

WHEN ENOUGH IS NEVER ENOUGH

(Breaking Free From Materialism)

PURPOSE: TO MOTIVATE YOUTH TO AVOID MATERIALISM.

GOAL: BY THE END OF THIS SERIES, MY YOUTH WILL BE MOTIVATED AND PRACTICALLY EQUIPPED TO DEFEAT MATERIALISM IN THEIR OWN LIVES.

INTRODUCTION

Tonight I want to speak about a sin that is so *serious* that it keeps many people out of heaven, so *dangerous* that those who fall into it plunge into ruin and destruction, and yet so *subtle* that most people seem to have no idea that it rules their lives. Some of you are thinking, “another drugs and sex talk.” Wrong. Although it may be just as dangerous as these two biggies, no public school program will warn you about it, and many church youth groups are eaten up with it. Anyone want to guess? Tonight we take on materialism.

And as we open in prayer, I challenge you to ask God for an open mind. You see, we’re pretty attached to our clothes, jewelry, CD’s and computer peripherals. And we bristle when our things get threatened. But pray that, at least for tonight, you can step back from all your possessions, take a long, hard look at them, and determine whether you own them, or they own you.

PRAYER

I. WHAT IS A MATERIALIST?

Would you know a materialist if you saw one? I’ll describe two real people. You tell me which you think is the materialist.

Person #1 - Married to the president of the Philippines, Imelda Marcos could dip into the national treasury’s billions to finance her shopping sprees. And could she ever shop! Once she shopped Rome, Copenhagen and New York, to the tune of 3,000,000 pounds in 90 days! She eventually collected 3000 pairs of shoes, 1500 handbags, not 35 coats, but 35 racks of fur coats, and 1200 designer gowns that she wore only once.” (Mark Roques, with Jim Tickner, The Good, The Bad, And The Misled, 1994, Monarch Publications, Crowborough, East Sussex, Great Britain, pp. 45-47)

So give me a thumbs up if you think Imelda is a materialist, thumbs down if not.

Person #2 – Hetty Green rarely bathed and her underclothes would fall to pieces before she would get a new pair. Her children never had the luxury of using hot water while bathing. For food she sometimes bought barrels of biscuits and lived off them for months. In order to save money, she would send her son out with the morning papers to

resell them. (Mark Roques, pp. 40-42)

And now for Hetty. Thumbs up for a materialist, or thumbs down for not.

So which do *I* think is the materialist? You may be surprised that I have little doubt that both are, perhaps equally so. But to understand why, we first must define materialism.

Now some of you who get jealous of your wealthier classmates are probably thinking, “Yea, get those rich people.” But my dictionary defines materialism as

“Undue regard for the material rather than the spiritual or intellectual aspects of life.”

Now think with me. If the problem is how we *regard* money, then we’re dealing more with an *attitude* than how much money you have. In other words, you can be dirt poor and still be as materialistic as Imelda with her 3000 pairs of shoes.

So, just what is an “undue regard” for wealth? Let’s look to the Bible.

A. YOU ARE A MATERIALIST IF YOU...

(Have youth look up each verse and tell you how to fill in the blank.)

- serve wealth (Mt. 6:24 [see II.A.5. for comments on verse]).
- love wealth (Heb. 13:5-6, cr. Lk. 16:14, I Tim. 3:3).
- want wealth (I Tim. 6:9-11, cr. I Cor. 6:9,10).

Heb. 13:5,6 – Note the connection between verses 5 and 6. It seems to imply that some love money, not out of a desire to be rich and famous, but out of a fear of being left high and dry. Calvin observes, “It is certain that the source of covetousness is mistrust....” “When therefore the Apostle is seeking to cure us of the disease of covetousness, he wisely calls our attention to God’s promises....”

I Tim. 6:9-11 - See I.A.2. for study.

In light of these Scriptures, the poor can get just as wrapped up in materialism as the rich.

ILLUSTRATION: A man from a poor African tribe was asked, “What is the greatest problem in your tribe?” His answer went something like this: “Materialism. If someone has a small hut, they want a larger hut. They are always wanting something they don’t have.”

ILLUSTRATION: Let’s go back to Heddy Green. Remember her, the one who didn’t allow her children to bathe with hot water, who bought biscuits by the barrel and lived off them for months? Believe it or not, Heddy was fabulously wealthy, making \$7,000,000.00 per year, and that at a time when most Americans made about \$490.00 per

year. But amazingly, she was so obsessed with accumulating money that she couldn't enjoy it, or use it to benefit others. One time her son Ned dislocated his knee and she wouldn't take him to the doctor, opting to see if it would heal itself. When she saw it wasn't healing, she dressed him in ragged clothes and took him to a paupers' hospital to get free treatment. But they were too late. The leg had to be amputated.

Was she a materialist? Yes. She wanted money, loved it, and served it. But you'd never know it outwardly. Sometimes materialism is hard to spot.

In light of our definition, we can draw some interesting conclusions.

B. YOU ARE NOT NECESSARILY A MATERIALIST JUST BECAUSE YOU...

- **Have a lot of money.** Sometimes God blesses people with great wealth. Think: Job, Abraham, and Solomon. (See Ps. 1:1-3; cr. Mark 10:29,30). And sometimes it is legitimate to store up savings for future needs (Prov. 6:6-11; cr. Prov. 13:22, I Tim. 5:3-8). But if you selfishly buy up and horde things, valuing earthly treasures over heavenly, you have crossed the line into materialism.

- **Work hard for your money.** (See Prov. 6:6-11)

The question is, are you working hard to meet your needs and support worthy causes, or to get rich and spend it on your pleasures.

Ps. 1:1-3 – “*Blessed*” means “happiness, bliss.” (TWOT) Here in an intense form: “O how very happy is the man!” (Leupold)
 “*Meditate*” – “a study of the Word of God for the purpose of doing it.” (Anderson) “Keep pondering it.” (Leupold)
 “*Prosper*” = “Prosper, succeed, be profitable.” (TWOT)

- **Make a lot of money.** I would assume that those with the gift of giving (Rom. 12:8) would make enough money to have some to give away. John Wesley, the zealous founder of Methodism, made a lot of money during his life, yet he lived simply and gave most of it away.
- **Enjoy material things.** (I Tim. 6:17-19, cr. Deut. 14:26; I Tim. 4:1-4). Material things are not evil. God made the material world and declared it good. So don't feel guilty if you enjoy material things.
- **Have nice things.** (Prov. 31:10-31).

ILLUSTRATION: I heard of one professor at a Christian school who bought a Mercedes every year. "Now there's a materialist if I've ever seen one," you say. But you don't know the whole story. You see, once a year this professor travels from America to Germany to teach at a Christian school. While in Germany, he purchases a Mercedes and uses it for his transportation. Now since Mercedes are made in Germany, they are a lot cheaper to purchase there than in America. Upon his return to the States, he ships the car with him, and sells it in the States for a profit, giving him enough money to pay for his travel back to Germany the next year, so that he can minister there again!

