

Every year, Forbes magazine produces a list of the richest people on earth. They calculate their net worth using various metrics. They have now produced a list of billionaires. Did you know there are 2153 billionaires in the world? The US has the most with 609 off of that list. The youngest billionaire is 21 year old Kylie Jenner. She has accumulated her net worth through Kylie Cosmetics. She is the youngest self-made billionaire of all time. But compared to the top 10 list, Kylie barely registers.

So who are the richest people in the world according to Forbes? Coming in at #10 is Larry Page of Alphabet Inc. worth 50.8 billion dollars. Then comes Michael Bloomberg who at 77 is worth 55.5 billion. At number 8 is 34 year old Mark Zuckerberg of Facebook. He's fallen a few spots and is now worth only 62.3 billion. #7 is Larry Ellison of Oracle worth 62.5 billion. Then there's Amancio Ortega of Spain worth 62.7 billion at #6. Carlos Slim of Mexico comes in at #5 worth 64 billion. Bernard Arnault of France is worth 76 billion. Then the top 3 – Warren Buffet at age 88 is worth 82.5 billion. #2 is Bill Gates of Microsoft who at 63 is worth 96.5 billion. #1 on Forbes 2019 list of billionaires is Jeff Bezos of Amazon. He's worth a whopping 131 billion dollars although with his pending divorce he could take quite a hit.¹

Now as I was talking about these people and their fortunes, what were you thinking? Some of you might have thought "that amount of wealth is amazing and I'd love to have it." Or "think about all we could do if only we had 1% of their net worth." We could probably make do on a 1.31 billion dollars right? Or some of you might have thought "that's a lot of responsibility to be given that much wealth." Some might have discerned the great pressure and challenges that come with all of that. Some of you might want nothing to do with it because you're content where you're at.

But it's interesting that Forbes produces a list like that and people keep buying the magazine. There's something intriguing about people who have lots of money or wealth. We wonder what their lives are like or how they live. But we also might use them as an excuse to deny our own sin issues.

Today we're talking about greed. It can be very easy for us to conclude that the richest people on earth have a greed problem. Since we don't have as much wealth as they do, we don't have a greed problem. So we can dismiss greed far from us by looking at those who have more than we do.

¹ <https://www.forbes.com/billionaires/#511b931b251c>

But we have to think more deeply about this. I don't know if the people on this list are greedy. I don't know any of them personally. I haven't read much about their life purpose or what motivates them. They might be really good at something or happen to lead an organization that took off in a way even they couldn't have dreamed. They may not be greedy. In fact you don't have to be rich to be greedy.

What is greed? One definition goes like this. **Greed is the excessive desire for wealth and possessions.** So let's look at this carefully. Greed is an excessive desire. This definition acknowledges the desire for wealth and possessions. We need to establish right from the start that it's not sinful to have some wealth and possessions. We need some to live and function in life. God commends feasting and celebrating and using what's been entrusted to us for His glory. But the problem arises when the desire for wealth crosses a line to become excessive desire. One example of excessive desire you might recall the former dictator of the Philippines Marcos and his wife Imelda. They were overthrown by Corazon Aquino. The people eventually got into the palace where the Marco's lived. In Imelda's closet they found hundreds of pairs of shoes. So while many in the country had none or maybe one pair of shows, she had hundreds of pairs. That's excessive desire.

Another definition of greed comes from author Rebecca DeYoung in her book *Glittering Vices*.² She writes "**Greed is an excessive love for money and any possession money can buy.**" I like this definition because it points to the heart issue – love. Who or what do we love? Since we're talking about the transformation of our hearts, heart love has come up again and again. Greed reveals a heart in love with money and what it can buy. So you or I can have a greed problem even if we don't have money.

So let's explore this today. Let's find out some problems that result when we let our hearts fall in love with wealth. Then we'll look at some cures to our heartsickenss that can only be found in God. So please find Proverbs 15:27 in your Bibles or on your devices. We'll start there.

What problems does greed lead to?

Proverbs 15:27 – English Standard Version – "Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live." NIV says – "The greedy bring ruin to their households, but the one who hates bribes will live."

Greed brings family ruin. Now this is a pretty serious warning. I suspect most of us, when we entertain greedy thoughts,

² Rebecca DeYoung, *Glittering Vices: A New Look at the Seven Deadly Sins and Their Remedies* (Grand Rapids: Brazos, 2009), 100.

don't think we're going to ruin our family through it. We might think greed will help our family. But a greedy approach can bring trouble to the family.

But how? In this Proverb, greed is tied to some sort of unjust gain or bribe. It refers to a gain in wealth obtained in a dishonest or unethical way. The one who hates bribes will refuse to compromise their integrity. But the greedy person lives by the slogan "the end justifies the means." It would say "If I could make huge money, even if it requires that I lie or bribe, then why not?" Tim Keller writes "the greedy find ways to justify dishonest financial dealings to themselves. There is no better way to do that than to say it will benefit your family or household. But this is an illusion. When misrepresentation, bribes and lies are made public, the greedy bring ruin to their households." Keller also argues that when this verse says he who hates bribes will live, it implies that he who loves bribes might die. How? Exposed corruption can lead not only to economic disaster but even to suicide."

