

# Money and the Man in the Mirror

## When Money Was My God

Unedited Transcript

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Good morning, men. If you would, turn in your Bibles to Mark chapter 10. Mark chapter 10. Let's go ahead and greet a new group here for Bible study this morning. SHBC men. Southern Heights Baptist Church in Berryville, Arkansas. They are six men that have been meeting for about 18 months. They meet on Sunday afternoons at 4:30. Their leader, Buck Smith, thank you, Buck, for sending this in. Your area directors, you have two there, Bob Bryan and Braden Randall. I wonder if you would join me in giving a rousing and a warm welcome to SBHC men. One, two, three. Hoorah. Welcome, guys. We're so glad to have you with us.

All right. We're starting this new three week series today: Money and the Man in the Mirror. The first message: When Money Was My God. I got an email, actually was something that came in on a blog site this week, from Angelo. Angelo wants to know, "I know that Jesus said it's easier for a camel to go through the eye of a needle than for a rich man to enter Heaven. This oft quoted verse makes me afraid because I desire to be a businessman. I know that business success is accompanied by riches, which the Bible warns against. Therefore, I'm afraid that my ambitious nature is ultimately sinful. Is it wrong to have dreams of business success?" Well, that pretty well sets up a nice talk, doesn't it?

First up, is it normal and healthy to want money? Is it normal? Is it healthy to want money? First of all, is there anything wrong with having money? Is there anything wrong with just having money? Well, let's just review a couple of the scriptures at Mark chapter 10. We're going to go to the end of the text we're going to look at. But let's just go there anyway. Verse 29 says this, he's responding to something that Peter said. We'll come back to that. Jesus said, "I tell you the truth. No one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age. Homes, brothers, sisters, mothers, children, and fields and with them, persecutions, and in the age to come, eternal life."

God loves to bless his children. My God will supply all of your needs according to his riches in glory through Christ Jesus. In 2 Chronicles chapter 1 verses 11 and 12, Solomon has this dream and God says, "What do you want?" He said, "Well, give me wisdom to govern this people that you have entrusted to me." God, what does he do? He says, "Because you have not asked for riches and honor and long life, but for wisdom to govern this people, guess what. I'm going to answer your prayer. I'm going to give you wisdom to govern your people but I'm also going to lather you, I'm going to overwhelm you with riches and honor as well," because God loves to bless his children. Then, there is the great wealth of Abraham and Isaac and Jacob and Joseph and David. God loves to bless his children with resources. He even tells us in Proverbs 13:4 this, "The sluggard craves and gets nothing, but the desires of the diligent will be fully satisfied." Is it wrong to want money? Is it normal and healthy to want money? Absolutely, it's normal and healthy to want money, as I said to Angelo. Gosh, can't keep track of my little papers

anymore. As I said to Angelo, "Yeah, it's normal and healthy when they flow out of your desire to bring glory to God in your efforts."

Next question, "How much information does it give you when you realize somebody has money?" Now, in my work, one of the groups, it's only 1% of the people I deal with, one of the groups of people that I deal with are very wealthy Christians. They're donors, some of the donors, to our ministry. When I find out that a man has a lot of money, how much information do you think that gives me about that man's soul, that state of his soul? Absolutely zero because I know men who don't have money who are so wrapped up, so swollen with pride, so stiff necked, so arrogant, so mean-spirited towards other people, they don't have money, and you would think that they were the richest person in the world based on the way sometimes we interpret what it means to have money. There are so many men who are believers in Jesus who have lots of money who are the most humble, soft-hearted, tender-hearted, sweet generous people, unassuming people, that you would ever want. Basically, when you know that somebody has a lot of money, really it gives you no information about the state of their soul or their heart. There's nothing really wrong with having a lot of money. It's normal and healthy if you have a lot of money and you have it the way you have it because God decided to bless you with it.

Then, I guess the other question would be on the normal and healthy thing, "Is it important to have money?" Absolutely it's important to have money. Everybody's been through financial crises in their lives and you know how depressing it is. Listen, when men have problems, we tend to compartmentalize. That's a generalization. When women have problems, they don't have compartments. That's a generalization, but we use generalizations because they're generally true. Okay.

Here it is with money. When you have a cash flow problem, you become a woman. You don't have any compartments anymore. You can't compartmentalize money problems. If you have money problems, you are a woman because it will affect everything. It is grueling and it is agonizing. Money is extremely important. I work with all kinds of younger guys and one younger guy who's going through some radical financial problems to the point where he was about to lose his car and be evicted from his apartment. Did he have a spiritual problem? You bet. Big time. But he also had this immediate, important, urgent, pressing financial problem. Here's the bottom line: If somebody didn't step in and help him with the immediate, short-term financial problem, he was going to be homeless without transportation. Money is extremely important. We need to remember that sometimes you just need a little money to get back on your feet, to have a little runway. Money's very important and so it's very normal and it's very healthy to want it. It's normal and healthy to have it.

