

## Generosity Teaching 02:

# Watch Out for Greed

### Intro hook:

Personal Example:

- The other day I was out hiking with friends. It was a muddy hike to a waterfall and when we got back to the house where we were staying, our shoes were covered in goop so we sat down by the hose and cleaned them off.
- Somehow, we got into a conversation about what a big deal shoes were when we were kids. If you know anything about the social hierarchy of middle school, shoes are like *the* status symbol.
- Naturally, one of the guys brought up Air Jordans. All of us wanted a pair when we were kids, but none of us had the money. We were laughing because they were \$99, which at the time, felt like a small fortune.
- We cleaned our shoes and left.
- A few hours later, my friend Micah texted the group a screenshot of his Instagram feed — it was an advertisement for Nike Air Jordans — *wait for it* — on sale for \$99.
- That same afternoon, my friend Ben, who is not on social media (because he's a wise man!), goes to the search engine on his web browser, and the first ad is for ... Air Jordans.
- This is the world we live in.
  - Experts say we see on average three to five thousand advertisements *a day*, all designed to appeal, not to our rational brain (consumerism is not rational at all), but to our subconscious — to our fears and desires.
  - And now, all of that advertising is amplified by algorithms designed to data mine for our deepest fears, insecurities, questions, hopes, and dreams by watching all we do and listening to everything we say from our front pocket.
  - Harvard professor Shoshana Zuboff calls this new economic model “surveillance

capitalism.”

- Billions are spent on advertising every year. Executives would not spend that money if it did not work.
- But even before our era of digital manipulation, the human heart has long been prone to believe the myth of more — the lie that if we just had a bit more, then we would be happy.
- But here is a truth that cuts across the spectrum of the human experience: No matter how much we get, it’s never “enough.”
- The writer of Ecclesiastes said as much thousands of years ago:
  - “Whoever loves money never has enough; whoever loves wealth is never satisfied with his income.”<sup>1</sup>
- In fact, as a general rule: The more we get, the more we want.
  - It’s that famous line from Rockefeller. When the oil tycoon was asked, “How much money is enough?,” he said, “Just a little bit more.”
  - Psychologists call this the “hedonic treadmill.” Because desire begets desire. It’s like a treadmill; you’re always walking, never getting there; chasing the carrot on the stick.
- But even worse: The more we get, the more neurotic we become!
  - This is the counterintuitive insight of Jesus; we think money will make us happy, but often, not only does it not make us happy, it often makes us less happy — more anxious, distracted, discontent, lonely, etc.
- As a result, we in the West live in the most affluent generation in human history, yet so many of us are wracked by fear, worry, greed, and unsatisfied desire.

**Seam:** *It comes as no surprise that the majority of Jesus’ teachings on money are warnings about the danger of it. Let’s look at a few examples:*

### **Scriptural Warnings on Greed**

- Here’s Luke 12v15a: “Watch out! Be on your guard against all kinds of greed ... ”
  - Greed is like lust, but for things; it’s an insatiable desire for more than we have and more than we need.
  - And Jesus is right, there are all kinds of greed.

- There's a crass materialism kind of greed - bigger house, bigger TV, bigger etc. There's a more bespoke kind of greed, that's more about exotic travel and eating out and boutique fashion.
  - But we're all vulnerable to some version of greed. Hence, Jesus' line, "Watch out!" Why? Why is greed so bad? Because, "... life does not consist in an abundance of possessions."
  - That's just not where the good life is to be found.
  - But not only is wealth dangerous, look at this:
- In Mark 4v18-19, Jesus says, "[Some people,] like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful."
    - Notice Jesus' language: the deceitfulness of wealth. He doesn't say wealth is evil, he says it's deceitful.
    - Why? Because it promises what it cannot give — happiness, contentment, identity, and a felt-sense of safety and security.
    - And we fall for the lie, again and again.
    - And yet, wealth is often what is keeping us from the good life!
  - Here's Matthew 19v23-24: "Truly I tell you, it is hard for someone who is rich to enter the kingdom of heaven. Again I tell you [Notice he has to say it twice because it's so incredulous!], it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God."
    - Here, wealth is an obstacle to the good life, not the path. It's possible to follow Jesus into the kingdom and carry wealth with you, but it is very hard to do.
    - Of course, all of us want to believe that we are the exception to the rule; "Sure, most people could not do it, but I could..."
    - But Jesus' warning is haunting: Financial success can equal spiritual failure. That's an idea you rarely hear in our culture, but it's profoundly biblical.
- Which is likely why, the weight of Jesus' teachings on money is a warning against greed.
  - The weird thing about greed is, very few of us think of ourselves as greedy.
  - It's common in our churches to confess to pornography, adultery, addiction, etc. But it's rare to hear someone confess greed.