Some people have very nice houses. Sure, some are materialists who want to look good here on earth. But others may have gotten the house very inexpensively and kept it as a wise investment.

Some need to have a nicer car than others because their business involves extensive travel and entertaining wealthy customers. He may not necessarily want, serve, or love riches. If not, he isn't a materialist. And that expensive jewelry might have been a gift that has sentimental value.

My point? Listen to me. Be careful about judging others about matters of their heart. Sure, some Christians need to be challenged about their apparent love for money. But don't make rash judgments. As the apostle Paul wrote,

Rom. 12:8: "Generously" – The Greek can mean either 1) simplicity, sincerity, uprightness, frankness or 2) generosity, liberality. (AG) Haldane goes with "singleness of view," as opposed to those who give with "ostentation or love of praise." Bruce understands it as "with all your heart." BKC takes as "with generosity, not skimpily. Sanday and Headlam seem to try to combine both meanings: "openhanded and open hearted giving out of compassion and a singleness of purpose, not from ambition."

I Tim. 6:17-19: "Not to be arrogant" – "The world of the Greeks despised the humble, lowly mind, admired the self-assertive mind which imposed its will on other men." (Lenski)
"Lay up treasure" – "Earthly riches are means to be employed for attaining the true riches." (Lenski)

"truly life" – "This life is merely a shadow of the eternal reality to come." (Robertson)

Prov. 31:10-31 – "Each of the 22 verses begins with a consecutive letter of the Hebrew alphabet" (BKC). vs. 21 – "Scarlet" indicates "wealth or high rank" (Toy). vs. 31 – "The city gate" was "the place where the people gathered and talked over the affairs of the community" (Toy).

“...why do you judge your brother? Or why do you look down on your brother? For we will all stand before God’s judgment seat.” (Rom. 14:10)

Rom. 14:10 – The context (1-23) deals with disputable, not clear, matters of faith. Certainly many of our personal convictions about material things fall into this category.

“Judge” = “pass an unfavorable judgment upon, criticise, find fault with, condemn” (AG).

Activity: It’s tempting for you to think through this entire lesson, “I hope Jeff’s listening to this. He sure needs it.” But listen, God’s probably not giving you a message for Jeff. So forget about him and think about what God’s telling you. Perhaps an informal test will help. (Either pass it out, or put it on an overhead or blackboard.) Put a mental check beside the statements that describe you. Don’t sign your name. Don’t turn it in. This is for you alone.

___ *Are you often envious of those who have nicer clothes, more expensive vacations or nicer jewelry than you?*

___ *Are your dreams more centered around things, or people?*

___ *Are you seldom content with what you have?*

___ *Do you treat wealthy people with more respect than poorer people? (Jms. 2:1-9)*

___ *Will you pay an exorbitant price for an item, not because it has greater quality or better resale value, but solely because it is a popular name brand?*

___ *Are you embarrassed to be seen with certain people, to ride in certain cars, because you feel they are beneath you, and you feel that your wealthier friends might snub you?*

If you checked any of these items, materialism is tightening it’s icy grip on you. But it’s one thing to know you’ve got a problem. It’s quite another to want to do something about it, especially in a culture where materialism is rampant and encouraged. Just think what we’re up against.

Brainstorm: What TV or Magazine advertisements pull at you the hardest? Which ones do you think most represent materialism? (You may want to bring some copies of magazines with ads that demonstrate what we’re up against. Or, have youth video commercials that target their age group and play them now.)

And many youth buy into the message. In America,

ILLUSTRATION: *“Some economists think the average teen girl spends more than \$1,000 a year on her wardrobe.” Even if you spend \$500.00, you won’t be able to keep up. The average girl spends \$482.00 on cosmetics, perfumes, and hair care. Remember, that’s the average. Some spend lots more. (Seventeen Magazine, March, 1988)*

ILLUSTRATION: *A few years ago, some Eastern European youth were invited to attend a Christian conference in the United States. They were shocked when American youth received cookies and sweets from home and would firmly tell other youth, “don’t mess with my stuff.” This would have been unthinkable back in Slovakia, where youth would have immediately shared their food with everyone else in the room.*

Businesses invest millions of dollars to convince us that we need much more. Just look at the smiling faces of satisfied shoppers on the billboards, TV commercials, and magazine ads. And the social elite at school can give out fashion citations by an upturned nose, signaling that it's time to get a new wardrobe.

With all this against us, how can we move from saying "I want more," to the point where we can truly say, "I'm content with what I have." Somehow, we've got to reprogram our minds regarding material things. That's where we're headed over the next few minutes.

II. HOW CAN I ESCAPE MATERIALISM?

The key to escaping materialism is developing the attitude of contentment. (I Tim. 6:6-8)

Socrates once said that the wealthiest person is not the one who has the most, but "He that is content with least, for contentment is nature's wealth."

This contentment let the Apostle Paul keep his joy, even while serving an undeserved jail sentence. (Phil 4:11). Now hear me. I'm *not* saying we shouldn't take our work seriously. The Bible puts down the deadbeat as well as the materialist (cr. II Thes. 3:7-12). I *am* saying that you don't have to wait to get a new toy or new outfit before we can be happy. God's already given you everything you need to be happy.

ILLUSTRATION: I heard of a devout Quaker who leaned over his fence, watching his new neighbor move in with loads of modern appliances, electronic gadgets, plush furniture, and costly wall hangings. Finally he offered to his neighbor, "If you find you're lacking anything, neighbor, let me know, and I'll show you how to live without it."

ILLUSTRATION: "The famous medical missionary Albert Schweitzer always wore a white pith helmet, white shirt and pants, and a black tie. He had one hat that he wore for 40 years, and the same tie lasted him 20. When someone mentioned to him that some men had dozens of neckties, he replied, "For one neck?" (Current Thoughts and Trends, Nov. 92)

But how do we become content? Schweitzer's attitude toward things is incomprehensible to most people. How can we get from where we are now, to a

I Tim. 6:6-8 – The context gives us three reasons for being content with what we have. #1 – Godliness with contentment is great gain. #2 - You can't take wealth with you when you die. #3 – Those who want to get rich have many problems. We address all of these points below in section II. "Clothing" – The Greek word means "covering, of anything that serves as a cover and hence as a protection. Chiefly clothing. But also house." This concept of contentment is profound, especially to those of us raised in Western culture. The same Greek word for contentment was used by Socrates in his quote in this section. Kittel takes the verb, "be content," as "freedom of want" by the person for whom "external goods are incidental". EGT says contentment "denotes independence of, and indifference to, any lot; a man's finding not only his resources in himself, but being indifferent to everything else besides." (EGT) Lord, grant us the ability to live such a life.

state of contentment that doesn't constantly hunger for more things?

