

We seem to be fascinated with magazine lists of the richest people in the world. We wonder what it would be like to have that kind of wealth. Would you like to know where you sit on that list? Recently I saw a very interesting survey on the Internet. It was quite simple – by entering your annual income, you were instantly told where you ranked in the world. If your annual family income is \$25,000, you are in the top 10.02% richest people in the world. If it's \$35,000, you are in the top 4.64%. **And listen to this – if your annual family income is \$50,000, you are in the top 0.899% richest people in the world! The world's population is about 6 billion, so that means there are 5,946,042,435 people poorer than you!**

I spend a good bit of time talking, teaching, and writing about stewardship. **One facet of being a good steward is making sure we spend money well.** Temptations surround us when it comes to when, where, and how we spend money. Since we've now determined that we are some of the world's richest people, we obviously have more money to spend and that provides us with more opportunities to make mistakes. It's no secret that we live in a materialistic society, which makes handling wealth much harder. Many people believe that you can't be materialistic unless you have lots of money and buy lots of things. But, the truth is, **we are all materialistic.** We find ourselves wandering through the shopping mall looking for something to buy that we quite likely don't really need. And now, in this "shop till you drop" culture, you can even sit in your recliner at home and buy things via the television's "Home Shopping Network!" Let's take a look at **some ways to help us determine if we are infected with this disease called materialism.....**

The number one symptom is anxiety. If you worry about money and are constantly anxious about it, you quite likely are suffering from a case of materialism. You find yourself no longer just managing your money, but worrying about it. You argue about it, you get mad about it. You throw your hands up in disgust. You don't sleep well. Paul said this in Philippians 4:6-7 – *"Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."* **When we allow money to be our god, it causes anxiety because money makes a bad god.** Our Lord gives us peace. He gives us comfort.

Coveting others possessions is another sure sign of a case of materialism. Coveting is wanting what someone else has. The Tenth Commandment says *"You shall not covet...."* (Exodus 20:17) Maybe God put that particular

commandment last so that it would be easier to remember. **Materialism feeds coveting.** We often find ourselves wanting the things our friends and neighbors have; but we only see the surface. What we don't see could be the huge amounts of debt many of them have accumulated to have those things. And we don't see the stress that causes in their marriages. Another reason coveting is so common today is advertising. Advertisers pay lots of money to remind us that we need, and deserve, more things to make us fulfilled and happy. Coveting is one of those "slippery slopes" that we don't want to go down.

A third indicator of materialism is greediness. If coveting is wanting what others have, then greed is wanting what you can't have. Greediness shows itself in a number of ways. It feeds on "get rich quick" schemes. It feeds on gambling, that is trying to gain something by chance. It feeds on "the next great thing." A sad commentary on our society is that we have moved beyond just buying things we don't need to buying things we don't even use! We rent storage units to hold all the stuff we don't have room for!

Finally, if you find yourself constantly discontented, you are probably suffering from materialism. Discontentment can be defined as losing the appreciation for what you have. The "bottom line" in all advertising is to make us discontent. The sorer we feel for ourselves, the more we will spend. But that only offers temporary relief. **Materialism prevents us from enjoying what God has given us.** Some people think having money and things will make them content. Unfortunately, prosperity doesn't equal contentment. Hosea 13:6 says it well – *"And being satisfied, their heart became proud; therefore, they forgot me (God)."* **Real contentment always begins with our relationship with God.** If He is not our top priority, our tendency will be to become discontent.

Materialism can easily become a spiritual liability. Listen to what Jesus said – *"How hard it will be for those who are wealthy to enter the Kingdom of God."* (Matthew 19:23) He is talking about our attitude toward money, not the possession of it. Earning and having money is not bad in itself. But, it does have the potential to be harmful if we allow materialism to creep into our lives. I once read this statement –

"The real measure of our wealth is how much we would be worth if we lost all of our money."

Now there's something to think about!