Greed can bring family ruin. But even if it's never found out – even if we get away it, we experience serious damage to our souls. Ephesians 5:5 states "For you may be sure of this, that everyone who is sexually immoral or impure or who is covetous has no inheritance in the kingdom of Christ." To covet is to want what someone else has – including wealth and possessions. Such coveting is not just a bad habit. It can threaten our souls. It's so serious, it even made it onto the list of the 10 commandments. #10 – You shall not covet. So greed can bring ruin to a family and a soul.

Another problem with greed is found in **Proverbs 11:28**. "**Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.**" The word translated "fall" means "to fall to one's death." Well how can that happen if we trust in riches? Keller writes this. "Another mark of a greedy heart is that they do not merely enjoy wealth but have come to trust in it. Some trust wealth for safety in this world. Others trust it for a sense of significance and worth. But these are things only God can ultimately give us."

So how will the greedy fall? Keller writes "If God's love is the basis of your self-image, then when the inevitable financial downturn or business failure happens, you will be grieved but you go on with the Lord as your foundation. But ups and downs financially will be far more devastating if your very self is tied to the level of your prosperity. Greed destabilizes your life when financial trouble comes. **Greed trusts wealth for something it can't ultimately provide – ultimate security.**

We trust it for security but as history has shown us again and again, circumstances beyond our control can empty our wealth – crop failure; government collapse; bank failures; market downturn; war; fire; illness can all come upon us suddenly and use up our wealth. But God is still there through all these events. No matter how much wealth we accumulate, one day we will face death. No amount of wealth can ultimately prevent death. Then we will face God. He will test our trust. A bursting bank account will not get us into heaven. Only trust in Christ and what He did on the cross will ensure entrance.

Proverbs 15:16-17 unmask another problem with greed. **Better is a little with the fear of the Lord than great treasure and trouble with it. Better is a dinner of herbs where love is than a fattened ox and hatred with it. Verse 16** describes people who have very little wealth but fear of the Lord. It contrasts them with those with much wealth but also much trouble. It claims that it is better to have little wealth and fear of the Lord than to have much wealth and trouble. But is that really true? Do you believe that?

I remember hearing a testimony once of a God fearing person who seemed to have a great outlook on life. They were able to enjoy a lot of good things because they earned a good wage. But they shared that they had gotten caught up in a lifestyle of constant recreational pursuit. They had all these recreational vehicles for their children and grandchildren to enjoy – boats, ATVs, jetskiis, skidoos, motorbikes. But they cost a lot of money. They cost a lot of time to maintain these vehicles and keep them going. In fact this person shared that whenever a weekend of recreation of approached, they might spend 10 or 15 hours prior just to get everything ready. So by the time the weekend came they were exhausted. They had great treasure and a lot of trouble with it. But they realized it and began to scale back to just enjoy each other rather than having to have all this stuff.

Verse 17 describes the dinner table. At one table, there are herbs to eat which are not very sustaining. But there's also love. At the other table there's lots to eat but hatred. The proverb argues that less food with love is better than an abundance of food with hatred. So these Proverbs teach us that **Greed starves the human soul from what it needs most. Peace and Love.** Keller writes "when love is life's main dish, it doesn't matter if the rest of the meal is just a bit of vegetables. And if hatred is the main course, even a fattened calf cannot redeem it. The greed that can pay for the richest food will still starve the human soul of that for which it most hungers because greed is self-serving and the opposite of self-giving love."

Greedy tendencies also reveal a problem in our relationship with God. David Mathis in that little book Killjoys I keep referring to, writes the chapter on Greed. He writes this. “Greed dishonors God by saying we don’t find him trustworthy to provide for us. Instead, we store up, trying to over-provide for ourselves. Greed also says we don’t think God and his provisions are enough to satisfy the desires of our souls. Instead we feed our appetites with things – more things, expensive things, new things. Greed is idolatry. It is unbelief of God and a heart directed toward money and possessions. We don’t believe God and his goods are enough so we turn elsewhere for contentment.” Greed chokes and starves saving faith and Jesus says very clearly in Matthew 6:24 “You cannot serve God and money.” It’s either or.

So how do we take up the fight against greed?

We can celebrate that **God can transform the greedy into the generous by His Gospel.** So we first need to receive Christ into our lives. We need to confess that we have acted in greedy ways. We need to admit that our heart love has been directed towards money and what it can buy instead of God Himself. When we admit that and put the trust of our lives onto Christ, He will come in. We begin to live in Him. We are filled with His Spirit. As we open our lives to Him, the Spirit does His work of transforming our hearts. So if you don’t know Christ, you can’t deal with the root of greed in your life apart from Him. You might be able to change your behavior a bit. But your heart needs that dramatic transformation. That happens when we come to Christ and surrender all to Him.

