



Greed: Death of Contentment

Brad Miller for November 7, 2010

When I saw the clip we just watched for the first time, I was disturbed by how much sense it made to me. He's saying that greed, which I know the Bible says is a sin is *good*. The reason this made sense to me is at least partially my background...in undergrad I double majored in Finance and Economics. My work experience includes working at a bank, processing donations for a non-profit organization and now working in finance for Raytheon. More specifically during my education in economics, we talked a lot about economic systems some of which I'm now going to share with you...and clearly this sounds boring...and the first time I wrote it, it was boring, so I'm just going to go with the parts that matter. I know some people may be internally booing because I'm supposed to be telling some kind of funny story for an intro or finding a clever way to make a fart joke church appropriate (kind of just did??) ...I'll try to weave in some mildly entertaining parts in this discussion of economic systems.

Economic System #1: Socialism: Basically everyone works for the government, all the money is taken by the government and then it is distributed out to the people equally after the amount that is needed to run the government, etc is held back.

Socialism kind of has a bad reputation because this is America and we associate socialism with Communism and everyone who watched Rocky IV knows that the triad of Rocky, America, and Democracy defeated Ivan Drago, the Soviet Union, and Communism. Seriously though in the 80s there was a huge amount of fear and propaganda surrounding Communism and the USSR and how all things related to these two are un-American and evil. So socialism often picks up these negative connotations, however, at its theoretical core are things like social welfare, equal rights, and improving the lives of the poor. The idea is that everyone shares their resources so that everyone is

provided for, the hungry are fed, the naked are clothed. Socialism is even Biblical. In Acts 4 the following is said about the earliest church:

“All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had...There were no needy persons among them. For from time to time those who owned lands or houses sold them...and it was distributed to anyone as he had need.” Acts 4:32-35 (NIV)

The problem with socialism is that despite how good and noble it sounds, it does not work well. There are many examples, but in general the problem is that people have no motivation to work hard. It's very similar to going out to dinner with a large group when you know the bill is being split evenly among everyone. Do you get lobster for \$30 or a hamburger for \$10? This seems like it's \$20 more to get the lobster, but if you're splitting the bill with 10 people, you are only paying \$2 more for lobster, so you get the lobster unless you think lobsters look like aliens, then you just get mad that you have to pay for all of the other people's expensive yet frightening looking meals. You have little personal incentive to try and save money because your own choice has relatively little impact on your bill...unlike when you just pay for what you order. Now take that situation, make the 10 people a million people and assume they aren't your friends, they're strangers that's a snapshot of socialism.

The example of the early church we looked at earlier obviously is an example of a socialist style community that was successful (one of the only ones). Although even in this much revered community, greed reared its head. Remember how it said, **from time to time those who owned lands or houses sold them...and it was distributed to anyone as he had need.** There was a couple in the church Ananias and Sapphira who sold a piece of land and kept some of it, but acted as if they had given the entire amount to the church in the following passage, Peter, the leader of the church confronts Ananias about it:

Then Peter said, “Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? Didn't it belong to you before it was sold? And after it was sold wasn't the money at your disposal? What made you think of doing such a thing? You have not lied to men but to God.”

When Ananias heard this, he fell down and died.

I think this is really interesting. Obviously the instant death is both interesting and disconcerting, but what I'm actually talking about is how Peter points out that Ananias was not required to sell his land and give it all to the church. It was his greed, deception and hypocrisy that earned him God's wrath, not breaking any kind of economic socialist rule that was in place. I think this is what made this society work, it was voluntary.

Capitalism which we are much more accustomed to, is like going to the same dinner we talked about earlier, but everyone pays for what they order instead of splitting it evenly. In this case the decision between a \$30 lobster and a \$10 hamburger is truly a \$20 decision to the person making it. Every bit of the savings of ordering the cheaper meal would benefit you, not the group. This principle of self-interest being a very powerful motivator is why Michael Douglas is saying Greed is Good. This greed as a motivator is the fuel that keeps our economy running. Our self-interest, our greed, is what has fueled the massive economic growth in America in its relatively short existence. This same greed catapulted Japan to be the second largest economy after it was in shambles after World War 2 and it has fueled China, the fastest growing economy in the world to recently surpass Japan as the second largest economy (its growth started when they opened up their previously closed socialist economy).

