

Habits of the Heart: 4. Dealing with Greed

Matthew 6:21-23

January 23, 2022

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This is a series about the heart and what gets stuck in the heart that shapes our decisions and behavior. This week as I thought about the importance of the heart I remembered the house where our family lived from the time I was 5 until I was 14. It was a big two story house built around the turn of the century. It had plaster walls and no insulation. The furnace did not heat the full house as not every room had a heat vent, and those rooms closer to the center of the house were the warmer ones. As an adult, I'd say the house had character but it was always in some state of needing repair. And the basement was not like houses today. The basement was not meant to be used. We stored a few things there, but it was damp and dark with a light bulb hanging from the ceiling. In one corner of the basement was a small room where my mother stored all the fruits and vegetables she canned during the summer. It was my job to go down in the basement and retrieve a jar of apple jelly or peaches or green beans. It was a job I didn't like because I would have to walk across the basement in the dark to reach the chain that would turn on the light and I'd have to walk like this because of all the cobwebs. I liked the house. It had character. I just didn't want to go into the basement. And when it comes to the heart, there may be places we'd just as soon not go. Our sense of who we are is good enough without messing with the cobwebs and discovering something we had been trying to ignore.

The problem is even what we try to ignore doesn't go away. There's stuff that gets lodged within us and it shapes who we are. What we learn from Jesus is that our words and actions come from the heart. And if we want the kind of life that Jesus promises in John 10:10 – "life to the full", then we need to be willing to let God cleanse us and restore a new and right heart within us.

So, we've been looking at those things that have the potential to get lodged in our hearts. We looked at guilt. Guilt says "I owe you" and power of guilt is broken by Confession. Last week, we looked at anger. Anger says "you owe me" and power of anger is broken by Forgiveness. Next on the list is greed which says "I owe me." I don't know anyone who would say "I'm greedy". When we think of greed, we think of Scrooge, living a life of poverty while accumulating piles of money that he would not share with anyone. No compassion whatsoever, because life is all about me. But greed is far more subtle than that – and it's difficult for us to see. I'm not greedy, I'm careful. I'm a saver. I want to make sure I don't run out. But like other things that attack the heart, it's hard to see in the mirror. Here's what I know. Greed is not about your balance sheet, your level of income, or the size of your savings account. It is not a financial issue. This is a message about the heart.

In Luke 12:15, Jesus said: "**Watch out! Guard yourself against all kinds of greed:** (because it's subtle) **After all, one's life isn't determined by one's possessions.**" But for a greedy person it does. My life is my stuff. I purchased my first car before my final semester of college. I would be student teaching, and I needed a way to get to the school. At the college I attended, a student could not have a car unless you had an approved reason. If you brought a car to campus, you even had to turn in the car's license plates until the next semester break. So having a car was a big deal. There were times when I wanted to use a car, and I knew a few people who had one – so I would ask to borrow their car. My roommate had a car. I would borrow it. Each time, I asked to use his car, he did not hesitate. "Sure, Steve, here's the keys." But when I finally had a car, I wouldn't let anyone else drive it. I had reasons – insurance said I couldn't; I used every penny in my savings account to buy it and I was afraid no one else would

treat my car the way I wanted it treated. At the time, I thought I was being careful, but I had a greed problem. And here's the irony, within a month of graduation I'd wrecked the car anyway!

The driving force was fear. Why didn't I want anyone driving my car? I was afraid of what might happen? What if it gets scratched? What if it gets stolen? What if I don't get my share? What if the economy collapses? What if I run out? Fear prevents us from seeing and knowing that God is part of the picture. We won't have enough! We're afraid that God won't take care of us or at least not in the way we want God to take care of us. There is never enough. Watch out! Be on guard. One's life isn't determined by one's possessions. We know that, but then in the next verse (Luke 12:16) Jesus tells a parable about a wealthy landowner who has plenty of property.

