

I. Introduction

- A. Greed is the assumption that the extra is for our consumption.
- B. First things belong to God.
- C. Welcome to Neighborhood Church. Whatever your motives, I'm glad you are here today.
- D. Today I'm continuing our series called EveryONE Counts. Everyone matters to God. Nobody is more important or less important to God. Jesus, by His cross and resurrection, is the Great Equalizer. We all matter to God equally. He has equal love for you as He does for me as He does for your children as He does for the person sitting two rows away from you.
- E. People matter to God. EveryONE Counts.
- F. Today, I'd like to speak on the topic; everyone is second because first things belong to God.

II. Our story

- A. To help get into that, it would be helpful to start with a little story about me and my wife.
- B. You have to understand that my mom and dad were opposites with money. My dad has always been a pay-cash kind of guy. And my mom has always been a credit card kind of gal. And between them they did okay—though I'm sure you could imagine some conflict.
- C. I inherited a little bit from each of them.
- D. My wife is much more frugal than me. In our house, Margi is the super frugal one with money. I'm the one who says, let's eat out. She's the one who says, it's cheaper to eat at home.
- E. And I want to say, yeah, but the kids are at home! And if we eat out, we can drop them off somewhere.
- F. When we got married, we each owned our own house.
- G. Margi's house was 2,000 sf., brand new in the suburbs.
- H. My house was 900 sf., built in 1922, in the city.
- I. Which house do you think we lived in? My house in the city, we believed that God had called us to live and serve in the city, so that's where we lived for many years.
- J. We took the money we made from Margi's house, and applied it against our mortgage. And we took the income Margi made when she worked, before we had kids, and applied that against our mortgage, and pretty soon, we had no mortgage. We had a paid-for house and two paid-for cars.
- K. And I can't tell you how good that felt. We were free.
- L. Then we bought some lakefront investment property about 2 hours from Chicago—planning to build a house there someday. And we took out a mortgage for that, but since we were both working, we paid that off too. We had two paid-for properties, and two paid-for cars.
- M. I'm not saying this to brag, well maybe a little, but mostly to show you that we've been very blessed, not because we're more special, but because God's instructions actually work.
- N. Another thing we did—and I think this is the secret that made everything else work for us: we tithed. That means we took ten percent of all our income, right off the top, and we gave that to God through our church. That was right off the top—that was automated—I had my tithe taken out of my paycheck each month. But that's not all—above that we gave extra to missionaries and other ministries.
- O. You could sum up our financial plan this way:
 - 1. We gave.
 - 2. We saved.
 - 3. We lived on the rest.
- P. When we came to Redding, we took out a mortgage—partly because there was a cost differential between California and Illinois real estate (though I don't know if that's still true) and also because we upsized, significantly. And we're still paying it off, and we hope to pay it off way early.
- Q. But that's just what we've done. We gave, we saved, and we lived off the rest. We don't have credit card debt; over the years we have had some, but our practice is to charge everything to get frequent flier miles, and to pay it off each month.
- R. So, today's sermon is give, save, and live off the rest.
- S. One of the things I should tell you; I'm not a very materialistic person. I don't need pretty stuff. I'm not big into cars or boats or houses or anything, really. I'm pretty simple. When we got married, every bit of furniture in my house I either bought from a garage sale or I built it myself.
- T. My neighbors laughed, after Margi moved in, because every week, my garage sale furniture got moved out to the curb for trash pickup. There is exactly one chair that made the cut, and it came from an alley, and is still in our house—a cool old Marshall Field's rocking chair.
- U. I think the one exception is having a nice TV. I was super excited to buy a big, nice TV. I like TV, and I want to watch my teams (Giants 13, Cubs 0).
- V. Other than that, I really don't care that much about stuff, but I do care deeply about freedom, especially financial freedom. That's one of the reasons why, once or twice a year, we run Financial Peace University classes—Jim Botts talked about this last week. It will change your life. It really will.
- W. As long as we give, save, and live on the rest, our lives stay free. It's amazing how that works.

III. Extra money

- A. So, that's our world. That's our finances. And now, I'd like to talk about your finances a little. Nothing personal, but especially, I want to talk about your extra money.
- B. You say, what extra money? Okay, let's be real. Most of us, not all of us, but most of us couldn't tell exactly how much money we're carrying with us right now. In fact, unless you just cashed a check or something, if you lost that money right now, you'd hardly miss it.
- C. You have extra money. If you go to movies, that's extra money. If you have an expensive coffee habit, that's extra money. If you fish or hunt, extra money. Manicures, pedicures, hair coloring projects—extra money. This is not stuff you would die without; not stuff you need.
- D. How about cable TV? Or cell phones? Or the iPhone data plan?