In the clip, he goes on to say that greed works...this is the truth that is illustrated by the world economies and by the dinner example I gave. People, good or not, are highly motivated by self-interest, by greed. I would expand on his statement of "greed works" which is more of a why we construct our system around greed, to say that **greed is true**...which is why it works. Whether we like it or not, the mountain of evidence supports the conclusion that without any prompting, people will act in their own best interest and they will work to collect more money (other things being equal). For some confirmation from the Bible, let's look at two of the most well known commandments in the Bible:

1. Golden Rule: **So in everything, do to others what you would have them do to you, for this sums up the Law and Prophets. Matthew 7:12 (NIV)**
2. 2nd Great Commandment: **"And the second is like it: 'Love your neighbor as yourself.'**

So these are really good obviously, but what I want to pull from them is the reference to the given that we want good things to be done to us and that we love ourselves. This is the quick reference that Jesus gives people, that you should do your best to love other people as much as you naturally love and look after yourself. It does not take any prompting for us to look out for our own interests, to try to improve our own lives, or to wish for good things to happen to us. This is why greed works as the incentive for our economy, self interest is as natural as breathing.

The question that arises is in light of this is, so where is the line? When does our natural self interest, which it seems could not be entirely sinful, become greed? I am not saying that being faced with the choice of two jobs, completely equal in every way except that one pays twice as much as the other and choosing the higher paying job is greed...it is simply the correct choice. So what is greed then?

If you are like me, you probably think of this guy when you think of greed.

-----Scrooge McDuck Slide Diving Into Gold Coins-----

How many people actually know what this is from? This is Scrooge McDuck from Duck Tales. A show I used to watch when I was a kid. I don't remember much that happened on this show, but I do remember Scrooge diving into a pool of gold coins and swimming around, a maneuver that I now know would be impossible...so I have given up the dream. Seriously though, we all generally think of rich people as being greedy. And this is only natural, it is much easier to recognize greed in a rich person, but much like I won't say that natural self-interest is greed, I won't say that greed is exclusive to the rich or the being rich necessarily means being greedy.

For example, it is actually possible for a poor person to be greedy. My wife Lacey unlike me does work that helps people. She works with children and families under 3 who have developmental delays. I on the other hand work at the bomb factory. Anyway, part of my wife's job involves bringing diapers and wipes to needy families, and during Christmas, they bring gifts that have been donated to these families. If you are like me, you probably think this is a really great service and that the families would be very grateful...this is sometimes not the case. Some of the families ask every time Lacey is there if she has diapers for them as if they are in great need, but they have cupboards full of free diapers that they have stockpiled. Similarly, some of these families when brought totally free Christmas gifts from strangers turn their noses up at them...which makes me wonder how needy they really are...beggars can't be choosers clearly does not apply to them. These families, despite their need and poverty are portraying qualities of greed.

It is equally possible for a rich person to not be greedy. Like Batman...you know Bruce Wayne. He has an unquenchable thirst, not for money, but for justice, and spends freely and awesomely to see justice done. Seriously though, there are plenty, well at least some examples of people who have a lot of money, but instead of indulging their every whim and desire, live well below their means and use their money to help people who are in need.

Whether you are greedy or not has little to do with your current financial situation. It instead has to do with your heart, your motivations, what you think will make your life better or make you happy. Let's check the Bible on this one...this is from Ecclesiastes:

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. Ecclesiastes 5:10

For a long list of things that are meaningless, read Ecclesiastes. The beginning of this verse though...whoever loves money never has money enough...this is greed. Not our natural self interest, or liking money because that makes sense...you know you can exchange it for goods and services. Greed at its heart is a lack of contentment. A greedy person is not happy with his life, but is always thinking if he just made \$10,000 more a year he would be happy, or if he could just afford to buy a house he would be happy. But when he makes \$10,000 more a year or when he buys that house

and he still is not happy, he decides that it must be another \$10,000 that he needs or that his house is not big enough, or not in a good enough location...or he bought at a terrible time and a lot of people started foreclosing on their homes and now his house is worth less than when he bought it and he decides that he would be happy if he had continued renting for a couple of years so that he could be buying a house now when it won't turn out terribly...oh wait that last part is all about me. So the point is that greed is discontent with your life/financial situation coupled with the belief that what you need to be happy is more money, or more stuff, or perhaps for the value of your home to go up.