Here's the Big Idea today though, then I want to dive into this a little further. **Few things reveal my true heart as much as money.** Few things will actually reveal my true heart as much as money. Now, you can't look at somebody else and judge them by what they're doing with their money, but you certainly can look at yourself and examine yourself and understand more about your true heart based on money.

I'm always reminded that we've got this one friend who whenever God needs money, he goes to this guy for a loan. He's got that much money. I've watched over the last few decades, people criticizing him so severely for being so rich and so Christian at the same time. The reason they do that is because he doesn't make a show of his generosity. He doesn't let the left hand know what the right hand is doing. Now, I happen to know he's one of the most generous men on the planet, but you would never be able to discover that he had given money. He gives money anonymously. He gives it through these donor advised funds. He does everything he can to keep it quiet and people criticize him severely for it, but his true heart is revealed by his money.

Now, we have taken a look at the fact that having and wanting money is normal and healthy. When is it not normal and healthy? When is it not normal and healthy? Well, the short answer is that when wanting money and needing money and having money turns into the love of money. I suppose if you keep your fingers in Mark chapter 10 and turn over to, there's no better verse for this than 1 Timothy chapter 6 beginning at verse 9. Now, there are lots and lots of verses that will say the same basic thing, but this is a classic text. 1 Timothy chapter 6 verse 9 and following says this. If you can't flip there quickly, just listen. "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction." That is a mouthful. "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." You've probably done it yourself at some point.

The problem with money love is that money's very powerful. It's a wonderful servant but a heartless master. Money is a wonderful servant but a heartless master. When we love money, when we surrender ourselves to money, when we make money into an idol, when we make money a god, when we exchange the truth of God for lie and the glory of God for an idol, when we do that, money will lure us to do things we don't want to do and lure us to not do things that we do want to do. That's what money does because it becomes a god. Gods have a tendency to help direct human behavior. If you're walking in the power of the Holy Spirit, you know that that's true. But if you're walking in the power of money, you also know that that's true. That's why the texts say that you can't love both God and money. You will either love the one and hate the other or else the other way around, Matthew 6 verse 24.

Let me just talk to you a little bit about my story and when I loved money and when money was my god. My very first error in choosing a life philosophy ... I grew up without purpose. I grew up without direction. I grew up without meaning. I grew up depressed. I decided that I wanted to do something with my life. I wanted to get out of that rut. I just don't know why, but I just decided that money would make the best god, that wanting a lot of money would make the best god. There's a man in the Bible, he's called the rich young man. The texts here at Mark chapter 10 tells a little bit about him. Let's begin and read the story in Mark 10 verse 17 because I certainly relate to him and perhaps you might be able to as well. "As Jesus started on his way, a man ran up to him and fell on his knees before him. 'Good teacher,' he asked, 'what must I do to inherit eternal life?'" That's the right question. "'Why do you call me good,' Jesus answered, 'No one is good except God alone. You know the commandments: Do not murder. Do not commit adultery, steal, false testimony, defraud, honor your father and mother.' 'Teacher,' he declared, 'all these I have kept since I was a boy.'"

By the way, I noticed something this week that I had never seen before in the text and that is that these are all the ten commandments that relate to our relationships with people. These are all the horizontal ones. I just noticed that when Jesus is telling him about these commandments that he needs to keep, he's left out the four that relate to not worshiping other gods, not making idols, not taking his name in vain, and keeping the Sabbath. I don't know what all that means, but it's interesting.

"'Teacher, all these I have kept since I was a boy.' Jesus looked at him and agape loved him." This is agape love. Jesus was enthralled with this young man because wanted eternal life, he's been a good boy. Jesus looked at him and he loved him and then he said this. He said, "One thing you lack. Go sell everything you have and give to the poor and you will have treasure in Heaven. Then, come, follow me." Jesus always brings it back to the "follow me". That's the great imperative. It's the "follow me".

At this, the man's face fell. He went away sad because he had great wealth. You see, this is the insight from these six commandments and the four commandments. The young man was right with man, but

he wasn't right with God. Jesus, looking on the heart, knowing that nothing reveals the true self as much as money, he looked at the young man's heart and realized that even though he was right with man, he was not right with God. He said, "Sell all these things that are keeping you from being right with God, right with me, and then come follow me." At this, his face fell and he went away sad because he had great wealth.