- E. And don't get upset, because I believe your extra is from God. I believe God gives us all we need, plus extra for our enjoyment, and so we can be generous toward others. That's what I believe.
 - F. We Americans think that we have to have the latest and the best and we spend good money not to replace stuff that wore out, but just to upgrade.
 - G. How about garage sales? All that stuff stored in the garage or in rental units?
 - H. Do not feel guilty; that's not what I'm about. I'm just pointing out that we have extra, and God has a plan for your extra.
 - I. And I know it might not be true for you. In this economy, it's very tough. We all feel the squeeze. And I know for a lot of you, you feel like you have less than you need, and can't make it—when the truth is that you have less extra than you need, and if you repaired your broken priorities, you'd get along just fine.
 - J. Travel to any mission field, and there's no way you could say that you don't have extra.
 - K. Now I want to talk to you about your extra.
- IV. The Parable of the Rich Man with Extra
- A. Jesus came along 2,000 years ago. And He talked about extra. So don't blame me, but let's just look at what Jesus says, because He is going to define greed for us. What is greed, not according to your legalistic mother-in-law, but what is greed according to Jesus?
 - B. He's going to say that greed is defined by what you do with your extra, and by whether God is first and you are second or you are first and God is second with your extra.
- V. *Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully. And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?'" (Luke 12:16, 17, NKJV).*
- A. When the story starts, this man is already rich. And I know right away that some of you are already jealous. You think, if only I was rich and you already don't like this guy. Cut him some slack, and go with Jesus into the emotion of this story.
 - B. His business is agribusiness, and he is a big-time farmer. In the story, he has a bumper year, and brings in record crops, and this will make him richer.
 - C. But notice exactly how Jesus words the story in v. 16. It says "the ground" yielded plentifully.
 - D. He didn't do it. The ground did it. And the only reason the ground did it is because God caused it. God caused a bumper crop, and this rich man benefitted.
 - E. This is called grace. God does a thing, and you benefit. Some of you are rich men and rich women. And I know you worked hard. You worked smart. But don't forget the God factor. You would not be where you are today financially if God hadn't given you some bumper crops in your good years—contracts that you wouldn't have expected or being in the right place at the right time. That is all God. That is all grace. You earned what you earned because God blessed you as He did.
 - F. So the man has some inner turmoil. What shall I do since I have no room to store my crops?
 - G. Oh no! I only have a 3 car garage, and now I have a fourth car. Oh no, my closet isn't big enough for all my clothes, and all my shoes. Oh no, the storage unit is full to overflowing, so let's rent another one.
 - H. It's hard to feel sorry for this wealthy guy who didn't have enough room for all his stuff.
- VI. *"So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods'" (Luke 12:18, NKJV).*
- A. So here is his solution. He will tear down his barns and build bigger ones. And there he will store his crops and his good things—his extra.
 - B. He assumed what we assume. He assumed that when God gives you extra, the extra is for your consumption.
 - C. I have never in my life met a person who admits to having a problem with greed.
 - D. Anger, yes. Lust, yes. Depression, yes. Pornography, yes. Loneliness, yes. Hatred yes. All kinds of malfunctions, all kinds of heartbreaks, all kinds of sins, we will admit to.
 - E. But never once have I had a conversation in which a man or woman looks in the mirror and confesses, **BILL, MY PROBLEM IS GREED.**
 - F. What is greed? Greed, by Jesus' definition, is consuming your extra.
 - G. You get a job, you make money, and you adjust to that standard of living.
 - H. Then you get a raise—you get extra. And instead of keeping the standard of living, what do you do? You bump it up. You tear down your barns and build new ones, bigger ones. You go from Operating System 9, to Operating system 10.
 - I. And there never seems to be extra because you consume it all the time.
 - 1. The Biblical pattern is give, save, and live off the rest.
 - 2. The bizzaro world, opposite pattern is: live, save, give what's left over.
 - J. Do you realize you don't have to be rich to be greedy?
 - K. **IN** fact, Jesus prefaces this whole parable with a warning:
 - 1. *And He said to them, "Take heed and beware of covetousness [pleonexia - greediness], for one's life does not consist in the abundance of the things he possesses" (Luke 12:15, NKJV).*
 - L. How do you define the good life? If, to you, the good life is proportional to the abundance of your possessions, according to Jesus you have been bewitched by greed—you have been trapped into a search for happiness through things that can't buy happiness.
 - M. And once you get it, it's impossible to get out by human power. You are caught in a vortex, in a spiritual black hole that will suck you in and never let you out, no matter how much stuff, or how little stuff, you acquire.
 - N. That is why every day the tabloids tell stories of very miserable rich people.
 - O. And our tendency is to say, oh, but I'd be an exception. I'd be a happy rich person. Oh really?
- VII. *"And I will say to my soul, 'Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry'" (Luke 12:19, NKJV).*
- A. So, he assumes the extra is for him. And he assumes that it's all for him.
 - B. The rich man makes two fatal assumptions.
 - C. First, he assumes that life is all about pleasure: take your ease, eat, drink, and be merry. This is the motto for an ancient philosophy known as hedonism. Hedonism elevates pleasure to the ultimate value.