A. SEE MATERIALISM FOR WHAT IT IS.

ILLUSTRATION: Have you ever gotten infatuated with someone of the opposite sex, only later to be turned off because you discovered the person's obnoxious character? Perhaps we can take the same approach to escaping materialism. Most of us get infatuated with the dream of striking it rich one day. But I think if we could look behind materialism's beautiful disguise, we'd be turned off at the ugly reality. Only then can we escape its grip and say from the heart, "I am content without more things."

GROUP DISCUSSION: (Either small groups, or large group.) It's easy to talk about the advantages of being rich. If I were to ask what you could do with a million dollars, you could name some items pretty quickly. But tonight I want you to reflect on the *problems* that come with riches. I'll give you five minutes to come up with as many disadvantages of riches as you can.

Let's look at some of the dangers of materialism in more depth. I pray that with each point, the picture of money in your mind will lose a little of its luster.

People who pursue riches...

1. HAVE A HARD TIME SQUEEZING INTO HEAVEN. (Mt. 19:23,24)

There's something infinitely more valuable than money, and no amount of money can buy it: the assurance that your eternity is secure. As Jesus put it in Mark 8:36, "What good is it for a man to gain the whole world, yet forfeit his soul?"

While some interpret the "eye of a needle" as referring to a narrow gateway for pedestrians, NBD sees no historical evidence for this claim. NBC calls it simply speculation.

I read that the Millionaire Malcomb Forbes was asked on the Joan Rivers Show, "If you could have anything you want, what would it be?" Without hesitation he answered, "I would ask for eternal life." But he knows that he can't buy his way into eternal life.

Billionaire Howard Hughes, at one time the wealthiest man in the world, couldn't buy peace of mind. All his life, his fear of germs and death controlled him.

Why do you think the wealthy are less likely to receive Christ? (Let them share.)

a. IT'S HARDER TO REPENT. (Mt. 19:16-22)

This guy didn't just own property. His property owned him. And he couldn't let go.

But you must repent to be saved, and repentance involves giving up control of your life.

Apparently, it's more difficult to hold

\$1,000,000.00 with an open hand than \$10.00. And

if you're used to a lifestyle of Porches and exclusive neighborhoods, it's hard to imagine driving a 10 year old skota and living in the low rent district. (Slovak: Taking the bus...) What would all your rich friends think? The more things you have, the more you stand to lose should God say, "Sell it all and start an inner city mission." But if you already live in the inner city, your financial risk may be small.

Mt. 19:16-22 – "He loved his money more than God, and thus he violated even the first commandment." (BKC) "...this was a command to one person, and while the principle of Christ's lordship over money is binding to all, the practice of selling up and giving the proceeds to the poor may apply only to some." (NBC)

But despite the odds, some rich manage to squeeze through that needle.

***ILLUSTRATION:** I heard of a Christian queen who understood her need for Christ.*

One day she cried out, "Thank God for the letter

"M"! Her reason? She had been reading I Cor.

1:26. Read it and see if you can find out? (If it were not for the letter "m", not (m)any noble would be chosen.)

C.T. Studd gave up fame and fortune to spread the gospel in China and Africa (check). But you don't see many, because most are too attached to their lifestyle.

**I Cor. 1:26 – "noble" = "well-born, high-born" (AG).
Examples of high-born believers in the N.T. – Dionysius at Athens (Acts 17:34), Erastus at Corinth (Rom. 16:23), ladies at Thessalonica and Berea (Acts 17:4,12).**

b. IT'S HARDER TO LEAN ON GOD (Prov. 30:7-9 [see study of this vs. under II.B.5.]

Faith involves trusting God to do something you could never pull off on your own. Only those who believe or trust in Christ are saved. (Jn. 1:12; 3:16) But wealth brings self-sufficiency, and it's hard for many to see their need for Christ.

Does your wealth, however much it is, stand between you and God? Don't walk away grieved, like the rich young man. Hold your wealth in an open hand before God. Some things are much more important than money.

To sum up, when you realize that money will keep some out of heaven, doesn't it dull the glitter a little? But in addition to making salvation difficult, those who want to get rich...

John 1:12 – “believed in” – In the papyri, this phrase “...seems to be linked with the idea of possession.” If its NT usage retains this thought, then “when we believe we yield ourselves up to be possessed by Him in whom we believe.” “his name” – In our time, a name is merely a label. In the ancient world, it expressed the whole person, “all that ‘God’ means.” Thus we are to “believe in Him as He is.” “It is not believing that what He says is true, but trusting Him as a person.” (Morris)

2. HAVE INCREDIBLE PROBLEMS AND PRESSURES. (I Tim. 6:9-11)

Please notice that this verse isn't addressed to the rich. It's addressed to anyone who *wants* to get rich. Is it addressed to you? It's right there in black and white, but I know it's hard to swallow in Western culture. Those who make it from rags to riches are held before us as great examples, and we are encouraged to follow in their footsteps. Our culture says, “Make all you can. Can all you get. Sit on the can.”

On this point, the bible is very counter culture. But it's not that God is an almighty party pooper. Rather, he sees something that we don't see. If you're scrambling for riches, you'll get more than wealth. You get a package deal. God wants us to see what else comes in the package.

I Tim. 6:9-11 “Want” = “wish, want, desire” (BAG). “Trap” = “things that bring danger or death, suddenly and unexpectedly (BAG). “Plunge” = Literally used of ships sinking (BAG). “Ruin and destruction represent irretrievable loss” (Guthrie). “Eager for” = “aspire to, strive for, desire” (BAG).

a. “Temptations and Traps”

ILLUSTRATION: He is one of the best basketball players who ever lived. And for a time, “Magic” Johnson had the world at his feet. As point guard for the Los Angeles Lakers, he led his team to five NBA titles. He was named NBA’s Most Valuable Player three times. As you can imagine, this brought incredible wealth and fame. But with his success came temptations that most of us never encounter. According to Johnson, “When you play in the NBA, there are women waiting to meet you in every city along the way. ...Just about every time the bus brought us back to our hotel after a game, there would be forty or fifty women waiting in the lobby to meet us. Most of them were beautiful, and a

few were just unbelievable.” (p. 228). And they weren’t there to discuss theology and play chess. In his autobiography, “Magic” quotes a joke that he says describes life in the NBA. “Question: What’s the hardest thing about going on the road? Answer: Trying not to smile when you kiss you wife good-bye.” (p. 228) Needless to say, I don’t face the temptations that “Magic” faces. (My Life, by Earvin “Magic” Johnson, with William Novak, Random House, NY)

And that’s not the only temptation. There is the temptation to spend money selfishly, to cut corners by bribing people. You didn’t see it all coming. But one day you find yourself in a trap. “Magic” Johnson fell into a trap. But that comes in a few minutes.

b. “Foolish and Harmful Desires”

Some say that Fergie, the Duchess of York, exhibits a talent for shopping that is legendary. On a trip to New York, according to the times of London, she spent \$4,560.00 on shoes in 30 minutes. I suppose this is the way an incredibly wealthy person can manage to sink into a reportedly \$4.5 million worth of debt! Is materialism harmful? Fergie has plenty of company in those who borrow beyond their limits to get things they don’t really need.

