

“YOUR MONEY OR YOUR LIFE!”  
(Ecclesiastes 5:10-19; Mark 10:17-23)  
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**[PROP NEEDED: Audio CD of Jack Benny’s Sketch of same title]**

[East Cobb U.M.C.; 11-18-07]

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1. Read Text: Ecclesiastes 5:10-19; Mark 10:17-23 and Pray.
2. [LISTEN TO JACK BENNY RADIO SKETCH “Your Money or Your Life”...]  
A—On November 23, 1947, this dramatic sketch by comedian Jack Benny first aired on the radio, and received rave reviews by audiences everywhere.  
  
B—Now as we listen to it today it may sound a bit strange (and not really very funny) to think that someone would seriously consider dying for the sake of the money that they were carrying in a billfold or purse.  
  
C—And yet, as absurd as it sounds on the surface, I believe that this choice *does* accurately reflect the reality of our world and culture today.  
  
D—You see, the sad truth is that money & finances can & quite often *do* have such an unconscious grip on our lives that at times we’re willing to risk everything to have and hold onto it.  
  
E—Well, today’s two scriptures actually highlight both this *problem* and the *solution* to it.  
[Please refer to your bulletin for Sermon Notes...]

-II-

3. Let’s first talk about **THE PROBLEM**, which I define as **SELFISH STINGINESS**.  
  
A—Verse 10 of the Ecclesiastes passage says that “*The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This is vanity,*” ...  
1—...And Verse 13 goes on to talk about “*a grievous ill that I have seen...: riches kept by their owners to their hurt...*”  
  
2—The implication in both of these is that the hoarding of money, wealth, and possessions merely for ourselves and our own use will not only NOT bring us ultimate satisfaction in life, but will in the end actually hurt us. <sup>1</sup>  
  
B—For example, did you know that for the past two years, the United States has had a personal savings rate of around *negative 1%*? <sup>2</sup>  
  
1—What that means is that for the first time since the Great Depression of the 1930s, Americans are, on average, spending *more* money than they’re *earning* every year.  
  
2—Now, we can get by with this for a while, but what happens when our savings and equities are depleted?

3–You see, the problem here seems to be that our selfishness as a society is causing us to actually cannibalize our future (and our *childrens'* future) for the sake of *our* comfort and convenience in the present.

4–So, for many of us today, our money actually *has become* our life (even if its to own detriment or the detriment of our future!) – in the words of one author, “*our possessions now possess us!*”<sup>3</sup> (i.e, we’re “*keeping our riches to our own hurt.*”)

B–Let’s look at another example closer to home: our own church.

1–This current year, we stepped out in faith to expand our ministry in the world in ways we’d never done before, requiring additional programs and staffing to do so.

2–To meet these needs through our church, I’m proud of the fact that overall financial giving is *up* 4% since this time last year; ...but our expenses are also up 18%.

3–Now, most of the expense increase was underwritten last year by those of you who turned in an estimate of giving card at our “big event”under the tent.

4–But did you know that to date, 13% of those promises (representing over \$50K) have gone unfulfilled?...And that if that giving was up to date, right now we’d have an income-to-expense *surplus* of over \$16K instead of a *deficit* of nearly \$36K?<sup>4</sup>

5–And the real travesty is not that our financial promises aren’t up to date, but the fact that 74% of our membership has not contributed even one penny to help save a dying soul, or heal a wounded and hurting life through our church’s ministries.<sup>5</sup>

C–Now, I’m not sharing any of this to make anyone feel guilty, or think I’m shaking my finger at them, or judging them – the truth is that most churches and Christians have these same problems, as well.

1–But I’m sharing these things to highlight the brutal truth that one challenge we as God’s people face is a proper understanding of the function and use of money.

2–Like the person in Ecclesiastes, too often we’ve selfishly and stingily made our money and possessions our life, to extent that some of us have even used these as control tools to “get what we want,” instead of as tools that God can use to make the world a better place.