One year the land produced a harvest much greater than he expected or even needed. So much that he didn't have a place to put it. What should he do? He needs a place to store it. It's his harvest. He worked hard. He invested time and resources. He earned what he received – didn't he? But what part did the weather play in the size of the harvest? How much of the harvest was beyond his control? How much of where you are in life is what you control and how much is not what you control? Is your net worth an indication of how hard you work or how intelligent you are or how good you are? The farmer with the abundant harvest asks, "What should I do?" What would you do? What do you do when you receive more than you expected? The farmer decides, "I'll build a bigger barn. I'll take it easy – eat, drink and be merry." And if that's how this story ended, we'd say he lived happily ever after. He could retire. His future was secure. But just after the farmer gets off the phone with the barn contractor, he gets some shocking news: "**Fool, tonight you will die.**" He will run out of time before he runs out of stuff. It turns out that he's more dependent on God than he thought. Too bad he didn't realize he was also dependent on God for his stuff! What if when he was starting the harvest he'd asked, "Lord, what do you want me to do with the harvest? Lord, what do you want me to do with what I have?"

Most of us don't have as much as we want. I thought I did. My family asked me what I wanted for Christmas, and I said, "nothing." Because I couldn't think of anything I wanted. Just being together would be enough. But since Christmas, I've been thinking – ipad. I want an ipad – and I've been working on my justification for needing one! It's like when our children made a case for a cell phone and then a cell phone wasn't enough, they needed a smart phone. The problem's not financial. Having an ipad, a cell phone or a smart phone isn't wrong, but it can feel like there is a monster inside that wants to be fed. Remember this is a heart issue, and if we don't address that, we will never be satisfied – never. There is only one way to cleanse the heart, to conquer greed, and that's generosity. For guilt it was confession; for anger it was forgiveness. How do we conquer the fear of not having enough? We give. It sounds counter intuitive – and it may not be what your financial planner will advise, but the Bible does.

Matthew 6:21 **Where your treasure is, there your heart will be also.** If you want to know where your heart is now, follow the money. Look through your check book register or your credit card receipts, or your bank statement. What we feel can trick us. We can feel compassionate and not be compassionate. Follow the money trail, and you will discover your true priorities. Let's say you go online and buy some stock. Someone gave you a tip – "buy this stock". And so you do – and what happens? A piece of your heart goes into that stock, and what do you do every day? You check the stock. A piece of your time and attention gets attached to the stock. Why? Because your heart follows your money. And Jesus is saying, the reason I want you to let generosity into your heart is wherever you send money, your heart will follow. The way to remove greed from your heart is not to close your eyes and pray, but to make some decisions and change your behavior. Move your focus from my kingdom to God's kingdom by sending

money from my kingdom to God's kingdom. Your possessions have the potential to change your heart. Where your treasure is or where you send it is where your heart is.

Then Jesus says: **The eye is the lamp of the body. Therefore, if your eye is healthy, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how terrible that darkness will be!** I didn't understand that when I first read it. There's a word play in these two verses, and it helps to know Greek. If your eyes are healthy – the Greek word that is translated as healthy is only used this one time in the Bible and whenever it is used outside of the Bible it means "generous". If you have generous eyes, your whole life will be full of light. "If your eye is bad" – the Greek word can also mean "stingy". If you have stingy eyes, your life will be darkness. Generosity can impact your whole life. It's a heart issue. Think of the most generous person you know. That person is happy. Is a stingy person happy? It's not financial. It's the heart.

So what should I do? Never get another cell phone or a new car, a new pair of shoes, or an ipad? The Bible can seem so extreme that we don't even try. Or maybe you know someone who takes this to the extreme and won't buy anything. But that doesn't seem right. Often we give up on the Bible because we don't know what to do with what we are reading. How do you put this message to work in your life?