And many will be in bondage all their lives, trying to pay off debts on things they could have lived without. But money acts kind of like Cocaine. Its satisfaction is short lived, and leaves you craving more.

One incredibly wealthy man was asked, “How much money does it take to satisfy you?” His answer? “Just a little bit more.”

There’s nothing much worse than a spoiled brat. But wealth can make brats of the best of us. Money hungry children whine for a bigger allowance, more expensive toys, newer and better clothes. If they don’t get it, they pout. “Izod” shirts, with a small alligator logo, were the teen rage for a time in the States. One teenager instructed her parents, “This Christmas, don’t get me any clothes unless they have an alligator on them.” How foolish! In future years, whinny brats may well demand lizard brand, or aardvark shirts, selling at an outlandish price, just because the silly picture is a status symbol. And while you can’t get satisfied until you get that new shirt to satisfy your ego, some national Christian worker in a third world country could have used that money to buy the bicycle he needs for transportation to a new preaching station.

So whining for the latest fad is foolish. But is it harmful?

***ILLUSTRATION:** According to a Readers Digest article (1985), only 24% of marital arguments about sex or adultery. Do you know what the great majority are about? A whopping 78% are about money. And the selfish whining of the parent’s children doesn’t help matters. Listen. Materialism is harmful, and it’s tearing apart families.*

c. *“That Plunge Men Into Ruin And Destruction”*

These are serious words, words we usually reserve for those who make deals with the Mafia, or those who fool around with hard drugs. Do you see materialism as being in the same category? If you don't, you may never escape its grip.

MOVIE CLIP: The movie, Raiders of the Lost Ark, well illustrates this point. How many of you saw the movie? Indiana's enemy would stop at nothing to find the lost Ark of the Covenant. Like money, the Ark in itself was of course not evil. But his self-seeking attitude was his downfall. He would stop at nothing, including murder, to get it. And he fully expected that the Ark would put him in touch with God. But what he thought would bring him the ultimate high brought ruin and destruction, as he opened the ark and was destroyed by the wrath of God. (You could either retell the story, or play the clip. If you play it, you may want to stop on the frame where he, to his horror, realizes what he has done. Then say, “Some may look with horror on their lives when they realize what the wealth they sought for brought upon them.”)

ILLUSTRATION: “Magic” Johnson is a tragic real life example. His wealth and fame gave him access to a constant flow of beautiful women. But he knew that one day he would want to settle down with the one woman he really loved. That day came for “Magic.” As he describes the wedding, “To see her walking down the aisle with her father, looking so beautiful in that dress—it was just breathtaking. It was the happiest day of my life, and the best thing that had ever happened to me.” (p. 236) But a few short weeks later, tragedy struck. A routine physical found him testing positive for HIV, the virus that develops into AIDS. His lifestyle, made possible by his fame and fortune, ruined his career, and handed him a death sentence.

ILLUSTRATION: Howard Hughes' billions practically gave him his pick of Hollywood women (and men. He was bisexual.) But his wealth came as a package deal. His ruin came from acquiring a sexually transmitted disease, Syphilis, which eventually went to his brain. His greed consumed him in the end, as he lived a lonely, tortured existence. After using people all his life, never even understanding the meaning of love, his close associates despised him and few even attended his funeral.

When you see the dark side of materialism, how it can destroy lives, doesn't it lose its appeal?

Sure, there are benefits of wealth. But if all this heartache comes from seeking it, I don't think I want it. But there are other problems. Those who want to get rich...

3. WASTE THEIR TIME ON THINGS THAT WON'T LAST

GAME: Before the session, hide play money all around room. After it has all been found, “I’ve listed on the black board (or overhead or poster board) what you can buy with your money. You must spend all you have in one lump sum. And oh, I forgot to tell you that this game is scored much like golf. The lowest amount wins the biggest prizes. (For the highest amounts of money, offer disgusting rewards such as an x-lax pill, or a live earthworm. The least amounts of money will acquire candy, etc.) My point is this. Many people dream, scrape, and step on others to get all this world has to offer. But at some point they realize that their money won’t buy them the treasures that they really want.

a. Unstable now (Jms. 1:9-11, cr. Pr. 23:4,5)

Don’t put your hope in riches. A hard-earned fortune can disappear overnight. Thieves steal. Economies collapse. And even great businesses can go bankrupt.

And when the fads shift (mention the current rage), you will be embarrassed by the very styles you craved, wanting to trade them in for the new lice shirt, iguana pants, and whatever else becomes popular.

Jms. 1:9-11 – “*humble circumstances*” = “of low position, poor, lowly, undistinguished.” Can refer to a person’s “position, power, or esteem.” (BAG) “*Take pride in*” = “boast, glory, pride oneself in.” (BAG) Adamson quotes a rich unbeliever as saying of a poor Christian friend: “When I die, I shall leave my riches. When he dies, he will go to his.”

b. Worthless for eternity (Mt. 6:19,20; I Tim. 6:18,19; cr. Lk. 12:13-21,33, I Tim. 6:6-8)

ILLUSTRATION: Do you remember in grammar school, when many schoolmates would race to the front of the line? Occasionally a teacher would say, “we’re going out the other way today.” Then those guys at the front of the line really felt stupid when they realized they were now last. But according to the Scriptures, that’s the way things will be when we get to heaven (Mk. 10:31). Many will climb and claw their way up the ladder of success, only to die and realize that heaven defined success differently. All that work and sweat, just to end up at the very bottom of the ladder.

Mt. 6:19,20 – “*Rust*” could be broadened to refer to other things besides rust, which eat away at treasures, such as vermin. (EGT and Barclay)

ILLUSTRATION: John D. Rockefeller, Sr. was one of the wealthiest men who ever lived. After his death, someone asked his accountant, “How much did John D. leave? We know he was an immensely wealthy man.” And the accountant answered, “Everything.” (Your Finances in Changing Times, Larry Burkett, p. 40)

ILLUSTRATION: As C.S. Lewis once said, “All that is not of eternal use, is eternally useless.”

Don't waste your time dreaming up ways to get rich. Use your time to help people and reach your world for Christ.

SKIT:

SETTING: Bob is in heaven, in earth year 2,100 AD, trying to explain to an angel why he owned an expensive sports car on earth.

ANGEL: I never lived on earth. I just made visits there. What was one of the things you really enjoyed about life on earth.

BOB: I owned a fantastic sports car. It had the hottest engine.

ANGEL: Now let's see, twentieth century. That was after the horse and carriage but before transporter beams. Oh yeah, cars were four-wheeled vehicles that you used for travel. So this speedy sports car it must have helped you get from one place to another faster.

BOB: Well, actually, there were speed laws and I couldn't really go faster than anyone else.

ANGEL: So if it didn't really help you travel faster, it must have hauled more goods.

BOB: Actually, it held less. You see, a Lamborghini has only two seats. But it sure impressed whoever rode with me!

