

There was a time when a fool and his money were soon parted, but now it happens to everybody. Adlai E. Stevenson
Of what use is money in the hand of a fool, since he has no desire to get wisdom? Proverbs 17:16 (NIV)

- ◆ Nearly 70% of consumers live paycheck to paycheck (Wall Street Journal).
- ◆ In the new millennium, the personal savings rate of in America fell to -2.2%, the lowest in 60 years (Dept. of Commerce).
- ◆ 20% of workers would not be able to make a mortgage, utility, or credit card payment if they missed a paycheck, (Automatic Data Processing, Inc.)
- ◆ 75% of families will have a major negative financial event (\$10,000) in any ten-year period, (*Money* magazine).

How did we get to this place in our country? We have great prosperity; we are one of the wealthiest countries in the world. Yet, we are spending more than we are making. **Money (materialism) is the overriding motivation issue for many of the decisions people are making today.**

A few examples:

- ◆ After Pearl Harbor, we went to war. **Americans were asked to sacrifice materially.** They were asked to give up some of the basics for the sake of the war. After 9/11, America went to war against terrorism. We were asked to **SPEND money** to get the economy going again. How well we are doing as a country is linked to our financial well-being, not our morality, ethics, or peace.
- ◆ Today, many young couples, who are engaged or seriously dating, **decide to live together to save money.** Many older couples choose to live together rather than marry in order to retain their benefits from Social Security or pensions, or they don't want to entangle their money legally for the sake of the inheritance of their kids. **Money is the issue, not morality.**
- ◆ Many are often hesitant to offer guidance at their offices or even ministries for fear of being sued. **Financial fear trumps God's desires for us.**

In the United States, **we are consumed with what we can buy** (maybe that is why we are called "consumers"). We all know that things won't make us happy, but we are trying as hard as we can to prove the theory wrong. We are saturated with images all day of things we should buy. Will Rogers said, "Advertising is the art of convincing people to spend money they don't have for something they don't need."

Many non-Christians realize that we are on the wrong track as a culture. A simple living movement is starting (even has a magazine of the same title). People are committing to go a year without buying anything beyond food, the basic necessities. They are doing it to find out what they really do need and how it would change their lifestyle. An activist, Rev. Billy as he is known, has founded The Church of Stop Shopping. Yes, he is for real. He parodies the Christian church and our evangelists. *What Would Jesus Buy* is a recently released documentary about him and his "church." Their statement of belief: *Reverend Billy and*

the Stop Shopping Gospel Choir believe that Consumerism is overwhelming our lives. The corporations want us to have experiences only through their products. ... But if we "back away from the product" - even a little bit, well then we Put The Odd Back In God! ... call us and we'll come and put on our "Fabulous Worship!" Remember children... Love is a Gift Economy!

Where are Christians in this foray?

Our media and peers (keeping up the lifestyle that we "deserve") drive **our desires for more.** Prosperity preaching has convinced many of us that **we are entitled to everything we want.** We believe that **success equals our net worth. Easy credit has put many Christians into bondage.** Regardless of the motive, the Bible calls this trait **covetousness.** Even though a person might not consider themselves wealthy or rich, most people see wealth as relative to where they want to be, - not relative to needs vs. wants ... or relative to how the rest of the world lives. **The opposite of covetousness is contentment.**

If money be not thy servant, it will be thy master. The covetous man cannot so properly be said to possess wealth as that may be said to possess him. Francis Bacon, Sr. ... or **Money is a good servant but a poor master.**

Tell those rich in this world's wealth [most Americans] to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life. 1 Timothy 6:17-19 The Message

How have these attitudes affected Christians?

- ◆ Many Christian leaders bemoan the fact that young people today are not able to heed God's call into ministry because they are heavily in debt to credit cards, school loans, or car payments.
- ◆ Many Churches have quit preaching on tithing or any sense of need to give to God (Wall Street Journal, Nov. 23 '07).
- ◆ Christians are in such financial bondage that they cannot or will not give to the work of the kingdom and justify it by saying that they disagree with how the church uses the money or how much the preacher makes, etc.

Some warnings that a Christian is not thinking biblically?

- ◆ Can't pay off their credit card at the end of the month.
- ◆ In trouble if they missed a paycheck.
- ◆ Spend more time studying their investments than the Bible.
- ◆ More devoted to Starbucks than to church.
- ◆ Justify why they don't tithe or give to the work of our Lord.

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." Hebrews 13:5 (NIV)

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Matthew 6:24 (NIV)

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