Let me suggest a way to begin. 1. Percentage giving. Choose a percent of your income to give away, and decide that first. Before I will fund my kingdom, I will take a percentage of my income and put it to work in God's kingdom. Give – not because my heart is there or it feels good. That's backwards. Decide first, then act and then your heart will follow. Make the first check you write each month not me and suddenly my priority changes. I put someone else ahead of me. 2. Progressive giving. As time goes by and your income increases, increase the percentage. Forty years ago, Amanda and I decided to tithe (that's giving 10%). We've done that so long that it is automatic. We don't miss it. It is easy for us. We never lived on more than 90%. Several years ago, I was reading about John Wesley and as he got older and his income increased, he increased the percentage. And by the end of his life, he was giving away 90% and living on 10%. That inspired me. And each year, we now increase the percentage.

It's not about the money. It's the heart. I've never met an unhappy generous person. I've never missed money I've given away. I've only worried about money spent on me. When our daughter, Bethany, was in high school, she worked as a cashier at Lunds. She worked enough hours that she received her own health insurance and accumulated vacation pay. And still she would ask me for money. One night I asked her, "What are you giving away?" "Nothing", she said. So, you are saying you are the only important thing in this world? No, she replied. But where your money goes your heart follows. So we talked about what's important, and I shared what's most important in my life and how that determined our spending and why we often said no to spending on ourselves. Have you had this kind of conversation?

I'm not asking you for more money for the church. If you don't trust giving here, give somewhere, because I want your heart to be clean and healthy and generous. Proverbs 4:23 – Above all else, guard your heart, for everything you do flows from it.

Grow, Pray, Study for the Week of January 23, 2022

Weekly Prayer: Dear Lord, touch and embrace our lives. Change our hearts where they need changing, and give us the courage to remove from within us all that prevents us from following

you. Give us the joy that comes from hearts wide open to your will and way, in Jesus' name. Amen.

Monday, January 24

Scripture: Matthew 6:21-24

Where your treasure is, there your heart will be also.

"The eye is the lamp of the body. Therefore, if your eye is healthy, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how terrible that darkness will be! No one can serve two masters. Either you will hate the one and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and wealth."

Observation: Chapters 5-7 of Matthew's gospel comprise what we know as The Sermon on Mount. This is summary teaching of what it means to follow Jesus and to live in God's Kingdom. In these verses from chapter 6, Jesus calls us to examine our priorities. Verse 22 contains a word that is translated in a variety of ways but is best translated as "generous." (If your eyes are generous...)

Application: How could "generous" eyes impact our lives? What does a generous life like look? Is there anything keeping you from a life of generosity?

Prayer: Gracious God, give me the eyes that can see the life that you want me to live. Open the eyes to my heart that I may reflect your Way to others. In Jesus' name. Amen.

Tuesday, January 25

Scripture: Luke 12:13-21

Someone from the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus said to him, "Man, who appointed me as judge or referee between you and your brother?" Then Jesus said to them, "Watch out! Guard yourself against all kinds of greed. After all, one's life isn't determined by one's possessions, even when someone is very wealthy." Then he told them a parable: "A certain rich man's land produced a bountiful crop. He said to himself, What will I do? I have no place to store my harvest! Then he thought, Here's what I'll do. I'll tear down my barns and build bigger ones. That's where I'll store all my grain and goods. I'll say to myself, You have stored up plenty of goods, enough for several years. Take it easy! Eat, drink, and enjoy yourself. But God said to him, 'Fool, tonight you will die. Now who will get the things you have prepared for yourself?' This is the way it will be for those who hoard things for themselves and aren't rich toward God."

Observation: How much do you need? Both Ephesians 5:5 and Colossians 3:5 identify greed as a type of "idolatry," of loving something more than God. Jesus' sad parable reminds us that our life is not about how much we have. The day comes for all when the only question is, "Who will get all the 'stuff' I've accumulated?"

Application: How do you understand Jesus' challenging phrase about being "rich toward God"? What steps can you take, in your day-to-day life, to increase this kind of inner wealth in your life? How can you share that approach to life with your children or other people with whom you have some influence?

Prayer: Dear Lord, teach me each day the lesson of letting go of my wants while trusting that you will provide for my needs. Help me to see the opportunities in this day to give, and in giving to find joy. Amen.