ANGEL: So it didn't help you get places faster and it hauled less stuff. I suppose it was real cheap, so you saved money.

BOB: Getting embarrassed. Actually, it cost more, many times more, especially when you take into account the insurance I had to pay. I even had to work overtime for years to finance it.

ANGEL. So why in the world did you get it?

BOB: (Embarrassed and frustrated) Well, people would look at it and admire me. It was such a beautiful car.

ANGEL: You mean to tell me that you spent all that time, money and effort buying a car just because the metal was shaped differently from other cars?

BOB: Totally embarrassed. Wow, it seemed real important when I was living on earth. But from heaven's viewpoint, it's all kind of embarrassing. If only I had given that money to a worthy cause and spent my time doing things that counted.

A million years from now, looking back at life, will you be embarrassed about your use of money during this short life?

But materialism doesn't just harm *you*. Those who want to get rich...

4. HURT PEOPLE.

God wants us to use things and love people. But materialists love things and use people.

Illustration: Remember Imelda Marcos, the olympic class shopper who spent three million pounds in ninety days and owned 3000 pairs of shoes? The money she spent was

not her own, but was a part of the \$5 billion that she and her husband stole from the Philippines treasury. Many poor Philipinos had worked hard for that money. But she didn't love people. She loved things.

Her disregard of people especially came out in the construction of a huge building for the Manila Film Festival of 1982. Wanting to impress the movie stars invited to attend, she took drastic actions when construction fell behind schedule. She ordered the builders to cut corners by moving to the next phase before the cement floors could dry properly. Consequently, a floor collapsed, killing around 200 workers. But that didn't phase Imelda. When the family members came to claim the bodies, she ordered them away, covering the bodies with cement to avoid any further delay. (Mark Roques, pp. 45-47)

But we don't have to read books and magazines to get illustrations of how materialism hurts people. How many of you have ever been snooted because of your clothes or lifestyle? How did it make you feel? I think most of us have known that feeling at least once in our lives.

***ILLUSTRATION:** Many campuses are divided into neat social cliques. One Texas school was divided into Jocks (football team), Preppies (social elite, well dressed), cowboys (Complete w/ hats, boots) and Freaks (They even referred to themselves as the "freaks." They dressed down and did drugs). "Jeannine," a sweet c. 14 year old, aligned herself with the freaks. I asked her why. She said, "I don't have the money to dress like the jocks and preppies, so they look down on me. But when I hang out with the freaks, we can light up a joint and they accept me as I am." Jeannine didn't just choose a life of drugs. She was snooted into drugs by the campus materialists. (sm)*

Listen, if we can shoot straight with each other, we know that materialism hurts people. If you love people, you've got to escape its grip.

But there's more. Those who want to get rich...

5. HAVE A HARD TIME SERVING GOD (Mt. 6:24, cr. Mk. 4:19, Jn. 8:34)

***ILLUSTRATION:** Legendary performer Bob Dylan recorded a song entitled "You've Got To Serve Somebody." His lyrics echoed the truth of Scripture, that no one does exactly what he or she wants to do. Actually, we are all serving something in life. All we can choose is who our master will be. If we don't serve God, we serve money or something else. And if you serve money, you can't serve God.*

Mt. 6:24 – "Money" can be wealth, property, profit, or earthly goods. (BAG,NBD,Kittel) Tasker notes that "single ownership and full-time service are of the essence of slavery."

You see, for the materialist, it's not just that she would *like* to have a new outfit. She's *gotta* have it. She doesn't just *like* what she wears. She is what she wears.

And besides, there's that image to keep up. You like the way people look at you when you're decked out. And you just can't give all that up.

Finally, those who want to get rich...

6. FAIL TO FIND TRUE PEACE AND HAPPINESS. (Jn. 10:10, cr. Mt. 13:22)

Material things seldom deliver what they promise. Even incredible wealth won't fill the hole in people's souls.

(Find: Financial wizards who committed suicide.) Let's learn something from those who played the money game before us. In the end, it doesn't satisfy.

New clothes and jewelry can't cover up the aching emptiness that many youth feel inside. God wants to give us a joy and peace that won't fluctuate with the size of our bank account.

I hope that you're seeing by now that God warns us about materialism, not because He's an almighty party pooper, but because He cares about us and wants to save us from a lot of heartache.

After seeing materialism for what it is, I don't want any part of it. But there is more I can do to tame this monster. Besides changing the way we *think* about materialism, here are some very practical things you can do when you feel that desperate urge to get more and more things.

B. TRY THESE GREED BUSTERS:

ACTIVITY: Your best friend comes to you and says, "I hate what materialism has done to my dad. He doesn't care about me or mom any more. He's in love with his job and his money. But as much as I hate the materialism I see in dad, I'm even more disgusted to find it in my own life. How practically can I uproot my own greed and materialism?"

1. MAKE SURE YOU ARE GOD'S CHILD. (Jn. 8:31-36)

If you don't know God, then no wonder material things are hard to hold with an open hand. They may be the only security and identity you have. You may not have the power to let go, even if you wanted to.

So the first step in defeating materialism is to break free of the chains that bind you to sin. You do that by receiving Jesus as Savior and Lord. (Jn. 1:12, 3:16)

2. PUT YOUR WORRIES IN GOD'S HANDS. (Mt. 6:25-34; Heb. 13:5,6 [see comments on Heb. 13 under I.A.]

ILLUSTRATION: George was obsessed with material things, not because he was greedy, but because he grew up poor and sometimes hungry. So even though he had a secure job and great salary, he still lived in fear that he might some day not have enough. (Escaping Materialism, George Caywood, Questar Publishers, 1990)

Does this fear feed your materialism? If so, you need to meditate on these words of Jesus (Mt. 6:25-34)

3. LOOK DOWN THE SOCIAL LADDER, NOT UP. (Mt. 18:1-5, Jms. 1:27, cr. Gal. 2:10)

ILLUSTRATION: It is said that one guy complained about having no shoes, until he met a man with no feet.

There's a principle here. If you're so wealthy that

Jn. 8:31-36 – (v. 32) This is not speaking of how truth in general liberates. Rather, “the truth that is bound up with the person and the work of Jesus. It is saving truth” (Morris). Apparently, those who believed in vs. 30,31 had a shallow faith, not fully believing in Christ for their salvation (so NBC, Morris, Harrison). Others think v. 30 “refers to genuine believers and v. 31 to those who made and outward profession simply.” Still others think “they” in v. 33 refers to a different group of hostile Jews (Morris).