Now, was Jesus telling the young man to do some good deed or good work that was going to result in his salvation? Well, that might be the tendency to take a look at this and say, "Well, this is a good deed that God is saying that you have to earn your salvation by selling your possessions." That's not it at all. That's not it at all. This is not the adding of the positive thing that would lead to his salvation, this is removing the negative thing that is keeping him from a full, total, complete surrender to Jesus. When the young man said, "Lord, all of these I've kept since a boy, what else do I lack?" Don't you think that he must have had some intuition that even though he had been this good boy that he knew that somehow this money that he had was keeping him from a full relationship with God? He knew something was wrong, right? "What still do I lack?" He knew intuitively he still lacked something. Jesus said, "Sell everything. Give it to the poor, then come follow me." It was the undone thing that needed to be done.

Now, does that mean that everybody who has money needs to go and sell everything and give it to the poor and then come follow Jesus? If it's your undone thing, "If it's the thing that keeps you from following me," Jesus says, then yeah. Then, yeah, go get rid of it. Look what happens next in verse 23. Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God." Listen, if you are rich, it is hard to enter the kingdom of God. Jesus Christ says, "If you are rich, it is hard to enter the kingdom of God." Why? Because money is one of the most powerful idols of all. This should not be taken lightly. I'm just telling you, this should not be taken lightly.

It even goes on. Everybody thought that if you are rich, you must be under God's blessing, because we looked at some of the scriptures, we've talked about some of the scriptures already. But listen, the disciples were amazed at his words. Verse 26, after his next words, he says, "They were even more amazed." They said to each other, "Well, then who in the world can be saved if it's not a rich man?"

Let's look what Jesus said after the disciples were amazed in verse 24. He said again, "Children, how hard it is to enter the kingdom of God. It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." When the Bible says something once, that settles it. Sometimes, though, for emphasis, the Bible will say the same thing two times, which is what Jesus has done here. Jesus wants to emphasize to us, to me, to you, riches are a danger. Angelo is right. Riches are a danger. Even though we need them, wanting them and having them is normal, it's healthy, they present a great danger because we can slip over into loving money and then it becomes an idol and then we have exchanged the truth of God for an idol and the glory of God for a lie.

Oh my gosh. Let's just read on. The disciples, even more amazed, said, "Who can be saved?" Jesus said, "With man, this is impossible, but not with God. All things are possible with God." Then, Peter said, "Well, we have left everything to follow you." What was he doing there? He's responding to Jesus' injunction to the rich young man. He told the rich young man, "Sell everything and follow me." Peter said, "Lord, we did that. We left everything to follow you."

Then, look at this incredible promise. Whether Jesus calls you to go and sell everything and give it to the poor, it's pretty unusual, or more likely, Jesus reveals your true heart to yourself and brings you to the point where you yield that to him. Here's what happens. "I tell you the truth," verse 29, "again, that no

one has left home, brothers, sisters, mother, father, children, fields, for me and the gospel will fail to receive a hundred times as much of those things in this life."

When you think about how that happens, you're lonely, you're isolated, you're miserable, you're filthy stinking rich and you hate your life, I know that feeling, you probably do too. You hate your life and then do give everything, give your life and everything, you surrender all even though he lets you keep it, maybe. Maybe he doesn't. Usually he lets you keep everything you have in the surrendered state. There's this great transformation that takes place. They put you in a community among a body of believers. He replaces all your family with a hundredfold more than you had before in terms of how you feel about it and how you think about it.

Yeah, my first error: Money will solve my problems. Success will make me happy. Because I did love money, here's how it works. You start reading the Bible, you become a Christian, you start reading the Bible. You love money. You love money and now you love God too. You're loving both God and money. When you read a verse of scripture over here on the left-hand page and it's all about how much God loves you and so forth, you say, "I love that verse." Then, you take out your pen and then you underline it and then you memorize it. "For God so loved the world that he gave his one and only son that whosoever would believe in him wouldn't perish but have everlasting life." You adore that verse.

But then when you see a verse over on the right-hand page, because you've organized your life around the concept of "plan, then pray". At least, that's what I did. My credo was plan, then pray. I knew what I wanted. I wanted to make a lot of money. I wanted to be somebody. I wanted all the honor and so forth. I would make my plan and then I would pray about the plan. The idea of going to God with a blank sheet of paper never even crossed my mind. It was always kind of like ...

Real estate development is my background, for those of you who may not know. I would have a piece of land tied up under contract and I'd be trying to get the architectural drawings and the approvals and the financing and all that set up. I'd just work. I'd work real hard with my plan, but then I would get my ox in a ditch. Let's just say that the closing was coming up in two weeks, but I wasn't ready to close. I didn't have the financing lined up yet. I had all of this deposit at risk and then I had spent all this money on the architectural drawings and so forth and all of this money getting the approvals from the zoning department. I have all this money tied up in it and in two weeks, I'm going to lose everything if the seller doesn't give me an extension.

