



PRICES TO PAY

for Financial Foolishness

Sermon Outline



Financial Fitness



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Good morning!

Money. We think about it a lot, try to acquire it, and usually worry about not having enough of it, but listen to what some of the richest people in our country had to say about their money.

After acquiring massive amounts of wealth from his car factories and all the headaches that went with his billions, Henry Ford said, *"I was happier being a mechanic."*

Worth almost 300 billion dollars in today's money, the US Steel magnate Andrew Carnegie said, *"I would as soon leave my son a curse as the almighty dollar."*

Actress Brooke Shields said, *"I'm so naive about finances. Once when my mother mentioned an amount and she realized that I didn't understand she had to explain: 'That's like three Mercedes.' Then I understood."*

Professional baseball player Jose Canseco said, *"You know my life, this financial thing, is a very complicated issue. Obviously, when you make all that money, people think, 'OK, let's assume it is \$35 million.' People have to understand that \$35 million, you're paying the government 41 percent. That leaves you with about \$17 or \$18 million, not even. Then you're taking care of your whole family."*

John D. Rockefeller, oil tycoon and perhaps the richest man in America with 663 billion in today's money (compared to Bill Gates who struggles along with only 67 billion), said, *"If your only goal is to become rich you will never achieve it."*

Actor Steve Martin said, *"I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink. An electric dog polisher. A gasoline powered turtleneck sweater. And, of course, I bought some dumb stuff, too."*

And finally, the Apostle Paul said this, *"But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs."*

We can learn a lot from this primary passage in First Timothy 6 for today's topic, **The Seven Prices for Financial Foolishness**, and how to avoid the deceit of loving something that is only temporary...money.

Let's be clear that it is not wrong to have money, it is our attitude toward money. Love God, not money. Never both. God will not compete with other gods in your life. He is a jealous God and will not share you with anything else. If you will have Him, on His terms, then He is to be your Master, and like any loving parent, He is a benevolent dictator looking out for your very best.

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In Luke 6:46 Jesus asked, *"Why do you call me Lord, Lord, and don't do what I say?"* If you claim to be His bondservant then He is in charge and this applies to every area of your life, especially when it comes to one of the most popular gods of this world... King Cash.

Jesus also said in Luke 16:13, *"No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth."* You must choose whom to love, but Jeremiah warned us that, *"our hearts are deceitful and desperately sick."*

So how do you know if you “love money?” Here’s three simple tests to ask yourself.

Number One: How are you at giving it away?

Do you like to use it to help someone who really needs it, whether they are poor, in need, or advancing the gospel? Do you enjoy putting money in the *Salvation Army* kettles at Christmas? How do you feel about that? Have you ever paid for someone’s lunch or groceries anonymously? Maybe a soldier waiting in line at *Subway* or handing a gift card to a policeman at *Krogers*?

Number Two: Go through your checkbook and look for evidences of generosity.

What did you spend over the last three months for others? How many incidents are there in your spending that will truly matter 100 years from today? Aside from your tithe checks, do you give to missions or charities like *Worldvision*, *Campus Crusade*, *The Salvation Army*, or *Samaritan’s Purse*?

Number Three: Ask those close to you whether they think you are generous.

Your family is a good place to start this discovery process. Then ask them for examples to prove it. What would your parents say about your giving? Your spouse? Your children? Your neighbors? Folks at work selling cookies for their kids? You may have heard this before...God does not really have you until he has your money.

God does not really have you until he has your money.

Remember the “rich young ruler” in Mark 10:17? When Jesus told him to go and sell everything he owned and give it to the poor, he walked away “very sad.” He loved his money and his things more than God. We in America must realize that we are that rich young ruler when we compare our country and lifestyle to the rest of the world. Did you know that 90 miles from Florida, in Cuba, a bicycle for a pastor to visit his churches costs a year’s salary? How many bikes are in your garage right now? Let that sink in. You are that rich young ruler!

We are rich and God does not truly have you until he has your money. Some of us here today will choose Mammon over God, and maybe even to the point of losing their very soul. Do not walk away from Jesus for money.

