



In his testimony originally published in the *NY Times*, Sam Polk openly shares how he had become blinded by his own money sickness. He says, “In my last year on Wall Street my bonus was \$3.6 million—and I was angry because it wasn’t big enough. I was 30 years old, had no children to raise, no debts to pay, no philanthropic goal in mind. I wanted more money for exactly the same reason an alcoholic needs another drink: I was addicted.” He goes on to say, “It’s staggering to think that in the course of five years, I’d gone from being thrilled at my first bonus—\$40,000—to being disappointed when my second year at the hedge fund I was paid ‘only’ \$1.5 million.”

Have you stopped lately to consider the possible grip that the love of money has on your heart? If you were to slow down and evaluate your own desires for wealth, what would you discover? Most of us think greed is a problem, but we rarely think that it’s our problem! As you can already tell, we’re starting our new series by talking about everyone’s favorite subject: money. Our purpose today in speaking about money is not to give you a guilt trip. We are not trying to get anyone to give us more of your money so we can keep the church afloat. It’s our desire to encourage every person at CPC to submit this area of their lives to Christ’s control, though we recognize what it looks like will differ from person to person. Keep in mind I’m not a CFO, CPA, financial analyst, accountant, or financial planner. There are plenty of you who know more about money management than I do. My training comes from Biblical institutions; I am a pastor who wants us to look at what the Bible says about money and allow that to be our guiding principle for how we live our lives.

Four Areas Where Christians are Confused on Money

First, let’s address some confusions Christians can have about money. If you’re not a Christian, you might get a chuckle out of this list because you’ve seen your Christian friends struggle with these. If you are a Christian, this list may or may not resonate with you. You might find yourself sharing one or two of these confusions but not all of them. This is not a comprehensive list but just a few to get our money conversation going because the topic can be confusing.

The biggest misconception Christians seem to have is this: **Money is evil**. You can’t go through life without hearing someone say that money is evil. It’s interesting for people to say that money is evil because money is an inanimate object. How can money

be evil on its own accord? It would need someone to make it do evil things, right? That is why Paul wrote to Timothy and said: **“The love of money is a root of evil”** (1 Tim. 6:10). Money, on its own, is not evil. The **love** of money is a root of evil, just one of the many roots of evil in our world. Money and wealth are not the problem, greed is. Contentment and not greed is our goal as a follower of Jesus.

The next area of confusion is that **I have to tithe**. Did you know that nowhere in the New Testament is tithing commanded for a believer? The New Testament does talk about generous giving. **“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver”** (2 Cor. 9:7). The church in Corinth was encouraged to be generous and cheerful in their giving. It’s like the person who pulls out a \$20 bill but has a hard time letting it go into the offering plate. To provide some clarity, tithing originated in the Old Testament and refers to giving ten percent of what you have. In fact, if you study the Old Testament, you will find out the Israelites were really giving around 22–27% of their goods to the Lord. Their giving wasn’t typically done with money but with goods they had harvested. Their giving was grain, oil or an animal from the herd. Many of us aren’t bringing chickens as an offering, so our focus will be on money we give.

The third confusion Christians have about money is: **Possession of money equals God’s blessing**. This is one we have to fight, especially in our culture. Many great people have thought that their bank account total equals their value to God. This is a complete lie. To some He’s given a lot, and to others not as much, but He has made Himself available to all. It’s not about how much money you have but how much of you God has. If you’re confused on this point, start praying Proverbs 30:8–9. Agur, the writer of this proverb, understood this. How much we possess is not equal to God’s love for us.

A final area of confusion about money is: **It’s mine**. Some Christians act like the seagulls from *Finding Nemo* when it comes to matters with money. They’re sitting around saying, “Mine, mine, mine.” Let me give you a little secret to being happy in life: money is not ours to possess. Money is ours to steward, but we do not own it and cannot let it own us. In fact, the U.S. Government has given each of us a daily reminder that money is not ours. Each U.S. bill has an eagle on it to remind us it will fly away! We can’t keep a grip on it. Listen to what Corrie Ten

Boom said: "I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess."

These are just a few areas of confusion Christians have about money, and there are probably more. Maybe one or more of these four areas have brought confusion in your life at one point. Maybe you are even confused on one of these areas right now.

Our Investments Must be in Heaven and Not Only on Earth

Turn to Matthew 6. Let's try to get some clarity on this topic. During the Sermon on the Mount, Jesus gave the people clear instruction on money and where to invest it.

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (verses 19-21).

Jesus is instructing us that our investments must be in heaven and not only on earth. This isn't the only place Jesus talked about money in the Bible. Jesus talked about money a lot in the Gospels. Of His thirty-eight parables, about half of them deal with money and possessions. In the Gospels, one in every ten verses deal with money. Why so much talk about money? Because our attitude to money reveals a lot about us.