Mt. 6:25-34 – vs. 25 - “Do not worry” – “It is anxiety rather than proper stewardship and forethought which is condemned.” (NBC) vs. 26 - “Look at” – implies “close attention, searching observation.” (Alexander) vs. 27 – “add a single hour to his life” could also be translated “single cubit to his height” (see NIV margin). A cubit is about 18 inches (BAG). vs. 30 “if” doesn't express doubt or contingency. It could be translated “since.” (Alexander) “Grass” includes smaller plants, a “wide sense of herbage.” (Alexander) vs. 38 “see how” = “to learn thoroughly, to observe well, to consider carefully.” (Key quoting Abbot-Smith)

Mt. 18:1-5 – “change”, vs. 3, “turn around so as to go in an opposite direction.” (Key) “welcomes” = “to receive, to receive as a guest, to welcome.” (Key) “He must treat the weakest as a person to be respected, not as a thing to be manipulated.”

Jms. 1:27 – “to look after” is in the Greek present tense, which indicates not just a one time visit, but a continuing practice.

you're embarrassed that your parent's Porche is getting out of date, you're comparing yourself to the wrong people. Try hanging around people whose parents drive bombs. If you're embarrassed that your parents drive a bomb, get to know that orphan who has no parents. If you have no parents, but you have enough to eat, think about the vast part of the world's population that will go to bed hungry tonight.

ILLUSTRATION: A salesman was supplied with a company car to use in his business and to drive home. He had been driving a two litre, fuel-injection Cavalier, and the time had come for him to get a new car. But to his horror, he found that the new car would be a downgrade, an inexpensive Maestro 1.3. "Shaking with emotion, he explained to an interviewer that his wife had refused to even enter the car. 'We both sat down and wept', he said. 'We felt so ashamed!'" (Mark Roques, p. 28.)

This couple's world was so small, they couldn't see outside their own social circle. If they could only open their eyes a little wider, they could see that, for example, the one billion people on earth today who are either starving or malnourished. To these and most of the world, having any car would be an incredible luxury.

(Find article [under contentment?] where if 100 people in wld, not one would have a computer.)

Feeling greedy? Here's a prescription for you:

- Hang around some people who are poorer than you.
- Take a break from your shopping to visit folks in a nursing home or orphanage.
- Read up on world poverty and try to take a mission trip.

ILLUSTRATION: "Elizabeth" came back from a mission trip a changed person. Before she left for the trip, she had a major argument with her parents over the small amount of spending money they were allowing her as she would leave for college. But on the mission trip she found that the average salary of the country's adults was equal to the amount her parents were offering her as spending money! She came home less greedy, more appreciative of what she had.

3. ROOT YOUR IDENTITY IN CHRIST, NOT THINGS. (Jms. 1:9-11; cr. Lk. 12:15)

Does the way you spend your money reflect that Jesus is enough?

Materialism convinces us that we *are* what we wear, what we drive, what we have. Instead of asking, "How much money does that guy have?" we sometimes say, "What's that guy *worth*?" as if people's possessions define their value. That's why the salesman's wife couldn't sit in a perfectly good car. That's why many are embarrassed to wear perfectly good clothes.

Listen, you are of incredible worth, whether or not you have a dime or a stitch of clothing. John the Baptist was called the greatest man who ever lived, yet he wore bottom of the line clothing and hung out in the desert rather than Roman night clubs.

If you grieve over not having the right clothes or other things, could it be that you have swallowed the lie that your personal worth is tied up in your appearance?

4. STRENGTHEN YOUR DEVOTIONAL LIFE. (Ps. 73:23-28, Phil. 4:11-13)

This writer of this Psalm tried to live for God. But it tore him up that while the wicked prospered (v. 3) while he suffered (v. 14). But when he entered the sanctuary, he saw their final destiny (v. 17-20,27) as compared with his own (v. 24). But further, he realized that his relationship with God was more precious to him than anything the world had to offer (vv. 23-26, 28).

Are you envious of the wealthy? Develop a relationship with the God who loves you. And as the hymn says, “the things of earth will grow strangely dim, in the light of His glory and grace.”

The apostle Paul wrote his letter to the Philippians from a prison cell. But the whole letter oozes with joy. Look especially at 4:11-13. For Paul, Jesus was enough. He found his happiness and fulfillment in his relationship with Christ and eternal values.

Ps. 73:23-28 – vs. 23 – *“Hold me by my right hand”* in the O.T. usually means “to give help and protection” (Anderson). vs. 24 – Some take it to mean glory in this life, others, in heaven. WBC argues for the latter, noting that the phrase *“you will take me”* is used of both Enoch (Gen. 5:24) and Elijah (II Kings. 2:10; cf. Ps. 49:15). vs. 25 – Luther’s paraphrase: *“as long as I have thee, I wish for nothing else in heaven or on earth.”*

“Nearness to God always helps believers maintain a balanced perspective on material things and the wicked” (BKC) Kidner says, “the psalmist comes to rest in what God is to him, however unpromising his situation.”

Phil. 4:11-13 – *“content”* – Muller sees as “to be satisfied with what he was and had, to be inwardly independent of the varying outward circumstances.”

5 EXPERIENCE THE JOY OF GIVING. (Prov. 22:9; cr. 11:25; 14:21; 19:6,17; 21:26; 28:27; Mt. 5:42; 6:3; Lk. 12:33; 16:9; II Cor. 8:7-9)

One of the greatest joys we can experience is the joy of giving.

ILLUSTRATION: *One church youth group, when asked what their favorite, most meaningful trips were, responded, “our mission trips.” The interviewer was shocked, expecting them to name pleasure trips, retreats, and amusement parks. Apparently, the trips where they gave brought more satisfaction than the ones where they received.*

Prov. 22:9 – “Blessed” – This word translates a different Hebrew word from the “blessed” of Psalm 1 that we commented on earlier. “To bless in the O.T. means ‘to endue with power for success, prosperity, fecundity, longevity, etc....’” (TWOT)

Pull yourself away from the mirror and look at the needs of others. When you bring joy to others, God will bring joy into your life. And not the kind of joy that can be snatched away when a precious possession disappears.

Do you realize that your purchase of luxuries is a choice not to support the poor? Do you really believe it’s more blessed to give than to receive (Acts 20:35). Then start giving!

Acts 20:35 – The Greek word for “blessed” means “blessed, fortunate, happy” (TWOT)

ILLUSTRATION: *Evangelist Billy Graham tells of a time that he and his wife Ruth visited an island in the Caribbean: “One of the wealthiest men in the world asked us to come to his lavish home for lunch. He was seventy-five years old, and throughout the entire meal he seemed close to tears. ‘I am the most miserable man in the world,’ he said. ‘Out there is my yacht. I can go anywhere I want to. I have my private plane, my helicopters. I have everything I want to make me happy. And yet I’m miserable as hell.” We talked with him and had prayer with him, trying to point him to Christ, who alone gives lasting meaning to life.*

Then we went down the hill to the small cottage where we were staying. That afternoon the pastor of the local Baptist church came to call. He was an Englishman, and he too was seventy-five. A widower, he spent most of his free time taking care of his two invalid sisters. He reminded me of a cricket--always jumping up and down, full of enthusiasm and love for Christ and for others.

‘I don’t have two pounds to my name,’ he said with a smile, ‘but I’m the happiest man on this island.’