I had not wanted to bother God at that point, up and to that point, because I know that God is very busy with cancers and floods and famines. I don't want to bother him with my little business deal, but now I really need some help. I decide that now I need to pray. I'm a salesman so I use the alternate of choice close with God. I go to God and I say, "God, I have this problem. I really need to talk to you about it. Would 5:00 this afternoon be better for you or how about 7:00 AM tomorrow morning?" He would always say, "Well, Pat, my schedule's pretty open. I can pretty much meet with you anytime you want." I would say, "Great. I'll see you at 7:00 in the morning," because I had some work to do. I had to put together my perspectives. I had to put together the spreadsheet. I had to make my case to God why he should grant my request.

I know it sounds ridiculous, but that's how I was living my life. Money was first. God was in my life. God was second. I would see a verse where I was reading over on the right-hand page that didn't go in the direction that I wanted to go and I'd say, "Huh. I wonder why he put that one there." Then, I would figuratively smudge that one off the page. What happened was is that over a period of years, I may have

said this to you before, but over a period of years, I created a fifth gospel. I created the gospel that I was underlining in my Bible. Matthew, Mark, Luke, John, Pat.

Now, the problem with that is as it says in Ecclesiastes 5:10, "Whoever loves money never has enough. Whoever loves money is never satisfied with his income." I never had enough and I was never satisfied with my income. When you don't feel like you ever have enough even though you probably have ten times more than you need, if you feel that way, what are you? You're a woman. You know, you can't keep it compartmentalized. It just goes everywhere. It spreads into every area of your life and you're depressed and you're miserable. The Big Idea today is that **Few things will reveal my heart as much as money.** Few things will reveal my heart as much as money. As we're going through this, just examine yourself.

Final piece here today is this. How can we get and keep our heads straight? We're going to be doing three weeks on this so I don't think we need to talk about everything today. Here's the bottom line. We can do this the easy way or the hard way. All right? If we cooperate with God, then it still may be difficult to go through all this, but he will help us put money and success in the proper place. I didn't. I wanted to do it the hard way. I did it the hard way. I'll tell you more about that next time. There is in 1 Timothy chapter 4 verses 6 and 8, the verses just before the ones that we read about the love of money, it says that godliness with contentment is great gain. Godliness with contentment is great gain. How can we cooperate with God?

Turn in your Bibles to Proverbs chapter 30 verse 9. Proverbs chapter 30 verse 9. Here's the application. I ran across this. Somebody had told me there are 31 chapters in Proverbs, 30 days in a month, 31 days in a month. They said, "Why don't you read one Proverb a day, one chapter a day, then you can read through it twelve times in a year." So I did that for five or ten years. You get pretty plugged into what's going on when you study something that much. I became a son of Proverbs, like I talked about. In chapter 30 verse 7 is this prayer of Agur, A-G-U-R. "Two things I ask of you, Oh Lord, do not refuse me before I die, keep falsehood and lies far from me and give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' I may become poor and steal and so dishonor the name of my God."

If Jesus said two times and if Jesus really meant it that there's great danger for a rich man to enter the kingdom of God, I decided that I would pray this prayer for myself and mean it. I did. Now, God has outwitted me because he's changed my true heart. He changed my heart. Few things reveal my true heart as much as money. God outwitted me because when I prayed this prayer, I needed basically to have everything taken away from me. That's what I really needed at that moment. Instead of doing that, you know what God did? He renewed my heart. He renewed my heart. Now, he did take away most of it, but actually I have more today in terms of material stuff or money, success, however you want to say it. I actually have more of that today than I had when I prayed the prayer. He outwitted me but he didn't do it by ... Well, he did it by answering the prayer. "Give me neither poverty nor riches, but give me only my daily bread."

I'm going to encourage you to think about, and it's on the third question in your outline, to think about praying the prayer of Agur for yourself because this idea that nothing is going to reveal your true heart more than money. You know only you can know the state of your own true heart when it comes to money. Nobody else can tell you what that is. The world's full of people who will tell you what it is, but only you know before the Lord what the state of your heart is. I don't want you to rush off in a frenzy

today and pray this prayer. In the question that you have, I'm asking you to wait at least 24 hours, think about it, and then if you still want to pray the prayer, then go for it.

Next week, we'll talk about making money God's way.

Let's pray.

Our dearest father, thank you so much for your word. Thank you for this rich young man who probably like a lot of us is doing the best he could to live in right relationship with other people but money was keeping him from living in right relationship with you. Father, just take a look at our hearts and use money and how we use it to reveal our true hearts to ourselves so that we might know how we can not put everything at risk so that we will ... Lord, just help us to go through the eye of the needle. That's what we want. We ask this in Jesus' name. Amen.