Look what it says in Zephaniah 1:18: “Neither their silver nor their gold will be able to deliver them on the day of the LORD’S wrath;”

James, in chapter 5, said, *“And now, you rich people, listen to me! Weep and wail over the miseries that are coming upon you! Your riches have rotted away, and your clothes have been eaten by moths. Your gold and silver are covered with rust, and this rust will be a witness against you, and eat up your flesh like fire. You have piled up riches in these last days... Your life here on earth has been full of luxury and pleasure. You have made yourselves fat for the day of slaughter.”*

And finally in Matthew 16, Jesus said, *“For what will it profit a man if he gains the whole world and forfeits his soul? Or what will a man give in exchange for his soul?”*

And so, like the rich young ruler who clung to his wealth, if you do not know Jesus Christ as your savior right now, the first Price is the most expensive of all because...



You Lose Your Soul

Losing your soul may seem like no big deal if you don't have a relationship with Jesus Christ now, but the absence of God in your life carried on into your eternity is a tragic event. As C.S. Lewis said, *“There are only two kinds of people in the end: those who say to God, ‘Thy will be done,’ and those to whom God says, in the end, ‘Thy will be done.’”* In other words, we ultimately choose our own eternity. Every sin must be paid for.

Someone defined Hell as the absence of God and all His qualities. Scary stuff indeed to be without light, love, kindness, goodness, hope, mercy, etc. forever. If you do not know Jesus personally, convinced beyond a doubt that you will spend eternity with Him, this is the only point that matters for you today. I urge you to consider your soul's value.

For those of us who call Him our Lord, the real irony is that when we love money, according to Paul in First Timothy 6, you can actually end up losing it! Paul says you

will be plunged into “ruin and destruction,” and although he doesn’t specify what that means exactly, the context is money and most assuredly involves financial ruin.

And usually if you love money, and are consumed with acquiring it, you will be willing to do almost anything to get and keep it. Cheating, lying, gambling, and even stealing are only the beginning. Not you, you say? How honest were you in filing your income taxes this year? That is a good litmus test for the deceitful heart that Jeremiah described, as are a lot of these money verses in Proverbs.

Proverbs chapter 23 says, *“When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens.”*

By hanging onto your wealth, loving it instead of loving God and not using it for His work, you risk it being devoured, as God warned (and promised) in Malachi 3:

“Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You?’ In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows. Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes,” says the Lord of hosts. All the nations will call you blessed, for you shall be a delightful land,” says the Lord of hosts.”

That’s crazy! He says if we keep it, we lose it. If we give it away, we get more. As Jesus said, *“Give and it will be given to you. Good measure, pressed down, overflowing.”*

Ultimately, we lose it all anyway because we can’t take it with us, just as it says in Psalm 49, *“Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him. Though while he lived he counted himself blessed--and men praise you when you prosper--he will join the generation of his fathers, who will never see the light of life.”*

And so how should we invest our money safely and wisely, according to Jesus?

“Then He said to them, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does

his life consist of his possessions.” And He told them a parable, saying, “The land of a rich man was very productive. And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.”’ “But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ So is the man who stores up treasure for himself, and is not rich toward God.”

And so as Paul said in our primary text, *“For we have brought nothing into the world, so we cannot take anything out of it either,” the next Price is...*

You Eventually Lose All Your Money Anyway

So our money stays and we go on into eternity, but before we leave this world loving money has other prices to pay with our relationships. You can probably think of someone you know who loves money and the relationships they’ve destroyed through their greed from gambling debts, inheritance squabbles, or winning the lottery.

Proverbs 15:27 says, *“Greed brings grief to the whole family.”* Isn’t that what Paul said in our main text in 1 Timothy 6, to those who *“want to be rich”* they face *“temptation”* and *“a snare”* and *“harmful desires.”* Sounds like fun, eh? Life is hard enough without being trapped and hurt from being tempted by the allure loving money.