So with this in mind, I would say that the opposite of greed is being content. The following passage speaks to this, this is Paul in the book of Philippians:

...for I have learned to be content whatever the circumstances. 12I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13I can do everything through him who gives me strength. Philippians 4:11-13

This is the attitude we are supposed to have, being content whatever the circumstances, you know...for richer or poorer. So...at this point in preparing my message I began wondering if I am content, or as I thought about as soon as I was assigned/volunteered to talk on greed, whether or not I am greedy. I'm not gonna lie, I have some of the trappings of a greedy person. My earlier mentioned education all revolving around money and my work all relating to money doesn't help my case. Some of you may have seen that I am generally the one who takes the money out of the offering baskets after the services...I have a picture of one such time:

-----Scrooge McDuck Slide Counting His Money-----

So I collect and count the offering, now I'm talking about greed...and I don't know that we're necessarily having people talk on sins that they struggle with a lot, but there has been a bit of a trend and a greedy dude handling the money for the church seems like a bad idea. So all joking aside, since there are churches where money is stolen, or where the whole church is basically a for profit organization...neither of these is true here. If anyone wants to see what our Sunday morning offerings are spent on, we have a few copies of our budget available. We're also about to put together the budget for the next calendar year and are planning on sharing that with everyone at one of our community meetings between Journey Group sessions.

Back to whether or not I'm greedy...I don't think I am at least in the main sense of not being content with the amount of money I have/make, or the house I live in/things I have etc. I feel like I am reasonably generous with my money and generally don't make choices that place money above people or my values. However, when pondering whether I'm content or not, I shed some light on another way that I am greedy and it doesn't have to do with money. I am greedy with my time,

specifically my very limited free time. One thing my wife has learned is that it does not help my mood for her to list off everything we need to get done before we go on a trip, or before the baby is born because when all of those tasks are listed together it just sounds to me like my next X number of days are going to suck because I will have no time to relax. I am the type of person who is much more willing to give money to help a cause than I am to volunteer my time because frankly, for me the time is worth more (up to a point). For me I am greedy with my free time...I am not content with the amount that I have and I am very stingy when it comes to giving it up.

I have found that when I am unhappy because I don't feel like I have any free time, I generally am looking forward to the end of whatever it is that is taking up my time, for example finishing my MBA, getting a message finished, etc. and I expect to be fabulously happy because the stress will be gone and I will have time to relax. And usually I am somewhat happy for a little while mostly because I get more sleep, but when I have more than an extra evening or so more free, I eventually become disillusioned with the idea that more time will make me happy. I end up being bored, or feeling like a bum. I think this is often the case with trivial things that we think will make us happy.

This is a good exercise to go through to find out if you are greedy in some way, or if you have things that you believe will make you more happy that won't. Think about the things that most often make you unhappy, not pet-peeves or annoyances, things that make you wish your life was different, or points out a general lack of contentment and what your heart thinks will make this better. There is a good chance that the thing you think will make you content is junk like money or more time and that you are chasing after happiness in places where there is none to be found.

This idea of being greedy with things other than money points to greed being more than materialism. Let's look at a verse where Jesus is talking about in a much larger way:

"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)

Here Jesus talks of serving money as a master, of loving it and as a result despising God...even the word money is capitalized connoting that in this context money is a god. Jesus in this passage is making a point about greed and the point is that greed is idolatry. It is the worship of Money. Like we have said, liking money is not a problem, it is natural. It is when money or possessions, or our free time get elevated to a place that should be reserved for only God that we are greedy and this is the deadliness of the sin. It is deadly because it pushes us away from God.

On first hearing of money as an idol that we actually worship, it sounds a bit weird. Idols are supposed to be images cast of gold, not gold itself. The problem is that things are a little different in our time than they were when the Bible was written. One of the differences is we have a disconnect between our formal worship, our religions and what really drives us, the things we spend our time,

energy and passion working for. We think of worship as something we do on Sunday morning that involves singing to God, a purely religious activity. Meanwhile we go through the 90% of our lives that are not contained within Sunday morning and overt religious practices and during these times we're living out our real lives often frightfully disconnected from our professed system of beliefs. It is during this 90% of our lives that we will show evidence of worshiping the modern idols of money, success, and reputation and that it will become obvious that when push comes to shove, we owe our allegiance to our pocketbooks, or our images and not to God. When you think of an idol as what drives you and what motivates you, as something you worship with your time and desire, then money as an idol makes a lot of sense.

So what is it that we can do to combat greed in our lives? How can we keep money and possessions in their proper place instead of becoming something that draws us away from God? There are several practical things that can be done.

