, they start to furnish and decorate it. Their old furniture was stuff they picked up at a garage sale, and it's shabby looking. They want the best for their new house, so they get a new bedroom suite and living room suite. Of course, they also need new curtain, rugs, and pictures for the walls. This took all of their savings. The two things they enjoy most are watching TV and listening to their CD music collection, so they buy a large TV, and a new sound system, using their credit cards to pay for these.

About six months later, Sally becomes pregnant. They hadn't planned on this, but they are excited nevertheless about starting their family. When their little girl Sarah is born, Sally feels so attached to her that she wants to stay at home and raise Sarah herself. With Ben's salary, they figure they can still afford it, as long as they don't buy anything unnecessary. But what is "necessary"?

Ben considers his weekly golf game an essential, while Sarah thinks it's a waste of money. The feelings are the opposite when it comes to Sarah's night at bingo. "Besides, I might win the big one, and then all our problems will be over," she argues. They spend a lot of time arguing now, blaming each other for their money problems.

When Sarah is four months old, Ben's company announces that they've had a bad year, and are laying off some employees. Ben is one of the ones let go. He eagerly starts looking for work, but doesn't find anything right away. The EI benefits aren't enough to cover their bills.

Right around then, Sarah develops a serious ear infection, and needs expensive medicines to treat it. Sally can't take the fighting and yelling any more, so she leaves, and goes back home to live with her parents, taking Sarah with her.

They sell the house, but lose money on the deal. They have to sell both cars and most of their furniture just to pay off the mortgage. By the end of two years of marriage, they have nothing left but hard feelings, \$2,000 owing on their Visa bill, a sick child, and two lonely adults.

QUESTION: Is lack of money Sally and Ben's main problem?

### 2) Money is the #2 source of trouble in a marriage (alcohol is #1)

When people talk with me about their money problems, these are the most common complaints:

- can't pay the bills
- short at end of the month
- don't know where the money has gone
- can't afford to do anything "nice"
- can't give children treats, or pay for school trips
- guilty over not giving more money to the church
- causing fights in the family
- worry about making ends meet

### 3) Looking to God for help

Does God care about our money problems? Is there any help? Absolutely yes! Someone has counted through the Gospels, and found that 1/3 of Jesus' teaching was about money! In fact, Jesus talked more about money than about *anything* else. That tells us one of two things: Either (a) Jesus had a real hang-up about money; or (b) People have a real hang-up about money, and Jesus knew we needed help. My guess is on the second one.

Before I go on, I want to clarify some things.

1) My aim here is *not* to give techniques for earning money, budgeting, investing, getting out of debt. There are many other excellent resources available for that. I can show you some of these materials, or refer you to someone who is trained in helping people get themselves out of the hole they have made.

2) My aim here *is*:

- to help you recognize the behaviours that cause money problems.
- to show you the principles that prevent you from getting into that mess in the first place.
- to base all of this on what is shown to us in God's Word.

#### 4) Money is not the problem!

First of all, what is money? Who cares if I take these scissors (*do so while I am talking!*) and cut this \$20 bill into pieces? It's just a pretty piece of coloured paper!

By itself, money is worthless. It's value is in what it represents. Money means things like:

- clothing
- food
- home
- jewellery
- Blue Jays game
- cottage by the lake
- security
- power
- control

These all have one thing in common: they are about *things* here on earth. Now let's listen to what Jesus said about the value of things in the greatest sermon in history:

Matthew 6:19-20, New International Version:

**“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.”**

Money is not the problem. The problem is in our attitude towards money and the things it represents.

#### 5) Our attitude is the problem

Look again at the story of Ben and Sally. Their problem was not lack of money. With a change in their attitude, they could have managed quite well, even with all the difficulties they faced. Specifically:

- They had no business buying a house before they had learned the discipline of saving money. They didn't even have enough money for a down payment!
- What it took their parents 20 years to acquire, they expect to have in two years.

- Their appetite was greater than their ability... and far greater than their true needs.

I'll say it again: most of the time, *lack of money is not the problem*. The problem is our appetite for more and more things. The paradox is that these are things that don't last (“where moth and rust destroy”), and have little value when we take a long range perspective.

Meanwhile, the things that do last, the things that *are* truly important, our society often doesn't value highly. I'm talking about things like love, kindness, helping others, and of course our relationship with Christ. In short, it's a *spiritual* problem.

There's an old saying which goes **“God gave us things to use, and people to enjoy.”** The problem comes when people get this principle backwards.

Part of this is our western culture, which gives so much emphasis to money and things. We're so used to it, we're not even aware of this attitude until we experience a different culture. When I read about Christians in other countries, and the conditions they live in, I feel humbled. They count it a blessing that they are able to give to and serve their Lord. They live thankfully, joyfully, and not with a feeling of “suffering is good for you.”