- We tend to unconsciously adopt the spending norms of our culture, and we live in one of the most greedy, materialistic cultures in history! Hence, we're often like the proverbial frog in water; we don't realize it's killing our soul.

**Hinge:** *Is there a practice from the Way of Jesus to set our heart free from greed and form us into people who are deeply happy and at peace with what we have? Yes, it's the practice of generosity.*

### **Luke 11:**

- In Luke 11v39, Jesus says to the Pharisees: "You Pharisees clean the outside of the cup and dish, but inside you are full of greed and wickedness."
- Wickedness is a generic term, but greed is specific.
- Notice: the one sin Jesus calls out by name is greed.
- But then he says this: "But now as for what is inside you [the foul greed in your heart], be generous to the poor, and everything will be clean for you."<sup>2</sup>
- Meaning: If there's a silver bullet for greed, it's generosity.
- Yes, it's true that the more we get, the more we want, but the inverse is also true: The more we give, the more happy and at peace we become.
- The word used by the biblical authors for this inner satisfaction is "contentment" — and it's one of the most underrated virtues in the world.
- If greed is being unsatisfied and wracked by the desire for more, contentment is the opposite; it's being deeply happy with and grateful for what you have; it's being free of the desire for more.
- Let me show you one of the hallmark passages in the NT on contentment to bring this all together:

**Turn:** Turn to 1 Timothy 6...

- Here, Paul has not just an echo of Jesus' warning about wealth, but also, an alternative pathway to happiness. Look at verse six.

## 1 Timothy 6v6-11, 17-19:

- 6: “But godliness with contentment is great gain.”
  - Meaning: True wealth is not having a lot, but being happy in God and content with what you have.
  - Recently a friend of mine, who is one of six kids, said to me, “My father has never made a lot of money; but he says all the time, ‘I am a rich man.’” That’s the idea.
- 7: “For we brought nothing into the world, and we can take nothing out of it.”
  - As the saying goes, “You can’t take it with you.”
  - All wealth is temporary. Either you will lose it all the day you die or you will lose it way before that.
- 8: “But if we have food and clothing, we will be content with that.”
  - The Greek word translated “clothing” literally means “covering.”
  - The idea is: If we have the basics of life (food, clothing, shelter, etc.), as long as we have God and each other, that’s enough!
- 9a: “Those who want to get rich ... ”
  - Or that can be translated:
    - “Those who long to be rich.” (NET)
    - Or, “Who set their hearts on being wealthy.” (Philips)
- 9a-10b “ ... 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.”
  - This line is often misquoted as, “The love of money is the root of all evil.”
  - It’s not. The NIV’s translation is excellent: “The love of money is a root of all kinds of evil.”
  - Meaning: It’s the evil underneath so many of the evils in our soul and society!
  - Money itself is not evil; it can do great evil, or great good! I think of the power not only of generosity, but of business to make the world a better place.
  - But neither is money neutral.
  - It’s powerful, like nuclear energy; it can bring life or death, and it’s very hard to steward well.

- I think of it like Frodo's ring in Tolkien's classic "The Lord of the Rings" trilogy; only the purest of heart stand a chance at not being corrupted by its power, and even then, it's a weight on the soul that tends to deform the inner person.
- Money love is far more dangerous than most of us realize.
- Hence the next line:
- 10b: "Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."
  - This is dramatic language. It can be translated:
    - "Pierced themselves with many pangs." (ESV)
    - Or: "Wounded themselves with many sorrows." (NIRV)
    - Or: "Caused themselves untold agonies of mind." (Phillips)
- You may have seen this if you've ever watched someone gain wealth. The warnings of Jesus and Scripture are incredibly true.
- Not only does money not make people happy, it often is the root of all kinds of evil.

**Seam:** *So, what is Paul's solution to the problem? Contentment.*

- Randy Alcorn defines contentment as: "... being satisfied in whose you are, who you are, and what you have. Those who love and serve Jesus can be truly content. Those who love and serve money can never be."<sup>3</sup>
- To be content is to realize you have enough; even more, it's to be happy with what you have.
- In his book *This Is Happiness*, the Irish novelist Niall Williams has this scene where his character Christy, an older Irish man who has no wealth but has an incredible outlook on life, just looks around at the miracle of ordinary life and says, "This is happiness." This life, this moment, this story, this body, this family — this is happiness.
- It's a beautiful picture of contentment.

**Hinge:** *My problem is: I think I'll be content when I get a raise, or buy a home, or get through this season, but that's not how contentment works. We can be happy here and now. Through the practice of generosity.*

- And there are two facets to this discipline that are like two sides of a coin.

- The first is the most obvious one: We give our resources away. Which, as we'll cover next week, aren't ours in the first place, but God's. So we freely share.
- And giving is God's antidote to greed. The more we give away, the less control money has over our heart.
- But the other side of generosity is to simplify our life, to edit it down to the essentials of what really matters.
- Both sides are crucial.
- The Catholic intellectual G.K. Chesterton famously said, "There are two ways to get enough. One is to continue to accumulate more and more. The other is to desire less."
- Put another way, there are two ways to be rich; earn more, or want less. The second option is much, much easier!