Jesus commanded His hearers not to accumulate material possessions that would not be used for the building of His Kingdom. Verses 19 and 20 are almost exactly the same except with the command of where to store up the treasures. The original listeners would have known something about their environment that we miss out on. Moths and rust were common concerns in the hot, sandy, Palestinian climate. Moths were prone to eating garments and rust was common for items buried in the ground. He also mentions the threat of thieves coming into a person's home and stealing their possessions. Have you ever been robbed or had your home broken in to? Window smashed, door kicked in, drawers ransacked and been robbed of your belongings? This is one of the most violating experiences a person can go through in their lifetime. This is a reality for earthly investments; they are not safe from anything but vulnerable.

The opposite is true for Kingdom investments. Investments made on earth are vulnerable. But Jesus didn't mean this for us. Doesn't Jesus take into consideration where we live and the cost of living? Doesn't Jesus know there are some great stock options available right now and you have to invest in those? Jesus does know all about the options we all have. That is why verse 21 is so important for us to hold on to, **"For where your treasure is, there your heart will be also."** When our treasure is invested in heaven and we don't fall into the believing of the myth that

worldly wealth will bring us satisfaction, that is when we can find the freedom to invest in what can never be taken away from us. Ultimately what Jesus is getting at here in verse 21 is how our view of money reveals our heart. He doesn't come out and say it, but He leads us to the conclusion.

We have to ask ourselves some tough questions about where we're investing our money and for what reasons. We have to check our heart's motivation. I'm not suggesting you stop investing in retirement or saving for your kids to go to college. But Jesus is asking you to think about where your treasure is, because when you can define that, you will discover where your heart is. I love what Pastor Rick Warren says on the subject of money, "Never put your security in something that can be taken from you." The words of Christ require us to peel back the layers of confusion and assumption and examine our heart.

The Way We Handle Our Finances Affects Every Part of Our Life

As Jesus continues teaching, He wants to reveal how we handle our finances affects every part of our life. He does something He has done before. He says the same thing in a different way, inviting His hearers to slow down and ponder what He had just said.

"The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!" (verses 22-23).

Jesus started the conversation by grabbing their attention with a familiar topic and is now moving it to a deeper level. Jesus wants to make the point that a person's use of money reveals the intentions of that person's heart.

If a person's treasure is found within their heart, then their eye will be focused on that treasure. The eye is the lamp of the body, letting light into the body and focusing on where the body will go. When the eye is focused on Heaven and Kingdom aspects, it will bring light and health to the rest of the body because that is what humans were made for. But, if the eye is focused on wealth accumulation, then the whole body is going to be dark and the actions of the person will be focused on dark things. Another way to say it is, what you look at is what you think about. What attracts your eyes is what captures your heart. Where your eyes are focused reveals the desires of the heart.

Ann Landers, the famous newspaper column writer, once had an interesting letter in her column. It was from a girl who was writing about her uncle and aunt. She said, "My uncle was the tightest man I've ever known. All his life, every time he got paid he took \$20 out of his paycheck and put it under his mattress. Then he got sick and was about to die. As he was dying, he said to his wife, 'I want you to promise me one thing.' 'Promise

what?' she asked. 'I want you to promise me that when I'm dead you'll take my money from under the mattress and put it in my casket so that I can take it all with me.' He died, and his wife kept her promise. She went in, got all that money the day he died. She went to the bank, deposited it, and wrote out a check and put it in his casket."

Many of us have probably heard that story or some version of it before. The story is so popular because it reveals the inner human condition many people struggle with but no one wants to admit. It's no secret that the love of money has consumed the heart of many. This story reveals the inner working of the human heart. The story exposes that many people trust more in money and feel more secure with money than they do with God. God gives us money to steward and share in order to build His Kingdom, not to hoard or amass for ourselves.

Jesus tells a parable in the New Testament about a man who thought that all he had was his. He was a rich man who had just had an abundant harvest. He was overjoyed with all the grain he just harvested. It's like when "WhatsApp" was bought by Facebook. One day they didn't have much, and then the next day they have everything. This man in the parable decides the best thing to do is to build a bigger barn to store all his grain. His rationale is that this extra grain will equal security. But that night he dies in his sleep and everything he thought was his is no longer his.

In this parable, Jesus is talking about grain and not money, but as in all parables there is a deeper truth. We can use what we have to bless others or we can be selfish. It's not bad to own a car or a home or to have an iPad. There are great Christians who have been blessed with financial resources and who have not allowed money to own them. God still owns their heart and they have learned how to be fantastic stewards who build His Kingdom. The point is that we need to evaluate what has more of our heart. Andy Stanley once said, "Greed is not a financial issue. It's a heart issue." Jesus is essentially saying, "The way you handle your finances affects every part of your life; either for the good or the bad."

No One Can Serve Two Masters

After explaining the same principle in two different ways, Jesus offers a final thought.

"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" (v. 24).