One thing that can be done is to intentionally live below your means. There is a very bad habit in America of spending nearly every dollar that is brought in, and potentially even more. This is how people get in significant financial trouble because this behavior has negative consequences and a person can quickly find themselves buried in debt and unless they have a radical increase in income or a change in spending it is very difficult to get out of this debt. The secret to spending less than you make is very similar to what we've been talking about this whole message. It is being content with what you have, and managing the list of things that you consider things you need, or wants that you indulge.

The problem with doing this is that there are many many billion dollar companies that turn a profit by convincing us that their products will make our lives better or that we can't live without them. One example of how well this works is bottled water. If you go back maybe ten years, definitely if you go back 20 years, bottled water was not very common, and when it was it was usually in a recycled milk jug that cost about 10 cents a gallon to fill up. Now we pay often more than a dollar per bottle for something that is very nearly free in a very similar form elsewhere. Marketers found a way to get a lot of people to spend money on something that is nearly free in lesser quality and only slightly less free in virtually the same quality when put through a filter. These companies make approximately 90% profit on bottled water by the way. So seriously, use a water filter if you can't handle tap water...it's almost the exact same water that we overpay for. So one way to be less greedy is to learn to manage our wants so that we can live below our means.

Another way to manage greed is to be generous with what we have. This can be money, our possessions or our time. Whatever it is we struggle with prizing too much, giving some away, which we are loathe to do, is a way of training ourselves that these things are not as important as we have made them. When we give money to people who are in need or to a charity or to a church we are saying by our actions that whatever we are giving the money to, that cause or that person is more important than whatever else we could have done with that money. This is a sort of aligning your

actions with how you want to be and by doing so helping yourself change into just such a person.

Ultimately, however, if our greed is to the point of idolatry, these more external things either won't happen or won't fix it. Timothy Keller in his book Counterfeit God, talks about how everyone has an overwhelming positive passion. The example he gives is of Jacob. When he meets Rachel, he loves her and works for seven years to get her as his wife, but the Bible says that to him the seven years feel like a matter of days for so great was his love for Rachel. Our idols basically take the place of this positive passion, and the only way to get over one such positive passion, is to replace it with another positive passion that will reorder our lives and drive us to new values and activities. This positive passion in our lives should be Jesus.

Some amount of putting/keeping God as the only object of our worship or as our main positive passion can be done by our own focus and attention. Some amount of putting other values and passions above God is from neglecting spending time with God, from letting everything else that can influence us have more time with us and sway over us than we let God have. These are definitely things we need to do. We need to spend time with God, we need to worship him, and we need to keep in mind what is important in our lives and guard against things like money that have some importance but will try to take over the place of the most important thing. However, a lot of this is work that we need God's help to change within us. We need to ask him to help us keep our focus and worship tuned to him. We need help reorienting our motivation from money or whatever we are looking to for contentment back to God where it belongs.

This is something that is a constant struggle for me and is really a central struggle to life with God in a fallen world. Fortunately there is example after example of people coming into contact with God and/or Jesus and their lives being completely reordered. Our ministry Damascus Road is named after one such encounter that Paul had with Jesus that completely changed the direction of his life. Another example, that pertains more to greed is a diminutive tax collector named Zacchaeus...oh yes he was a wee little man. Probably Danny DeVito sized.

Zacchaeus was a tax collector for the Roman Empire in Israel, which basically means he sold out his fellow Israelites in order to be the one who enforced the Roman taxes in the area. This position was also a free ticket to cheat people out of however much money Zacchaeus wanted without any legal repercussions. However, there were certainly social repercussions. Zacchaeus would have been ostracized from the community for selling out to the Romans for personal financial gain. Zacchaeus was super greedy. Enter Jesus. Zacchaeus climbed up in a sycamore tree for the Lord he wanted to see...and when Zacchaeus saw Jesus and Jesus said he was coming to his house meaning that he valued Zacchaeus, did not ostracize him and thought he was worth spending time with, Zacchaeus said the following:

“Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.” Luke 19:8 (NIV)

When Zacchaeus met Jesus, money was displaced from the top priority in his life and was replaced with Jesus. And this experience caused a complete reordering of Zacchaeus' deepest drives. Now because of Jesus, he does not cheat people, he no longer places his own finances and comfort above the needs of other people. Now he has ahead of him a life spent living like Jesus. Loving God and loving others.

This is how God wants all of us to live. Not as slaves to money or possessions, always wanting more and never being satisfied. He wants us to be content no matter our situation, he wants us to value other people more than we value money and most of all, he wants to live with us and be our God...above all idols be they statues or as is more often the case, our own love of money.