**Seam:** *This disciplined pursuit of less has come to be called "simplicity" or "simple living," or, in more secular language, "minimalism."*

- And so much could be said about this discipline of simplicity.
- First off, simplicity is not the same thing as poverty. It's not about having nothing, but living with less.
- It's not a Scandinavian style of décor.
- It's not the Christian version of tidying up.
- It's all based on Jesus' line: "Seek first his kingdom."<sup>4</sup>
- In his book *Freedom of Simplicity*, Richard Foster defines it as:
  - "An inward reality of single-hearted focus upon God and [his] kingdom, which results in an outward lifestyle of modesty, openness, and unpretentiousness and which disciplines our hunger for status, glamor, and luxury."
- I would define it as: limiting the number of our possessions, expenses, activities, and social obligations to a level where we are free to live joyfully and generously in the kingdom with Jesus.
- It's flipping the question from: "What else can I get?" to, "What can I do without?"
- And this question only makes sense inside a worldview like that of Jesus! Where there's more joy in giving than in receiving! And where, as we just read, "Life does not consist of an

abundance of possessions.”

- At some point in this Practice, we all need to explore the question, “How much do we give?”
- But the reality is, most people have so little margin in their life, they don’t feel they can give much at all.
- To live a generous life, you need margin in your finances — you need a budget with room in it to share. You need margin in your schedule — with room for interruptions, for people in need, and for rest and delight. You need margin in your relationships.
- But most of us live far over our capacity, not under it.
- Nowhere is this more true than in our finances.
- The general rule for followers of Jesus practicing simplicity is: People should look at how we spend our money — the cars we drive, the home we live in, how much we eat out, etc. — and they should assume we make less money than we actually do.
- If you imagine a line for your income, most people live at or over the line, in debt.
- We live under the line.
- Above the line is anxiety and misery. Below the line is contentment and generosity.
- This is the exact opposite of much of our culture. Where I live in Southern California, people are so image-obsessed that it’s normal for people to drive luxury cars and live in huge homes, yet live paycheck to paycheck.
- The Way of Jesus is the exact opposite.
- And this sounds nice, but it means we have to regularly discipline ourselves to not buy things we can afford.
  - For some families, this means working out at home, not a gym. It means rarely eating out or going to movies as a family. It means driving older cars with no payment. Nothing radical, but different than how most other middle-class people live.
  - And there are times when it’s hard to not spend money we “have,” in order to live simply and generously.
  - But I find that if I stay with the pain of unsatisfied desires, it normally doesn’t take long before it just goes away. And I’m fine.
  - But it takes a commitment to live a simple life.
- Paul says, “We will be content.” The Greek word he uses implies a resolve of the heart, to not



give into greed, but to instead be happy with what we have. There are times when you have to draw a line in the sand — no more, I have enough.

- Everyone I know who is generous has some kind of self-imposed limit on their lifestyle.
- They work in both directions; toward generosity and away from greed.
- And listen, this practice looks different for all of us based on our stage of life, income level, and much more. You may be struggling to put food on the table.
- But Jesus' warnings about greed are not just for the rich!
- And his call to be content is for all of us.

### **Ending:**

- To end, one of the most beautiful verses on contentment in the New Testament is Hebrews 13v5: "Keep your lives free from the love of money and be content with what you have."
  - Keep your heart free!
  - When people speak of financial "freedom" today they usually mean early retirement. But you can make so much money that you never need to work again and be anything but free; you can be enslaved to greed and fear.
  - True financial freedom isn't millions of dollars in the bank, it's what Richard Foster called "a joyful life of carefree unconcern for possessions."<sup>5</sup>
  - That's what we see in the life of Jesus, and that's the goal! Not riches or poverty, but freedom and generosity.
  - But notice what Hebrews says next: "Because God has said, 'Never will I leave you; never will I forsake you.'"

**Sticky line:** *Ultimately, what we are searching for in money can only be found in God.*

- Whether it's peace and happiness, or safety and security, or satisfied desire, we think, "If we can just get a little more, then we'll be content." But what we are searching for in money can only be found in God, and the good news — the Gospel is — we already have all we need: access through Jesus to live in the Kingdom of God.
- God is our Father-provider, and he will never leave you or forsake you!
- Right here and right now you have everything you need to live a happy life in God.

## NOTES

1. Ecclesiastes 5v10
2. Luke 11v41
3. Alcorn, R. (2019). Giving is the Good Life: The Unexpected Path to Purpose and Joy. Tyndale House Publishers.
4. Matthew 6v33
5. Foster, R. (1988). Celebration of Discipline: The Path to Spiritual Growth. HarperCollins.