Wednesday, January 26

Scripture: Deuteronomy 15:7-11

Now if there are some poor persons among you, say one of your fellow Israelites in one of your cities in the land that the LORD your God is giving you, don't be hard-hearted or tightfisted toward your poor fellow Israelites. To the contrary! Open your hand wide to them. You must generously lend them whatever they need. But watch yourself! Make sure no wicked thought crosses your mind, such as, The seventh year is coming—the year of debt cancellation—so that you resent your poor fellow Israelites and don't give them anything. If you do that, they will cry out to the LORD against you, and you will be guilty of sin. No, give generously to needy persons. Don't resent giving to them because it is this very thing that will lead to the LORD your God's blessing you in all you do and work at. Poor persons will never disappear from the earth. That's why I'm giving you this command: you must open your hand generously to your fellow Israelites, to the needy among you, and to the poor who live with you in your land.

Observation: God called the people of Israel to a level of generosity that neither they nor we have ever fully lived up to. Jesus quoted part of this passage: "Poor persons will never disappear from the earth." Some would use those words to argue against generosity. That argument only works if we ignore the whole second half of verse 11!

Application: As in so many areas of life, God doesn't just care about what we do, but about the spirit in which we do it. With what kind of spirit do you do your giving? What have you found that increases your joy in giving?

Prayer: O God, I know you want me to respond, but the needs in this world seem so great that what little I could give seems unnecessary. Open my heart to what you want to give me. Help me to remove what is keeping me from welcoming you.

Thursday, January 27

Scripture: 1 Timothy 6:3-10

If anyone teaches anything different and doesn't agree with sound teaching about our Lord Jesus Christ and teaching that is consistent with godliness, that person is conceited. They don't understand anything but have a sick obsession with debates and arguments. This creates jealousy, conflict, verbal abuse, and evil suspicions. There is constant bickering between people whose minds are ruined and who have been robbed of the truth. They think that godliness is a way to make money! Actually, godliness is a great source of profit when it is combined with being happy with what you already have. We didn't bring anything into the world and so we can't take anything out of it: we'll be happy with food and clothing. But people who are trying to get rich fall into temptation. They are trapped by many stupid and harmful passions that plunge people into ruin and destruction. The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal.

Observation: In New Testament times, as today, some people saw religious teaching as simply one more chance for profit. The solution to their greed, and ours, this letter says, is not just

outward changes in behavior. The key is inside of us. True wealth comes from a contented spirit, not our wallet or our bank account.

Application: In verse 10, we read that “the love of money” (not money itself) is the root of all kinds of evil. Whom have you known who had plenty of money but seemed free of “the love of money”?

Prayer: I come to you this day, O Lord, grateful for all that I have received. Even this day is a gift, a gift that I do not deserve but have been given. Keep me focused on the blessings of this day, that I may know gratitude from beginning to end and rest secure in your providence for me. Amen.

Friday, January 28

Scripture: Matthew 19:16 - 20:16

A man approached him and said, “Teacher, what good thing must I do to have eternal life?” Jesus said, “Why do you ask me about what is good? There’s only one who is good. If you want to enter eternal life, keep the commandments.” The man said, “Which ones?” Then Jesus said, *“Don’t commit murder. Don’t commit adultery. Don’t steal. Don’t give false testimony. Honor your father and mother, and love your neighbor as you love yourself.”* The young man replied, “I’ve kept all these. What am I still missing?” Jesus said, “If you want to be complete, go, sell what you own, and give the money to the poor. Then you will have treasure in heaven. And come follow me.” But when the young man heard this, he went away saddened, because he had many possessions.