Next ask God to change your heart’s desire from the love of money to the love of Him. Hebrews 13:5 – Keep your life free from love of money, and be content with what you have, for God has said, “I will never leave you nor forsake you.” So often in the Christian life and I think even in general life, we tend to address the symptoms rather than the real problem. So we think that if we’ve acted in a greedy way, we just have to start doing some charity or doing the occasional act of generosity. Then we think that somehow balances things and we’re okay. But we need a heart change.

We need God to do it. Mathis writes “Greed not only flows from the lie that God is not enough for us in the present, but the fear that he will not adequately provide for our future. Greed not only wants to hoard, acquire and possess more today but it also fears that God will not meet our sense of need and be enough for us tomorrow. Hebrews 13:5 not only teaches us that the opposite of the “love of money” is “being content with what you have.” It also takes God’s stunning promise of provision to Joshua from Joshua 1:5 and gives it to every Christian – “I will never leave you or forsake you.” So we need to ask God to grow our faith in Him as our greatest trust and treasure.

Then we **Ask God to help you search your heart for the tentacles of greed in your life.** Here's some questions to help expose the tentacles of greed in our lives.

- Is my spending marked by Christian generosity?
- What does the use of my money say about what makes me most happy?
- Am I collecting for this life?
- Is my spending explicitly supporting the spread of the gospel and the needs of the church?
- Do I only give to get? I'll give only if I get a tax receipt. I'll give if I get some return on my investment. I'll give only for people I see potential in not for those who can never pay me back in some way.
- Do I only give out of abundance and never sacrifice?
 - Sacrificial giving implies that we deprive ourselves of something so that someone else can receive. Mathis writes "a life without the practice of sacrifice – is not a fully Christian life." Sacrificial giving is a love willing to suffer want to meet the needs of others.
- Is my spending so cautious that it keeps me from loving those close to me well?
 - This one points to the reality that we need to live between the extremes of opulent, extravagant spending and austerity or barely surviving on the other. "The point," writes Mathis, "is not to live on crusts of bread with bare walls and threadbare clothes. The point is that a fully human life is lived in a way free from being enslaved to our stuff. Our possessions are meant to serve our needs and humanness rather than our lives being centered around service to our possessions and our desires for them."

God has done a significant work in my life regarding my greedy tendencies. I remember I used to have great passion for money and possessions. It started with cars. I used to drive my parents 1979 Chrysler New Yorker which was a huge boat of a car. I took this car to seminary in 1987-88. It generated lots of mockery from anyone who rode with me. So the next summer, I got my first semi-cool car – a standard shift VW Jetta that could really go. I remember the first week of school that September where people around campus commented on my new car. "Oh, I have arrived," I thought.

Then the transmission went on the car. And the clutch. I began to understand why my Dad always said there's a good reason that we call cars "autos" in German. Why? Because when you get back a huge repair bill you say "Owwto." So my love of cars began to diminish with every subsequent repair bill.

I used to love very expensive houses. I remember walking through wealthier neighborhoods. I remember dreaming about one day owning a massive mansion. I can even remember praying for that. But it was not for me – it would be so I could invite everyone over. Home ownership certainly has its joys. But there's also the challenge of maintenance – and recurring problems.

Or books. That's a big thing for pastors – a weakness in the area of greed. "Look at the size of my library." Of course we never say that out loud. We just invite people into our offices and enjoy their eyes glancing around at all the books. I would always look for book deals and look to accumulate sets of some of the best commentaries or most classic books. They take up space. And I could only read one book at a time. I have never read some of the books I acquired. After a few years, I realized some of the books weren't really that great. They were just taking up space on my shelf.

On top of that, I am weary of all the promotional offers out there. I've heard some of the same sales pitches just disguised in new terms for 35 years. "This is the best thing ever. Don't pay now. Pay later. You need this. You're current version is obsolete. Then you buy and inevitably there is something that turns out to be less than was promised.

So God has changed my passion for accumulating possessions. Now I have to get rid of some of them. If you want to cooperate with God's heart changing work, move. See how much fun it is to pack up stuff you hardly use and then unpack it again so you need to find space for it. Moving can be a great soul cleansing activity.

So God has taught me much on this. But I am still not free of greed and coveting. I still can feel my heart being swept away when I see an exceptionally beautiful car or a stunning display of patio furniture and accessories for the back yard. I can still feel that tinge of jealousy or desire when I drive by a home with a perfect looking yard. I especially can covet the convenience or privilege others have – like those who sit at the front of plane in first class all the time or those who get VIP seating at concerts or sporting events. I might not crave an abundance of possessions. But there is still covetousness in my heart that rises up every once in a while out of the blue.

So I need to pray, "God keep doing your work on my heart. Keep on showing me that you are the far greater treasure than anything else." When I get that straight, I have a much better perspective on my own possessions and

wealth. It's much easier to give away and help others out when God's my treasure. Then, when I give, I'm not giving my treasure away.

I'm gaining deeper satisfaction by honoring my greatest treasure – God Himself.

Greed is celebrated in our world and culture. But let's not go with that flow. It ruins families, trusts wealth for something it can't ultimately provide, starves the soul of peace and love. That's ultimately slavery. Let's trust God to release us from it and discover the wonder of joy in Him and generosity to others.