We’ve all heard the horror stories of lottery winners and the *“statistics”* about those who get rich overnight. Half of the lottery winners are not happy three years later. According to some, the divorce rate among lottery winners is four times the national average, and 65% are broke within 15 years of winning their millions. Why? Because of the friction money and greed causes with family and friends. How sad.

What could those temptations be? Perhaps their greed consumes them and they become suspicious of family and friends wanting their wealth? They protect it at all costs and their trust decays. Or a younger, more attractive spouse becomes a tempting option? Maybe trying to get more money by investments that aren't exactly ethical sways them? A stunning example of what wealth can do to you.

75% of Americans don't pay off their credit card each month.

Consider Proverbs 30: *"Two things I asked of You, do not refuse me before I die: keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, that I not be full and deny You and say, "Who is the Lord?" Or that I not be in want and steal, and profane the name of my God."*

Do you know what the tragedy really is here in this next price? When you love money more than people, the thing that God treasures to the point of death, you have stepped out of His will to love people. That is His overarching will for your life and your money; the Lord *"desires all men to be saved and come to the knowledge of the truth."* Don't struggle with wondering what God's will is for your life. If you get His "macro" will about loving the lost, then His "micro" will for the smaller decisions fall right into place. And it all starts with your heart and what you consider your treasure.

Spurgeon said we are either an ambassador or an imposter. You must choose what you love. God or wealth. *He loves people, not money. If you love money, then don't kid yourself because the next Price is...*

You Are Not Accomplishing His Will

Being in the center of God's will is very secure, but many in America today are in danger. The lack of self-control has plunged our world into debt and a very tenuous position. Personal credit card debt in America is over 851,000,000,000 and in some cases debt like our national debt, which is now approaching 17 trillion dollars, cannot ever be paid back. As it says, in Proverbs 22:7, *"the borrower becomes the lender's slave."*

When you spend money you do not have, you become enslaved to the one to whom you owe it. They call the shots, and eventually, if unchecked, this can lead to bankruptcy. As Paul said in our primary text, that is a “snare.” Did you know 75% of Americans do not pay off their credit card each month, and just pay the minimum amount due? They think they are in control and deciding their money’s course, but in reality they are losing the control of it because the interest paid is escaping...in truckloads!

If you pay the minimum each month on a \$2,000 loan, how long will it take you to pay that off? Any guesses? It will take over 30 years and \$10,000! The important thing to remember about debt is that you must have a reasonable way to pay it off. If you do not, then think long and hard (wait a few days) before you fracture this principle and become an indentured servant.

What is a good way to impress the danger of debt upon you today? Look at the numbers flying by in our National Debt Clock: <http://bit.ly/17nJuxn>.

I think we can all agree that debt is dangerous, but what does it say about our character? We didn’t trust God and give Him a chance to provide, so we stepped in and did it ourselves. Now our lender is providing for us instead of God. Is that harsh? There may be times when we have to pay for something immediately and we have no choice but to use that home equity loan, credit card, or personal loan. This is also a good time to mention the importance of savings and having that emergency fund for rainy days, but the point now is our character. When our first thought is to borrow, we are showing a lack of faith, a lack of self-control, and perhaps other bigger issues of insecurity, self-image, or even sin.

What I’m suggesting is we give God the chance to come through for us first. Pray and ask Him, as His child needing bread. Will He give you a scorpion? Give Him a chance to build your faith and provide for you first. Don’t buy that wristwatch on impulse because it’s a good deal, ask Him for one instead, but realize he’s not a vending machine to satisfy our wandering desires. Perhaps He wants you to go without, to learn a bigger lesson. But remember He is a loving father “*who longs to be gracious to you.*” Don’t short circuit His will for your life by borrowing first.

The next Price we pay for accepting debt into our lives is...

4 You Lose Your Freedom and God's Provision

Back to our main text in 1st Timothy 6, Paul said some believers who have loved money "...have wandered away from the faith and pierced themselves with many griefs."