Jesus exposes the contrast of trying to serve two masters. Those who try to serve both God and money cannot do it. The word Jesus uses here for serve is the same word used in the New Testament for slave. Jesus is literally saying, "No one can be a slave to two masters." Have you ever been in a place in life

where you had two jobs? People with two jobs feel this pressure but they are doing the jobs for the same outcome. Another way to look at it would be if the Sharks and Warriors were both playing on the same night. You would feel torn. You would be flipping from one channel to the other trying to keep up with both games, not wanting to miss a thing! Then when you were watching the Warriors because they were winning, the Sharks would score and you'd completely miss it! Just thinking about having to do this is exhausting. That is what Jesus is explaining to us in this passage.

Nearing the end of his public ministry, a young man approached Jesus. The man ran when he saw Jesus, falling in the dusty streets on his knees, and he asked Jesus about eternal life. The question was so timely. Jesus looked at the young man and encouraged him to keep the commandments, knowing they would draw his heart closer to God. The man responded by letting Christ know he had kept all the commandments, even from a young age.

If we pause the story here, everyone watching this situation must have thought this was the perfect young man. Jewish mothers were probably devising ways to get their daughters to meet him! But back to the story... Jesus looked the man straight in the eyes and told him to sell everything he had, give it to the poor and then come follow Him. Absolute shock came over the young man. He didn't know what to say, how to respond, or even how to move his body. Finally he got up without saying a word and went on his way. He wasn't prepared for the cost of following Christ. He couldn't give it all away. Money was too important to him. Jesus looked around and said this, **"How hard is it for the rich to enter the kingdom of God!"** (Mark 10:23). Does this mean we're supposed to give everything away?

I don't think so. I think it's a reminder that we can't let anything take a higher place in our lives than God. The young man wasn't prepared to love God more than his money. The next time we're presented with an opportunity to love money more than we love God, we need to remember this: You cannot serve both God and money. It's impossible to do. We must evaluate our true desires and make sure we're ready to count the cost of following Christ. Because of a book I read a few years ago, I was deeply convicted on this topic. The quote that most stuck out to me was: "If your heart's crammed tight with material things and a thirst for wealth, there's no space left for God." —Ian Morgan Cron

If we really believe what Jesus said, then how can we invest in eternity? This is a great tie back to the four areas of confusion we discussed earlier about money. Instead of trying to amass more dollars in our bank account, we need to think about how to use what we have to invest into eternity. How do we do that? We do that by giving what we can to help people know Jesus. CPC, you are great at doing this. Think about our Christmas Eve

offering last year, when our church gave over \$170,000 to help City Impact and young people in Thailand find freedom in Christ. Many of you give sacrificially on a regular basis to help people know Christ. And we can keep giving and find more sacrificial ways to contribute to Kingdom living.

Next, we shouldn't feel the guilt of having to tithe. Tithing has been a great starting point to help many people give from their income. For some of you, it seems unimaginable to give ten percent of your income, while for others it might not hurt you one bit to give ten percent or more. Here at CPC we talk about giving our offering to God, and this number varies for each one of us. You might find it helpful to know that people like C.S. Lewis, Rick Warren, James Cash Penney and Anthony Rossi, founder of the Tropicana Company, have given fifty to ninety percent of their income back to God to further the Kingdom of heaven. It's about trusting God completely with your resources.

Jesus also chose to trust God completely. Jesus isn't asking us to do something He was unwilling to do. It wasn't with His money; it was with His life. He chose to trust in God's plan and went to the cross, where He gave everything He had so we could spend eternity with Him. Jesus didn't go to the cross so we could have large bank accounts, He went to the cross so we could find freedom from sin and salvation in Him. Jesus went to the cross and spilled all His blood for our salvation. We give because Christ gave everything.

Knowing this, we can be a group of believers who hold our money very loosely because we have confidence that it isn't ours. All money is just a piece of paper or a coin with a stamp on it. We

put so much stock and hope in these little pieces of paper and metal. But the value of money changes every day for reasons not even the experts can explain, and it changes at moments not a single person can predict. If the money is never ours to own, we can find the freedom to invest it in what matters most.

Two years ago I was in Africa. On Sunday morning I was given the opportunity to preach at a small bush church that comfortably sat about 40 people and had 60 people squeezed in the door. This church service was a completely different experience for me because it was an Anglican church and I was asked to sit on stage all service long. At the end of the service, the offering was taken. The pastor brought out a small bucket that hung from a post, placed it in the center isle and then people lined up to give their gifts. I will never forget watching a middle-aged woman walk up, gently place her gift in the bucket, and look to heaven.

I think she got it. She was content with God and able to give out of the little she had. In our culture, it seems so tough to be content with how much we have, but my perception that morning was that she was able to be content with the little she had. She knew that no matter how little money or how much money she owned, it would never compare with God. She knew that God would always be there to meet her every need and therefore she could trust God completely and focus on loving Him.

We don't have to go to Africa to learn how to invest in eternity; we just need to remember that you cannot serve both God and money.

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.