4. So, if human selfishness and stinginess are the problem, then what’s **THE SOLUTION?** How do we free our hearts and souls from the “chains” of our money and possessions?<sup>6</sup>

A–Well, Jesus addresses this very issue in the Mark scripture that we read earlier. There, we find a good, respectable man –one who’d kept all the commandments – asking Jesus how to inherit eternal life.

1–And in Verse 21, it says that “*Jesus, looking at him, loved him and said, ‘You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me.’*”

2–In describing this story, Bible scholar William Barclay writes, “*This man had never stolen, and he had never defrauded ...or hurt anyone; But, with all his possessions and wealth, and with all he could have given to help comfort & strengthen others, ...neither had he ever been positively and sacrificially generous.*”<sup>7</sup>

B–In other words, I believe Jesus was saying to him (and to us) that the cure for selfishness and stinginess is... **GENEROSITY**.

1–Victor Hugo once said that “*As the purse is emptied, the heart is filled.*”<sup>8</sup>

2–And another author wrote that “*In this world, we make a living by what we GET, but we make a life by what we GIVE.*”<sup>9</sup>

3–If you think about it, that’s one key focus for the holiday that’s coming up this Thursday – what do we call it? “*Thanks...GIVING*” – reminding us not only to *be* thankful for what we have, but also to *demonstrate* that thankfulness by our monetary *generosity* with God that helps Him touch others by our gifts.

C–Earlier today in their testimonial, Todd and Cheryl talked about their giving of the biblical “tithe” as a way to help them learn and practice generosity – just for fun, what would happen if our entire church used this tool on a regular basis.

1–Well, if all families of our church made the average Cobb County household income of \$58,289, and *only 1/4* of us tithed on that amount, then instead of a *deficit* of \$36,000, right now we’d have a *surplus* of \$191,000<sup>10</sup>

2–Put another way... if all our households were suddenly reduced to the national poverty level of \$20,650, and yet *slightly more than half* contributed a tithe, we’d *still* have a *surplus* of almost \$35,000 to save more souls, to heal more hurts, and to transform more lives.<sup>11</sup>

D–My point is that as Christians and as a church, we don’t really have a business-related “*spending problem*”; what most of us DO have is a spiritual-related “*giving problem*.”

1–In the gospel of Mark, remember that, when told that generosity was what was needed in order to experience a more satisfying spiritual life, this man instead “*went away shocked and grieving, for he had many possessions*” (Verse 22), ...

2–Like him, many of us today often fail to understand that when we’re generous with God financially through the work of His church, then *that’s* when we discover the true freedom & joy & blessings of a richer, fuller life with God.<sup>12</sup>

## -III-

5. Now friends, I know I've spoken some tough and difficult words for us today. But I believe they're words that God wants us to both hear and heed,...

A--...Because the question and the challenge that comes to you and me today is the same one given to the persons in Ecclesiastes, in Mark, and even to Jack Benny: ...*"Your money or your life?"*

B--In other words, will we choose to use our money selfishly and stingily in a way that in the end merely leads to spiritual "death"?

C--OR, will we choose life – a free, abundant life with God through *generous giving*?<sup>13</sup>

6. [PRAY]

7. [CLOSING: Invite Finance Leaders to give instructions about the offering of "2008 Estimate of Giving" cards (AND brief invitation to participate in 2007 "Year End Gift")]

### ENDNOTES:

1. In fact, the entire Bible assumes that money and possessions are uniquely spiritual concerns that reveal more about an individual than any other aspect of life. For example, read Luke 6:24-25; Matthew 19:24; Luke 14:44; Matthew 6:19-21; Matthew 25:44-45; and Luke 12:15. Here specifically, the Ecclesiastes passage actually gives us five good reasons why having lots of money doesn't solve all the problems of life: (#1) It doesn't bring satisfaction; the person who loves money never has enough (Vs. 10); (#2) It attracts a larger circle of dependents and results in sleepless nights (Vss. 11-12); (#3) It can result in harm to the person who hoards it (Vs. 13); (#4) It can be lost suddenly (Vs. 14); (#5) It can't be taken with us into the next world when we die (Vss. 15-16) (Read also 1 Timothy 6:10).