Then Jesus said to his disciples, “I assure you that it will be very hard for a rich person to enter the kingdom of heaven. In fact, it’s easier for a camel to squeeze through the eye of a needle than for a rich person to enter God’s kingdom.” When his disciples heard this, they were stunned. “Then who can be saved?” they asked. Jesus looked at them carefully and said, “It’s impossible for human beings. But all things are possible for God.” Then Peter replied, “Look, we’ve left everything and followed you. What will we have?” Jesus said to them, “I assure you who have followed me that, when everything is made new, when the Human One sits on his magnificent throne, you also will sit on twelve thrones overseeing the twelve tribes of Israel. And all who have left houses, brothers, sisters, father, mother, children, or farms because of my name will receive one hundred times more and will inherit eternal life. But many who are first will be last. And many who are last will be first.”

“The kingdom of heaven is like a landowner who went out early in the morning to hire workers for his vineyard. After he agreed with the workers to pay them a denarion, he sent them into his vineyard. “Then he went out around nine in the morning and saw others standing around the marketplace doing nothing. He said to them, ‘You also go into the vineyard, and I’ll pay you whatever is right.’ And they went. “Again around noon and then at three in the afternoon, he did the same thing. Around five in the afternoon he went and found others standing around, and he said to them, ‘Why are you just standing around here doing nothing all day long?’ “Because nobody has hired us,’ they replied. “He responded, ‘You also go into the vineyard.’ “When evening came, the owner of the vineyard said to his manager, ‘Call the workers and give them their wages, beginning with the last ones hired and moving on finally to the first.’ When those who were hired at five in the afternoon came, each one received a denarion. Now when those hired first came, they thought they would receive more. But each of them also received a denarion. When they received it, they grumbled against the landowner, ‘These who were hired last worked one hour, and they received the same pay as we did even though we had to work the whole day in the hot sun.’ “But he replied to one of them, ‘Friend, I did you no wrong. Didn’t I

agree to pay you a denarion? Take what belongs to you and go. I want to give to this one who was hired last the same as I give to you. Don't I have the right to do what I want with what belongs to me? Or are you resentful because I'm generous?' So those who are last will be first. And those who are first will be last."

Observation: In today's first story, a young man asked Jesus how to find eternal life. When Jesus told him to break the grip his assets had on his heart, the young man went away sad. Jesus told a second story, a parable, that illustrates God's vast generosity to us. It also shows how easily we slip into greed and resentment.

Application: Which group of workers do you most identify with in Jesus' story: the ones who worked all day or the late arrivals? How does your heart respond when the landowner asks if you are going to be upset when he is generous to others? Do you find God's "unfair" generosity a curse or a blessing?

Prayer: Merciful God, I want you to be generous with me, but it is hard for me to want such generosity for everyone. Help me to see that you give everyone what you think they deserve and not what I think they deserve. Continue to work within my heart to know and understand your way. Amen.

Saturday, January 29

Scripture: 2 Corinthians 9:6-11

What I mean is this: the one who sows a small number of seeds will also reap a small crop, and the one who sows a generous amount of seeds will also reap a generous crop. Everyone should give whatever they have decided in their heart. They shouldn't give with hesitation or because of pressure. God loves a cheerful giver. God has the power to provide you with more than enough of every kind of grace. That way, you will have everything you need always and in everything to provide more than enough for every kind of good work. As it is written, *He scattered everywhere; he gave to the needy; his righteousness remains forever.* The one who supplies seed for planting and bread for eating will supply and multiply your seed and will increase your crop, which is righteousness. You will be made rich in every way so that you can be generous in every way. Such generosity produces thanksgiving to God through us.

Observation: Paul was gathering a gift for the Christians in Jerusalem. He was more concerned with the heart from which people gave, though, than with the amount collected. "God loves a cheerful giver" was not just an upbeat slogan. It was a serious call to check why they gave. They "shouldn't give with hesitation or because of pressure." he said. Give generously!

Application: What influences and ways of thinking most strengthen your generous tendencies? What influences and fears pull you away from generosity? How can you reinforce generosity in your heart and your life? How have you found your life is better when you are generous?

Prayer: Create in me a clean heart, O God. Put a new and right spirit within me. Teach me how to live generously. Help me grow into a truly cheerful giver. Amen.