We probably do not need to spend much time on this point, except to note that loving money, letting it become your heart's treasure, can result in wrecking your faith. Don't deceive yourself into thinking chasing wealth will not eat up your time and money and desires that could have been spent in God's service loving people and advancing the gospel. Did you know *gullible* is not in the dictionary? Think about it. It's the same thing when you are deceived because you don't even know it.

"Those who set out to serve both God and Mammon soon discover that there is no God."

The operative word here is *deluded*, which in James 1:22 in the Greek suggests "false reasoning," like when the wind shifts the smoke into your eyes at a bonfire and you cannot see clearly. We can't see properly to make good decisions. Like working on Sundays as a real estate agent is rationalized at the expense of fellowship or as overtime opportunities at the shop instead of being home for the family dinner and missing opportunities with your

teenagers. Guard your heart. It is deceitful and sick.

So whatever we treasure will be the master of our heart, and our time will reflect its will on us. *And so this Price for loving money is...*

You May Lose Your Faith

5

In Philippians 4:11, Paul said, "Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need."

Loving money is the polar opposite of contentment because you never have enough, and in this context it is contentment with God and His provision for us. When Paul said, *"godliness actually is a means of great gain when accompanied by contentment"* he was content in God alone. We need to be this way, learning to say no to the things that would displace God's rule in our hearts, satisfied with Him. The Psalmist said, *"Whom have I in Heaven, but Thee? And there is none upon the earth that I desire besides Thee."*

Even unbelievers understand contentment to some degree. Socrates said, *"He who is not contented with what he has, would not be contented with what he would like to have."* And Epictetus said, *"Wealth consists not in having great possessions, but in having few wants."* Ben Franklin said, *"Who is wise? He that learns from everyone. Who is powerful? He that governs his passions. Who is rich? He that is content. Who is that? Nobody."*

When God has first place in our hearts, there are no wants whatsoever, but when you chase riches and wealth, it shows you are not satisfied with God and willing to pay the next Price...

You Lose Your Contentment



It doesn't take large quantities of money to obscure our contentment in God alone; just a little, placed in the wrong position, will effectively ruin our view of Him. You can take two dimes, and hold them in front of your eyes and obscure the Rocky Mountains.

Logan Pearsall Smith said, *"Those who set out to serve both God and Mammon soon discover that there is no God."* They eventually lose sight of Him completely.

But doesn't money give some happiness? Think of all you can do and buy and enjoy. Do not be fooled by it's allure. King Solomon wrote in Ecclesiastes 5, *"He who loves money will not be satisfied with money."*

Why is that? Because the issue is not the money; it is the hole you are trying to fill that only God can fill. Pascal said, *"There is a God shaped vacuum in the heart of every man which cannot be filled by any created thing, but only by God, the Creator, made known through Jesus."*

To try to fill your heart with money, instead of the Creator, will result in disappointment. *You will never be fulfilled, and as a result you pay the final Price...*

You Lose Your Happiness

God is not necessarily concerned about blessing you in this life...it's too short, but He promises to meet your needs when you put His interests first. What He really wants to do is bless you where it matters...in the next life, when it is an eternal life. Don't miss out on the true riches by falling in love with money. It will all stay here when you leave. And you will leave. Remember, there are no luggage racks on a hearse. Spend your money on what He loves, people, and investing in them hearing the gospel. Let your riches be the people in Heaven who thank you one day for getting them there.

Rev 3:17-19 "While you say, 'I am rich, I have prospered, and there is nothing that I need,' you have no eyes to see that you are wretched, pitiable, poverty-stricken, blind and naked. My advice to you is to buy from me that gold which is refined in the furnace so that you may be rich, and white garments to wear so that you may hide the shame of your nakedness, and salve to put on your eyes to make you see. All those whom I love I correct and discipline. Therefore, shake off your complacency and repent."

And there you have it. The Seven Prices to Pay Financial Foolishness:

1. You Lose Your Soul
2. You Eventually Lose All Your Money Anyway
3. You Are Not Accomplishing His Will
4. You Lose Your Freedom and God's Provision
5. You Lose Your Faith
6. You Lose Your Contentment
7. You Lose Your Happiness