2. These statistics are from the U.S. Commerce Department's Bureau of Economic Analysis for the calendar year 2005 and 2006. The last time the U.S. had two consecutive years of a negative personal savings rate was in the years 1932 and 1933, in the middle of the Great Depression. This decline in savings has been occurring since May 1985, when Americans on average saved about 11.1% of disposable income [U.S. Commerce Department's Bureau of Economic Analysis, cited at an internet article by Laura Bruce, "Negative Personal Savings Rate: What Does It Mean?" at [www.bankrate.com/brm/news/sav/20060308a1.asp](http://www.bankrate.com/brm/news/sav/20060308a1.asp). See also CNNMoney.com's article at [http://money.cnn.com/2006/12/21/news/economy/savings\\_rate/index.htm?postversion=2006122116](http://money.cnn.com/2006/12/21/news/economy/savings_rate/index.htm?postversion=2006122116)].

3. David Mosser, *The Stewardship Companion*, (Louisville: Westminster John Knox Press, 2007), p. 151. Mosser goes on to state that *"In our world of investments, mortgages, car payments, school bills, compensation packages, pensions, and insurance, we are all frauds if we think our possessions do not possess us. How could it be otherwise? We have to put food on the table, after all"* (Mosser, p. 151).

4. This reflects 2007 giving estimates for 10 months from 133 giving units who made a financial commitment to God in Fall 2006 for year 2007 of \$407,762, versus *actual* giving for 10 months of \$355,445.

5. We currently have 126 contributing family units, and 356 non-contributing family units, out of a potential total of 482 family units.

6. The person in Ecclesiastes seems to have laid up treasure for themselves, but they were not rich toward God. For them, as for us, God wants us to have more than the abundance of things. But to receive them takes something more than the hoarding of our possessions.

7. William Barclay, “The Gospel of Mark” in the Daily Bible Study series, p. 253.

8. Victor Hugo, cited in Bob Phillips, Phillips' Book of Great Thoughts & Funny Sayings, (Wheaton, IL: Tyndale House Publishers, Inc, 1993), p. 64.

9. James S. Hewett, Illustrations Unlimited (Wheaton: Tyndale House Publishers, Inc, 1988) p. 239.

10. Total giving if 25% of potential giving units (482) tithed would be \$685,127, versus expenses of \$511,836 (For Cobb County median household income statistics, See [www.epodunk.com/cgi-bin/genInfo.php?locIndex=7868](http://www.epodunk.com/cgi-bin/genInfo.php?locIndex=7868)).

11. Total giving if 55% of potential giving units (482) tithed would be \$547,432, versus expenses of \$511,836. National poverty level here was based on a family of four (See <http://aspe.hhs.gov/poverty/07poverty.shtml>). Please understand: I’m not advocating generous giving simply to pay our church’s bills or “catch up” our expenses. No. Every dollar we spend on mission and ministry represents a soul saved and a life transformed in our world and community. So, every dollar that is NOT received equals a soul NOT saved and a life NOT transformed, simply because we are not being generous and obedient to God with something (money) that isn’t ours to begin with!

12. William Barclay explains the end of this story in this way: “*In reality Jesus was confronting this man with a basic and essential question: ‘How much do you want real Christianity? Do you want it enough to give your possessions away?’ And the man had to answer in effect, ‘I want it – but I don’t want it as much as all that.’ We all want goodness, but so few of us want it enough to pay the price*” (William Barclay, “The Gospel of Mark,” in the Daily Bible Study series, pp. 253-254).

13. I’ve heard it said that there are three kinds of givers: the flint; the sponge; and the honeycomb. To get anything out of a flint one must hammer it, and then you get only chips and sparks. To get water out of a sponge one must squeeze it, and the more you use pressure, the more you will get. But the honeycomb just overflows with its own sweetness. Which kind of giver are you? [James S. Hewett, Illustrations Unlimited (Wheaton: Tyndale House Publishers, Inc, 1988) p. 237].