Here's an example of what I mean. Bob Pierce, the founder of World Vision, was visiting the city of Pusan in South Korea shortly after World War II. It was just before Easter, and the pastors of the churches were planning an Easter sunrise service on the snowy hill overlooking the city.

Bob exclaimed in amazement, “But the people will have to walk to get there. That means that for this 5 o'clock service, many will have to start out at 3 o'clock in the morning! Besides, they'll freeze up there! Do you really think anyone will come?”

The pastors quietly replied, “They'll come.”

That morning, Bob got a ride in an army jeep (one of the few working vehicles in the city), and went as far as the road would take him. From there, he joined a group of others walking to the top. He said later, “I was astounded. Just couldn't believe my eyes! Thousands of worshipers had gathered there on that mountain top in the bitter cold of that early morning. It was unforgettable, one of the most moving services I was ever privileged to be in. I noticed tears running down the cheeks of many people.”

After the service, Bob asked one of the pastors how they got such a great number of people to come all this way, at such an outrageous hour, in such bitter cold.

The pastor replied, “This isn’t the first time we’ve made this walk. Many of us were forced to march up here with a bayonet in our backs. Everyone, even the Christians, were forced to bow at the Japanese Shinto shrine; that shrine is the symbol not only of the Japanese emperor, but it means he is a *god*. The Christians who would not bow suffered horribly. Many were imprisoned. Two hundred and fifty pastors were killed, rather than bow to the shrine of the Emperor.”

“That’s the reason so many were willing to walk these early hours up this mountain. Because we’re now free, and we want to let the world know we worship *Jesus Christ*, the King of all Kings, the Lord of Lords. Oh, the joy of kneeling here this morning, and giving our true worship to the One we truly love!”<sup>1</sup>

Is money a problem to these Korean Christians? Maybe, but it’s hardly the #1 problem that we in the West make it out to be.

If Jesus were here today, I think he might say,

**Matthew 19:24, New International Version:**

“I tell you, it is easier for a camel to go through the eye of a needle than for someone from North America to enter the kingdom of God.”

[with a slight change by Bruce]

In case you start to think there’s no hope for us, Jesus added to the above verse:

**Matthew 19:26, New International Version:**

Jesus looked at them and said, “For humans this is impossible, but for God all things are possible.”

## 6) Answers to “money” (i.e. attitude) problems

### a) Put Jesus first in life

I’ve said this many times before, but I’ll never get tired of repeating this gospel, for it truly has the power to change lives. When we look at our priorities and values in life, what things are the most precious to us, Jesus Christ should be at the top of the list. He should be Lord of our lives, in all that we do.

Jesus cuts straight to the heart of the matter:

**Matthew 6:21,24, New International Version:**

<sup>1</sup> Taken from *Bob Pierce: This One Thing I Do*, by Franklin Graham and Jeanette Lockerbie, p. 173.

“For where your treasure is, there your heart will be also... No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

When Jesus is the focus of our lives, then the other parts fall into place. This sounds so simple, but it is so true. If you have never made this commitment of your life to Jesus Christ, then I urge you to do so.

### b) Dedicate, not just life, but *everything* to Jesus

On a practical level, exactly how does one serve Jesus Christ as Lord? Here is how: we consecrate, or dedicate, our resources to Jesus. Everything we have, not just things, but even our time and our bodies, is placed into the Lord’s hands.

This is nothing new; it is simply recognizing what really belongs to God anyway:

**Psalm 24:1, New International Version:**

“The earth is the Lord’s, and everything in it, the world, and all who live in it.”

When we put Jesus first in our life, our other priorities fall into their rightful place.

### c) Trust God to supply our needs.

The final thing I need to say is for those times when there seems to be not enough money, and there is a real, genuine need for something. I say “seems to be not enough” because that is based on only counting the change in our pocket, and forgetting about the One who actually owns all the banks.

Jesus tells us not to worry. The Father is looking after our needs, and can be trusted to make sure we will receive what is required. Our part is to, well, do our part.

**Matthew 6:31-33, New International Version:**

“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.”

### Prayer:

Jesus, I say with my mouth that I love you and want to serve you. But sometimes... I wonder how much I really mean it. That’s so true when I think about my money. How much do I trust you?

Oh, Lord: help me to stop listening to the voice of worry, and instead listen to the love in my heart. My

desire is to be a 100% Christian, not half-way, half-hearted. Take my life, Lord, and let it be consecrated to you.

Thank-you so much for all that you have done for me. I accept your love for me, the new life you promise. And I give mine to you. Amen.

*Theme for today:* Most people do not have money problems; our troubles are spiritual problems in disguise. Augustine put it this way, "You have made us for yourself, O Lord, and our hearts are restless until they rest in you." The problem comes when we seek to satisfy ourselves with things instead of God. No matter how much we have, it's never enough. Anytime we substitute something for God, it's going to cause problems in our life.