- D. Hedonism is a philosophy, and its psychological counterpart is Narcissism.
 - E. Narcissus, according to the ancient Greek myth, was a hunter who was famous for how handsome he was. He possessed the ideal proportions of beauty for ancient Greeks.
 - F. And he knew it. So Narcissus was cocky and kind of arrogant about it.
 - G. One day, he was hunting, when he looked into a pool of water. He was amazed when he saw, staring back at him from that pool, a face as beautiful as his own. He was so enamored of the face's beauty; he just kept staring at it till he wasted away and died.
 - H. This is Narcissism: when you are so in love with you that everything is about you.
 - I. Just like the rich man. His first fatal flaw is hedonism, in which the good life is all about pleasure.
 - J. And his second fatal flaw is narcissism in which the good life is all about me and my own family and to heck with everyone else.
 - K. The rich man had extra to begin with, and now he has extra on top of extra, and it never occurs to him to do anything else with it but to spend it all on himself.
 - L. His motto is me first. Just like the rich man in Jesus' parable.
 - M. Take your ease, eat, drink and be merry, the rich man said to himself. He's about to get a shock to the system.
- VIII. *"But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?'" (Luke 12:20, NKJV).*
- A. You fool. Not for being rich, God made him rich. Not for having extra, God gave him extra.
 - B. He was a fool because he was greedy. He was a hedonistic narcissist, and he didn't even know it.
 - C. And some of you don't either.
 - D. My job is to hold up a mirror and to ask you to take a good look. Please don't shoot the messenger.
 - E. He made himself first and God second in the realm of material possessions. But that wasn't all. I'll bet he put himself first and God second in every area of life. Not just finances, but relationships, sexuality, entertainment, life purpose. Mission. I'm sure he was the life of the party, on everyone's A-list and a big deal at the local church.
 - F. He was greedy because he defined the good life by his stuff.
 - G. When the truth is that the good life is defined by something radically different, coming up in the next verse, but don't peek ahead.
 - H. So, the rich man gives himself a speech.
 - I. Then God gives him a speech.
 - J. You fool. This night your soul will be required of you—your time is up. Your life is up. Your soul, your good life is OVER. This vapor of life vanishes away, and now you enter your everlasting destiny.
 - K. Then who's gonna spend all your money? Maybe your kids, maybe your spouse, but it won't be you.
 - L. I think we're free to take this not only literally, but metaphorically too. He's not just talking about physical dying. He's talking about emotional dying too.
 - M. He's talking about dying while living. He's talking about being a zombie. He's talking about breathing and living and walking around, but on the inside your soul is cold, and hard, and miserable, and painful, and wretched.
 - N. Jesus did not shed His blood and die on the cross for you. Jesus did not redeem you. Jesus did not love you from before the foundations of the world. Jesus did not dream dreams for you that would blow your mind with goodness. Jesus did not become your Savior so He could stand by and watch you chase an ever-receding shadow called the good life. The so-called American Dream.
 - O. I've been building a tree house for my kids. It's pretty cool. It has a trap door, and swings, and the coolest part is an 8' wide sling shot that shoots tennis balls.
 - P. It also has a 12 foot long fireman's pole, so the kids can slide down. When I put in the pole, it needed to be straight up and down so it would be safe and work right. But the trees are all crooked, and the ground slopes, so it was hard for me to figure out exactly what was straight up and down.
 - Q. So, all you construction people can help me here—so what did I use?
 - R. A plumb line, yep, I dropped a weight on a string so my kids' fireman's pole would be exactly up and down. If you look at it, it doesn't look straight up and down, but that's just because everything around it is not aligned. Our perception is skewed.
 - S. So it is with God. Our perception is skewed.
 - T. You have to align your values to what God values in His Word.
 - U. Anything else is unreality.
 - V. Anything else is hedonism.
 - W. Anything else is narcissism.
 - X. Anything else is not the good life, it's an early death, emotionally and spiritually, if not physically.
 - Y. So what is our plumb line? What is reality? What is true?
- IX. *"So is he who lays up treasure for himself, and is not rich toward God" (Luke 12:21, NKJV).*
- A. What a beautiful phrase: rich toward God. Are you rich toward God?
 - B. Do you care to be rich toward God?
 - C. Because if you are rich toward God, you can lay up all kinds of treasure for yourself, and it's nice, but it doesn't really matter. What matters is your heart is tight with God's heart. And you can lose it all in a day, and you know what? That won't matter either, because you are rich toward God, and that is a treasure no banker will ever repossess.
 - D. How do you be rich toward God? Jesus delivers the punch line down in verse 33.
- X. *"Sell what you have and give alms; provide yourselves money bags which do not grow old, a treasure in the heavens that does not fail, where no thief approaches nor moth destroys. For where your treasure is, there your heart will be also" (Luke 12:33, 34, NKJV).*
- A. Open your hand and let go. Give alms, that is give mercifully to those in need.
 - B. He's not saying to sell all you own. He's not saying to liquidate all your assets. He's not telling you not to save for retirement, because you should.
 - C. Jesus is telling you the secret of breaking the power of greed in our lives.