‘Who do you think is the richer man?’ I asked Ruth after he left. We both knew the answer.” (Just As I Am: The Autobiography of Billy Graham, p. 697)

Are you blessed with more money than you need for food and clothing? Then think of a less fortunate person you could give some to. If your local church doesn’t have a ministry to the needy, you might need to do some research. Or, you could buy some meaningful gifts for a lonely relative or the emotionally needy people in our nursing homes.

6. RETHINK YOUR FINANCIAL DREAMS.

Shoot for an *adequate*, not *exorbitant* living. If you want to be a lawyer, great! But don't do it for the prestige and riches. Purpose to live a simple life and use your wealth to support worthy causes. For a healthy balance, read Prov. 30:7-9. And I can think of no greater example of a giving lifestyle than John Wesley.

ILLUSTRATION: John Wesley incredibly impacted the world for Christ in the 18th century. And his lifestyle backed up what he preached. "While teaching at Oxford University he earned about 30 pounds per year. One cold winter day he noticed a poor chambermaid shivering because she had nothing to wear but a thin linen dress. Wesley wanted to buy her a coat, but he had already spent most of his salary on luxury items for himself.

As a result of that incident, Wesley began to limit his expenses so that he would have more money to give the poor. He records that the next year out of his income of 30 pounds he was able to give away 2 pounds. The following year his income doubled, but he still managed to live on 28 pounds, so that he had 32 pounds to give to the poor. The third year his income jumped to 90 pounds. Instead of letting his expenses rise with his income, he kept them the same and gave away 62 pounds. In the fourth year, he received 120 pounds. His giving rose to 92 pounds.

Wesley felt that the Christian should not merely tithe, but give away all extra income, once his family was taken care of. He believed that with increasing income, what should rise is not the Christians's standard of living, but his standard of giving.

This practice...continued throughout his life. Even when his income rose into the thousands of pounds, he lived simply, and gave away his surplus money. One year his income was a little over 1400 pounds. He lived on 30 pounds and gave away nearly 1370 pounds." (From the files of Rev. Jim Burgess)

Prov. 30:7-9 – Kidner suggests, "...he might have prayed to use poverty or riches rightly, but knows his frailty too well." Interesting thought, reminding us that this is not a command that every Christian must pray for this middle course. Yet, taking into account the other teaching of Scripture, we know that God clearly warns us against shooting for riches. And since God promises to supply our needs, it would seem improper to ask for abject poverty (as an ascetic might do). I feel confident praying this prayer. Of course, God may deny my request, and choose rather to give me an abundance. If so, I pray that I will be generous and use it rightly.

Rules of Thumb for your lifestyle: Wesley's dictum was, "Get all you can, save all you can, give all you can." McQuilkin expands it to "...earn all you can with integrity, save all you can toward meeting known future obligations, give all you can in sacrificial love and faith in the God who provides." (Biblical Ethics, by Robertson McQuilkin, Tyndale House, p. 402)

Conclusion

In conclusion, please close your eyes and imagine we're all hiking along the path of life. This lesson has brought us to a choice between two paths. One looks quite

attractive, but you notice a small marker that names it “The Path of Greed.” Howard Hughes took this path, and it brought him not only incredible wealth, but a life of regrets, loneliness, and fear. He kept his money till the very end, without even signing a will to pass his fortune on after his death. He brought nothing into this world, and forgot to pack a bag for the next. Some of you are following his path, but tonight you have a chance to take the other path, whose marker reads “The Path of Life.” John Wesley took this path before you, and experienced a life rich with memories of a life well lived. Throughout his life he packed suitcase after suitcase with generous deeds that followed him into heaven. Both men died. Which would you rather be in eternity? Which in life? Tonight, before God, ask Him to keep you on the “Path of Life”, and save you from the misery of the “Path of Greed.”

Questions for further reflection: How much does it take to be considered rich? Does each culture define it differently? How little does it take to be considered poor? A friend is starving. Is it wrong for me to purchase a boat for my pleasure with money that could have saved him? A stranger is starving. Is it wrong for me to purchase a boat for my pleasure with money that could have saved him?

Songs: Pieces of Eight. Styx. (Message of emptiness of material things. Don't let \$ turn your heart to stone.

The Wall. Kansas. (Not same title by Pink Floyd) Gold and diamonds cast a spell. They're not for me I know it well. The treasure that I seek is waiting on the other side.

Keith Green song on doing for least of these.

BJ Thomas, “Using Things and Loving People”

Pat Terry or BJ Thomas, “Happy Man”

SHARPENING YOUR AX

HOW TO DO A TOPICAL STUDY

Whenever I teach on a new topic (such as “materialism”), my first order of business is to find what the Bible says about the topic. Here's how I do it:

1. Define the topic
 - a. Standard Dictionary
 - b. Bible Dictionary
2. Find all the references I can, sorting them according to the information they make about the topic.
 - a. Find all the references you can. (For more detail on this point, see Dating Series, Part VII)

- 1) Consult a Bible or concordance. Some Bibles have a small concordance in the back. Make sure to look under synonyms! (e.g., money/materialism/possessions/greed/covetousness)
 - 2) Use a cross reference study Bible. If you know one or more verses on the topic, look them up and follow the cross references.
 - 3) Ask Christian friends and leaders for verses.
 - 4) Add references you find in later study through books on the topic, commentaries, and messages you hear.
- b. Write down the references on separate sheets of paper (or sections of your paper), sorting them according to what they say about the topic.

Example:

Materialism

- 1 – The Dangers Of
- 2 – The Way of Escape

Evangelism

- 1 – Why Witness
- 2 – Who Should Witness
- 3 – How To Witness

3. Decide which verses you will use in your teaching.
4. Study each verse, making sure to understand each verse in its context.
5. Apply the truths to your own life.
6. Develop your message.
 - a) Decide which points to emphasize, based upon your student's needs.
 - b) Form your teaching outline.
 - c) Add illustrations.
 - d) Pray, pray, pray.
7. File the study away so you can add to it in the future. A message is never finished until you die!

OVERHEAD

WHEN ENOUGH IS NEVER ENOUGH
(Breaking Free From Materialism)

I. WHAT IS A MATERIALIST?

“Two Real People”

“Materialism is an undue regard for the material rather than the spiritual or intellectual aspects of life.”

A. YOU ARE A MATERIALIST IF YOU...

- Serve wealth (Mt. 6:24)
- Love wealth (Heb. 13:5-6)
- Want wealth (I Tim. 6:9-11)

“A Poor African Tribe”

“Back to Heddy Green”

B. YOU ARE NOT NECESSARILY A MATERIALIST JUST BECAUSE YOU...

- Have a lot of money (Ps. 1:1-3)
- Work hard for your money (Prov. 6:6-11)
- Make a lot of money (Rom. 12:8)
- Enjoy material things (I Tim. 6:17-19)
- Have nice things (Prov. 31:10-31)

“A New Mercedes Every Year”

Materialism Test

Are you often envious of those who have nicer clothes, more expensive vacations or nicer jewelry than you?