- D. You take the idea of generosity and giving, and instead of that being on the bottom of the list, you move it to the top of the list. It's give, save, and live off the rest.
- E. Because your Inner Gollum keeps saying, live, save, and just give the leftovers.
- F. Jesus said, sell what you have and give alms and that's how you obtain a treasure that money can't buy. **THAT'S THE GOOD LIFE.** The generous life. The open handed life. The self-giving life. That's the good life.
 - 1. And it's so cool to see what people have been selling and giving to make room for the next person at NCR: we have received a diamond ring, a jeweled bracelet, and a '63 mint condition Corvette. People have held garage sales, and have sold exercise equipment. One family had been trying to sell their van for many days, and couldn't. They decided to give the proceeds to God, and the next day, they sold the van.
 - 2. This is the good life. This is what it means to be rich toward God.
- G. Because here's the reality behind all giving and all tithing. This is the plumb line, not a rule that God just made up, but a reality that God is inviting you to align your life with.
 - 1. All things belong to God.
 - 2. All my things, including my income, belong to God. He oversees a logistical grace supply line that nothing can stop. And all my things belong to God.
 - 3. God, however, doesn't need it.
 - 4. But I need to know, deep inside, it's God's.
 - 5. And the only way I can do that is to dedicate all of it to Him by giving a portion to Him, and that portion, biblically starts at ten percent.
 - 6. If it isn't my plan, it won't happen. "God first" isn't our default position. "Me second" isn't our default position. We need a plan, and we need to stick to it. And let God be the God of outcomes.
- H. If God isn't first in your money, He won't be first anywhere else in your life.
- I. If God isn't first in your money, you are out of alignment with reality, and that is called insanity.
- J. Or as Jesus said, you fool.
- K. Why?
- L. Because where your heart is, there your treasure will be also.
- M. Is your heart in God? In the worship and value of God? Do you prize Him? Do you value Him above all?
- N. Don't answer with your words. Answer with your life. And your checkbook.
- O. Is your heart in the needs of hurting, searching, lost people? Does their everlasting destiny matter to you? Don't answer with words. Answer with your life. And your check book.
- P. Is your heart in the community of people around you? In the household of faith, the family of God? Where your treasure is, that's where your heart is. That's reality.

XI . An invitation

- A. I want to invite you to test God in this. I want to invite you to give one day's pay away. Give it to God. I hope you give it to Neighborhood Church, especially if your life is better because of our ministry.
- B. But if that bugs you, then give it somewhere else. Give it to the Good News Rescue Mission. Give it to House of Hope. Give it to another church. Give it to the Stirring. Give it to the Red Cross. Give it somewhere. I don't care.
- C. But give it away.
- D. Next weekend and if you can't come next weekend, give it online, or mail it, or walk it in during the week—above your tithe, beyond your tithe. Or if you have to, do it to start getting caught up on your tithe.
- E. Instead of live, save, and give what's left over.
- F. You give, save, and live on the rest.
- G. I can't wait; there's the invitation.
- H. God loves you too much to let you get sucked into the black hole of greediness, and this is the way out.
- I. I miss the money I lost when the housing market collapsed, and our equity got eaten away.
- J. I miss the money I lost when the markets fell, and my 401K became a 201k.
- K. I miss the money I've spent on toys and stuff that's fallen apart and worn out.
- L. But I'll tell you this: I have never missed the money I have given to God and to the mission of Jesus in the world.
- M. That is my joy.
- N. God is first. I am second. Everyone is second.
- O. Not to recognize that is insanity.
- P. I dare you. I invite you, to take the precarious step of going to our website, calculating one day's pay, and bringing it back in this envelope next week. We're going to have a special service, a celebration, a fun time of giving next week. Don't miss it.