Are your dreams more centered around things, or people?

Are you seldom content with what you have?

Do you treat wealthy people with more respect than poorer people?

Will you pay an exorbitant price for an item, not because it has greater quality or better resale value, but solely because it is a popular name brand?

Are you embarrassed to be seen with certain people, to ride in certain cars, because you feel they are beneath you, and you feel that your wealthier friends might snub you?

II. HOW CAN I ESCAPE MATERIALISM

They key: developing the attitude of contentment (I Tim. 6:6-8, Phil. 4:11)

*“A Quaker Advises His New Neighbor”
 “Albert Schweitzer and His Black Tie”*

A. SEE MATERIALISM FOR WHAT IT IS.

“How To Douse Infatuation”

People who pursue riches...

1. Have A Hard Time Squeezing Into Heaven (Mt. 19:23,24)

“Malcomb Forbes: What Would He Want?”

a. It's Harder To Repent (Mt. 19:16-22)

“Thank God For The Letter ‘M’”

“C.T. Studd Gives It Up”

b. It's Harder To Lean On God (Prov. 30:7-9)

2. Have Incredible Problems and Pressures (I Tim. 6:6-9)

a. “Temptations And Traps”

“‘Magic’ Johnson Arrives At His Hotel”

b. “Foolish And Harmful Desires”

“A World Class Shopper”

“___% Of Marital Arguments Over Money”

c. “That Plunge Men Into Ruin And Destruction”

“Raiders Of The Lost Ark”

“‘Magic’ Johnson’s Plunge”

“Howard Hughes’ Plunge”

3. Waste Their Time On Things That Won’t Last

a. Unstable Now (Jms. 1:9-11)

b. Worthless For Eternity (Mt. 6:19,20, I Tim. 6:18,19)

“Racing To The Front Of The Line”

“John D. Rockefeller, Sr.: How Much Did He Leave?”

4. Hurt People

*“Imelda Marcos Using People”
“Social Cliques On Campus”*

5. *Have A Hard Time Serving God (Mt. 6:24)*

“You’ve Got To Serve Somebody”

6. *Fail To Find True Peace And Happiness*

“Financial Wizards Meet”

B. TRY THESE GREED BUSTERS:

1. *Make Sure You Are God’s Child (Jn. 8:31-36)*

2. *Put Your Worries In God’s Hands (Mt. 6:25-34; Heb. 13:5,6)*

3. *Look Down The Social Ladder, Not Up (Mt. 18:1-5, Jms. 1:27)*

“Not a Maestro 1.3!?”

Feeling Greedy? Here are some action points:

- _____
- _____
- _____

4. *Root Your Identity In Christ, Not Things (Jms. 1:9-11)*

5. *Experience The Joy Of Giving (Prov. 22:9)*

“Billy Graham Visits Two People On An Island”

6. *Rethink Your Financial Dreams (Prov. 30:7-9)*

“John Wesley Packs For Heaven”

ACTION POINTS:

STUDENT SHEET

WHEN ENOUGH IS NEVER ENOUGH
(*Breaking Free From Materialism*)

III. WHAT IS A _____?

“Two Real People”

“Materialism is an _____ for the material rather than the spiritual or intellectual aspects of life.”

C. YOU ARE A MATERIALIST IF YOU...

- _____ wealth (*Mt. 6:24*)
- _____ wealth (*Heb. 13:5-6*)
- _____ wealth (*I Tim. 6:9-11*)

“A Poor African Tribe”

“Back to Heddy Green”

D. YOU ARE NOT NECESSARILY A MATERIALIST JUST BECAUSE YOU...

- _____ a lot of money (*Ps. 1:1-3*)
- Work _____ for your money (*Prov. 6:6-11*)
- _____ a lot of money (*Rom. 12:8*)
- _____ material things (*I Tim. 6:17-19*)
- Have _____ (*Prov. 31:10-31*)

“A New Mercedes Every Year”

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__ Are you often envious of those who have nicer clothes, more expensive vacations or nicer jewelry than you?

__ Are your dreams more centered around things, or people?

__ Are you seldom content with what you have?

__ Do you treat wealthy people with more respect than poorer people?

__ Will you pay an exorbitant price for an item, not because it has greater quality or better resale value, but solely because it is a popular name brand?

__ Are you embarrassed to be seen with certain people, to ride in certain cars, because you feel they are beneath you, and you feel that your wealthier friends might snub you?

IV. HOW CAN I _____ MATERIALISM

*They key: developing the attitude of _____ (*I Tim. 6:6-8, Phil. 4:11*)*

“A Quaker Advises His New Neighbor”
“Albert Schweitzer and His Black Tie”

C. SEE MATERIALISM FOR _____ .

“How To Douse Infatuation”

People who pursue riches...

7. Have A Hard Time Squeezing Into _____ (Mt. 19:23,24)

“Malcomb Forbes: What Would He Want?”

c. It's Harder To _____ (Mt. 19:16-22)

“Thank God For The Letter ‘M’”

“C.T. Studd Gives It Up”

d. It's Harder To _____ God (Prov. 30:7-9)

8. Have Incredible _____ and _____ (I Tim. 6:6-9)

d. “Temptations And Traps”

“‘Magic’ Johnson Arrives At His Hotel”

e. “Foolish And Harmful Desires”

“A World Class Shopper”

“____% Of Marital Arguments Over Money”

f. “That Plunge Men Into Ruin And Destruction”

“Raiders Of The Lost Ark”

“‘Magic’ Johnson’s Plunge”

“Howard Hughes’ Plunge”

9. Waste Their _____ On Things That Won’t Last

c. Unstable _____ (Jms. 1:9-11)

d. Worthless For _____ (Mt. 6:19,20, I Tim. 6:18,19)

“Racing To The Front Of The Line”

“John D. Rockefeller, Sr.: How Much Did He Leave?”

10. Hurt _____

***“Imelda Marcos Using People”
“Social Cliques On Campus”***

11. Have A Hard Time _____ God (Mt. 6:24)

“You’ve Got To Serve Somebody”

12. Fail To Find True _____ And _____

“Financial Wizards Meet”

D. TRY THESE GREED BUSTERS:

7. Make Sure You Are God’s _____ (Jn. 8:31-36)

8. Put Your Worries In God’s Hands (Mt. 6:25-34; Heb. 13:5,6)

9. Look Down The _____, Not Up (Mt. 18:1-5, Jms. 1:27)

“Not a Maestro 1.3!?”

Feeling Greedy? Here are some action points:

- _____
- _____
- _____

10. Root Your _____ In Christ, Not Things (Jms. 1:9-11)

11. Experience The _____ Of Giving (Prov. 22:9)

“Billy Graham Visits Two People On An Island”

12. Rethink Your Financial _____ (Prov. 30:7-9)

“John Wesley Packs For Heaven”

ACTION POINTS: