

Financial Wisdom in a Materialistic Age

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[0 : 0 0] Heavenly Father, we love you and we need you. We treasure you and we adore you. This morning, Father, we've come to bring you true and honest worship, to declare that you, God, are the one true God.

There's no one that compares with you. You are the one cornerstone upon which we can build and bank our lives. God, this morning, we don't just worship you because you do us good. We worship you because you're true, because you're real, because you're glorious. You're worthy of our worship, God. And we find our fullest and our truest identity when we worship you. God, you're glorious and you're good. You are majestic and you are merciful, God. And for that, we love and we surrender to you. Christ, this morning, come and have your way in our hearts. Come and be first and preeminent in our lives. Father, why don't you come and give us faith and help us to surrender to you freshly this morning, we pray. Father, we want to bring before you those in our midst that are going to be traveling to Turkey this week.

[1 : 0 0] Chris and Fiona, Charlotte, Echo and her mom, Florence and Cynthia, Tiffany, Alex, Phoebe and Yidi. And God, we do pray that you will firstly protect them and keep them safe, God.

We pray for the logistics of their travels, God. That they won't miss flights, miss buses. That, God, all the logistics will work out. There will be no accidents. Everyone will be kept healthy and safe, Lord.

Look after them, we pray, God. Father, more than that, we pray that as they study your word and as they visit the historical sites of the New Testament, God, we pray that your word will come alive. We pray, God, you'll speak them powerfully. We pray for each one going on the trip. That your word, God, will go deep in their hearts. And the wonder of who you are, God, will be made freshly known to them, Lord.

God, open the eyes of their heart as they travel around Turkey, God, and explore these sites. God, may your word come alive, we pray. God, be with Chris and Fiona as they lead this team.

[1 : 5 8] And will you meet each person, we pray, Father. Lord, this morning we also want to pray for sons and daughters, for Julie and the team there. And thank you for the amazing work that they do.

Thank you for their courage. Thank you for their perseverance, God. Thank you for their steadfastness. Lord, we do pray that you will continue to lead them and guide them, God. And fill them with your Holy Spirit and strengthen them.

And, God, when they feel overwhelmed, when they feel exhausted, God, won't you lift their sights to you, God. And remind them that you are with them, Lord. We pray for each one of these ladies, God.

Those that have gone back to Uganda and those that are here in Hong Kong. God, won't you draw near, Lord. We pray again that your word will come alive, that you'll be speaking to them. Oh, Jesus, come and have your way, we pray, Lord.

Won't you come and set these ladies free, Father God, from the exploitation, God. Thank you for the people, sons and daughters, that are loving them and being so good, Lord God.

[2 : 5 6] We do pray for you to continue to resource them, strengthen them. Pray for Julie and her colleagues, God. Pour your love into their hearts as they love these ladies, we pray, Father.

Father. And then, Father, finally, we pray for this morning at Emmanuel Church, where Chris is preaching. Father, won't you bless him abundantly? Won't you bless Evangel as he pastors and leads that church?

Give him wisdom and insight. And, God, we pray that he'll know your presence. He'll know your spirit, Lord. We pray, God, that more than just a pastor and a leader, that your word will speak to

him personally, God.

That you will be his cornerstone. And that he'll minister out of a place of sweet intimacy with you, God. God, we pray for those that are members and not yet encountered you. We pray that you'll cause them to have a life-changing encounter with the living God.

Pray the gospel will get deep into that church, Lord. And we pray that each person will come to see and understand and believe and receive the gospel. And that'll change their whole lives. We pray for their witness in that area, God, to be clear and powerful.

[3 : 59] Pray for their relationships to be shaped by the gospel. Father, we pray all these things in your wonderful and your mighty name. Amen. Amen. Wonderful. Guys, for those of you going to Turkey, have a wonderful trip.

And we look forward to hearing about it afterwards. Gary, will you come and bring God's word to us this morning? The scripture reading comes from Matthew, chapter 6.

Please follow along in your bulletins or on the screen. Do not lay up for yourselves treasures on earth where moth and rust destroy and where thieves do not break in and steal.

For where your treasure is, there your heart will be also. The eye is the lamp of the body. So 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 great is the darkness. No one can serve two masters.

[5 : 11] For either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and money.

Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds in the air. They neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not more value than they?

And which of you, being anxious, can add a single hour to his span of life? And why are you anxious about clothing? Consider the lilies of the field, how they grow.

They neither toil nor spin. Yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you?

[6 : 23] O you of little faith, Therefore do not be anxious, saying, What shall we eat? Or what shall we drink? Or what shall we wear? For the Gentiles seek all of these things, and your heavenly Father knows that you need them all.

But seek first the kingdom of God and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself.

Sufficient for the day is its own trouble. This is the word of God and his promises to us. Gary, is this on? Okay.

So just to let you know where we are at with our preaching, in December last year we started preaching through Matthew's Gospel, and we did Advent, and then we got to John the Baptist, and then we got to the Sermon on the Mount, and we've been working through the Sermon on the Mount, and at various points when Jesus picks up on a theme, which is really pertinent to us, we've just paused on that theme.

And so about two months ago, Jesus spoke about salt and light, and we decided to pause there for a couple of weeks and explore what does it mean to be missionaries into our city, for Christ to send us out.

[7 : 42] And then we went back to the Sermon on the Mount, and we continued, and then Jesus starts to speak about prayer, and so we decided to pause for a couple of weeks and consider prayer. Why is it imperative that we must be a praying church?

Now we go back to the Sermon on the Mount, and today we get to chapter 6, and Jesus, in this very famous passage, talks about money. And seeing that money is such an important part of so many of our lives, and in the city of Hong Kong, we're going to pause here again for a couple of weeks, and just consider how Jesus' upside-down kingdom speaks to this really important area of our lives. And so for the next four or five weeks, we're going to look at what Jesus has to say about our financial lives. And so let's dive straight into this scripture, and work our way through it, and see what Christ says to us this morning.

And so look at verse 19 and 20 with me. Jesus says this. He says, Do not lay up for yourselves treasures on earth, where moth and rust destroy, where thieves break in and steal. But lay up for yourselves rather treasures in heaven, where neither moth nor rust destroy, where thieves do not break in and steal. Now, if you step back a little bit and remove some of the kind of religious language, what Jesus is saying here is not very intellectual or philosophically deep. [8 : 59] It's pretty straightforward and sound financial advice, right? Jesus is saying to them that you've got these two investment vehicles. One of them is high risk, very high risk, and the returns on investment is pretty average.

The other one is very low risk with great returns on investment, okay? And so he says to us, Which one do you want? Now, just to understand, when Jesus talks about heaven and earth here, he's not talking about geographical spheres, as if the material world is kind of bad and the invisible city in the sky is somehow good.

When he talks about heaven, he's talking about the place where God's rule and reign is, where Christ is king. And he's talking about earth is the place where God is absent. And so Jesus is saying, you've got these two kind of investment vehicles, in a sense.

How are you going to invest your life, your one and only life? How are you going to invest your financial life? On the one hand, you've got this one vehicle, and it comes with high risk. There's every possibility that you could lose it all.

And you could lose it through natural things, like floods and freak accidents and misfortune and disease, or maybe even like stock market meltdowns or sentiment, that kind of thing.

[10 : 13] Or you can lose it through wickedness and evil, greed, someone stealing it from you. But either way, it's very risky. And even if you do survive the risk, the return is pretty short-lived.

The maximum return that you're going to get on this investment is your lifetime. There comes a day when that return is going to be exhausted, and it comes to the end. Now, of course, the upside of this short-term investment is that the returns are immediate.

They are tangible. There's a sense that you can see them right here and now, right? You can check on your phone the stock price or your share portfolio or that car. You can actually feel it.

So in a sense, the upside is that the return is tangible and right in front of you. Contrast that, says Jesus, with this other kind of investment vehicle, if you were. And it's admittedly harder to see.

It takes longer to see the fruit of it. It requires more patience, more trust. But it has almost zero risk. And the return, while it might take longer, is never-ending.

[11 : 19] You're never, ever going to get to the end of it. And so imagine this. Imagine you have, maybe before I go there, these two investment vehicles, I remember in South Africa a few years ago, I think four or five years ago, we had a president that was corrupt, very corrupt to say the least.

And he had orchestrated that all his players were in the key kind of positions of government. And he was organizing all these deals on the side to steal hundreds of millions of dollars.

But there was one person that wouldn't do his bidding, and that was the finance minister. And so, you know, he had deals with the airlines and the freight agency and the coal miners and everyone, but the finance minister wouldn't do what he wanted.

And he was holding up all these deals that this president had cut. And so one Friday afternoon, the president fires the finance minister and appoints some backbencher that kind of nobody's heard of. The guy doesn't even have an economics degree. He's just a pawn to do his bidding, right? And over that weekend, the stock market just fell into freefall, and people lost up to 30% of their entire wealth in one weekend.

[12 : 34] 15 years of savings in one weekend was just evaporated and wiped off people's balance sheets. And that's what Jesus is saying. You can go there, but there's extremely high risk.

It's extremely volatile. And so he says you've got these two options. Now, imagine you inherit \$100 million. You've got a wealthy uncle, and he leaves \$100 million to you, and you go to your financial advisor, and you say, what should I do?

And your financial advisor says to you, she says, well, I've got these two options for you. One is very high risk and average returns, but it is immediate.

The other one is extremely low risk and very long-term returns. Which one should I choose? Well, you don't need a PhD in finance to know which is the good choice, right?

It's pretty straightforward. And that's what Jesus is saying here. All of us are economic beings. We live in an economic world, and Hong Kong in particular is a highly charged economic city. And

Jesus is inviting us to be wise stewards of our lives and also our economic lives, our financial lives. [13:40] Now, that's all very straightforward, but here's the tricky part. The tricky thing is, why don't we do that? In other words, if you look at it black and white on paper, one looks far more logical and rational than the other, and yet most of us, and myself included, find ourselves being drawn towards this one, the immediate return, even though it's far more risky and volatile.

Why is that? That doesn't make rational sense. And the reason is, because as Jesus will tell us again and again and again, that actually our lives are far more controlled, not so much by the rationality of our minds or logic, but actually by the condition of our hearts.

Remember Jesus constantly speaking about, what's the condition of your heart? Because the condition of your heart determines your behavior, your decisions, your outflow. The Bible again and again is saying, watch how your heart is, because out of the outflow of your heart, everything flows. That's why Proverbs says, above all else, above everything else, guard your heart, because your heart controls your decisions and your behavior and the way that you go about your life. And so look at what Jesus says here in verse 21.

He says, where your treasure is, there your heart will be also. And that's the challenge, right? Put it in black and white in front of us, it's easy to make the choice. But in the day-to-day decisions and the trenches of life, we're often guided far more by what our hearts desire, by what our hearts want to believe is true, by what our hearts treasure, than by mere logic and rationality.

[15:17] And in many ways, that's the key word. The key word is treasure. What is it that's caught the imaginations of our hearts? What is it that our hearts long after or treasure?

Chris was telling me this week, I haven't seen the movie, but he just told me the scene and it painted such a vivid picture that I could immediately see what he was talking about. But apparently in the movie *The Hobbit*, in one of the movies, there's this guy that stumbles across lots of gold and treasure.

All the students are laughing. You guys like *The Hobbit*, evidently. Anyway, so some guy stumbles across all this treasure and he falls in love with this treasure. He must have this treasure.

And so he pulls it all up and he gets it into a treasure box and he's hoarding his treasure. But the city in which he lives is about to get destroyed. And so there's a ship that's leaving and he's got to get onto the ship.

And he's got his treasure box and he's making his way through the crowds towards the ship. And while he's doing that, they're starting to untie the ropes on the ship and to pull up the gangplank.

[16:25] And so while he's making his way towards the ship, one or two gold coins fall along the way and he kind of stops and he picks up his gold coin and he carries on and then another one drops and he stops to pick it up and he puts down the treasure and he picks up and he's going.

And as he's going, you know what's happening. The ship is starting to move and more, you know, get ready to leave. And he can see it happening and everything logical says, just leave the two gold coins.

You've got a whole box full of treasure, right? Just get on the ship. But there's something alluring about that treasure. He can't leave even two coins behind. And so eventually the ship sails off and he's standing at the end of the, you know, wherever ships sail from with this treasure box, but it's all in vain because the ship has gone without him.

And in many ways, that's what it's like. Money has this way of, this allure that draws us in that helps us or stops us making rational decisions because our hearts get enamored with the treasure of what it promises.

In some ways, it's like those of us that struggle with an addiction. If you speak to someone who struggles with an addiction when they sober or they're not in the grips of the addiction, the rational logics make complete sense.

[17:40] They'll agree with you. Yeah, you're right. This thing is dangerous. It's killing me. It's destroying my relationships. But in the midst of that addiction, it's not rationality and logic there's some other power that's at work pulling them towards that hold in their life.

And that's what Jesus is saying here. He's showing us that there's two different ways to approach our money. But then he's saying that what determines whether we are financially wise or financially foolish is actually not based on our level of education or our expertise.

It's not how good you are at budgeting or how good you are at investing. Actually, what determines whether we are financially wise or financially foolish is the condition of our hearts. The condition of

our hearts.

And so the question is how do you know where your heart is? How do you know what your heart treasures? Well, I guess one way to know is to ask ourselves what have we spent money on recently? What's taken a large share of our financial decisions?

But another way Jesus tells us to know where our hearts are is to look at our eyes. To look at our eyes. Now, what do I mean by that? Well, look at verse 22 with me. Jesus says, The eye is the lamp of the body.

[18 : 49] So if your eye is healthy, your whole body will be full of light. If your eye is bad or unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is your darkness?

Now, what's Jesus talking about? This eye lamp kind of business. What's he going on about? Well, Jesus is saying that the eyes of our hearts are like windows that let the light in and shape the condition of our hearts and our souls.

So maybe picture this. Picture an olden day lamp, right? You've got this, you light a candle, you put it in this old lamp and then you've got the glass around it that stops the wind from blowing it out. And you're walking through the streets. And the condition of that glass, that lamp, is going to shape how powerful or strong that light is. If the glass is clean and clear, the light is going to shine and you're going to see the room where you are or as you walk the streets, you're going to know which way to go.

The light is going to stop you falling into a ditch or losing your way or getting lost. But if the glass is covered or it's muddy or it's dirty or it's not clear or it's discolored, the light can't get out and you're going to hold that lamp in front of you but you might stumble and fall or lose your way.

[20 : 02] And Jesus is saying, in many ways, so does with the eyes of our hearts. If the things we treasure, if the things that have captured our imagination, if the things that the eyes of our hearts look to with longing and with inordinate desire, those things that we look at and say, that will make me safe, that will keep me secure, that will make me happy or fulfilled, those things actually shape how much almost light our souls get to experience.

They get to shape our hearts. And so how do we know whether our hearts are going to be healthy or not? Well, what's captured the eyes of our hearts' imagination? What are the things we look to for longing or with desire?

What's captured our imaginations? And Jesus says, if the light, if your eyes are healthy and the word healthy there, it's actually got to play in words. In some contexts, it means generous.

In other words, if the eyes of your heart are outward looking, not inward looking, not hoarding, not how much can I have, if the eyes of your heart are generous, actually that's going to make your heart light.

It's going to, the light of God is going to shine in your soul. But the word healthy there can also mean single-minded, complete, as opposed to divided or double-minded. And so Jesus is saying, if the eyes of your heart are not focused on two different goals, but they're single-minded in their devotion, there's one thing that has captured them above all else, actually you're going to be a wise person.

[21 : 23] It's like your heart is going to have the light shining on them. You're going to know which way to walk. You're going to make wise decisions, as opposed to being double-minded, trying to focus on serving God in one sense, but then there's this other pull on you, which is also you're trying to serve that God at the same time.

Jesus says, if the eye is healthy, if it's single-minded, it'll be like the light inside of you is shining brightly. And so look at what Jesus says in verse 24. He says, going on about this, he says, therefore, no one can serve two masters.

Either he'll hate the one and love the other, or he'll be devoted to this one and despise that one. You cannot serve both God and money. And Jesus is saying that in the end, if we're double-minded, one of them is going to have to win.

One of them is going to have to give way to the other one. Now the question is, which one is going to win? And the answer is, which one our heart treasures? Which one our heart treasures?

Friends, maybe I can ask us this question, or I think Jesus would ask us this question. What is our heart treasuring? What's captured the imagination of our hearts? What do our hearts look at and think, if I only had that thing, it would make me safe, secure, fulfilled, happy.

[22 : 39] It would give me meaning and purpose in life. And so, look at what Jesus says here. He says, the thing that we look at with longing or inordinate desire, it's not just your treasure, it actually becomes your master.

And what he means by that is it starts to call the shots in your life. It actually starts to dictate which way you go. It starts to shape your decisions. In a way, we think we're making the decisions, but there's this master that's pulling the strings that's actually shaping the decisions that we make in our life.

How wise we are or how foolish we are, what voice we listen to, and ultimately, the way that we actually spend our lives. And that's why, friends, Jesus is so radical when it comes to money. You know, Jesus makes some radical claims when he talks about money. He says, in Luke chapter 12, I think Oscar's speaking on this next week, he says, watch out, be on your guard. Watch out for what money will do to you.

Be on your guard against all kinds of greed. Now it's amazing, Jesus never says that about other kind of sins. He never says, you know, watch out in case you find yourself in adultery. Why?

[23 : 44] He doesn't have to, right? If you find yourself in adultery, you generally know that you're in adultery. Nobody wakes up and says, hang on, I think this is adultery. Not sure, but I think so.

But money has another power over us. Greed has a way of getting into our hearts and blinding us to the reality. And so Jesus says, watch out, be careful.

Jesus is radical when he talks about it. And the reason is because money is a way of blinding us, of helping us not even see what a grip it's got on our lives. You know, a few years ago, The Economist ran a poll.

And in this poll, they asked the question, what is the most grievous sin that our culture is guilty of?

Of the seven deadly sins, what is the most deadly of the seven deadly sins?

And all the respondents came back, and the number one most deadly sin was greed. In the Western world, Western culture, everyone said greed is the thing that we are most susceptible to.

[24 : 44] And there was another poll at the same time pretty much agreeing, saying the same thing, that the biggest problem in our culture is materialism and greed. Well, a few months later, the BBC in England ran a poll on the seven deadly sins.

And one of the questions they asked is, which of these sins are you least guilty of? And you can imagine how it goes. The one sin that everybody agreed they are least guilty of is greed.

In other words, it's the biggest problem that everybody out there is struggling with. They need to sort out greed, but I'm fine. I'm fine. You see, money is a way of blinding us.

It gets inside of our hearts, but it also blinds us to the reality of that. Friends, that's the danger. What your heart treasures will own you. It will master you. It will promise you the world.

It will end up making demands of you. And in the end, it will become a slave driver that you can never satisfy. And that's why a Christian, someone who comes to know and understand the gospel, someone who's applied the gospel to their lives is constantly preaching the gospel to themselves.

[25 : 50] Saying, oh my soul, do not hope in the materialism around me. Trust in God. Trust in God. There's an amazing prayer that a man from a couple of hundred years ago wrote, and I've been praying this prayer over my own heart the last few months, and this is how it goes.

He says this, Now, in the final section of our passage today, Jesus speaks to the most alluring and the most appealing thing about that money promises.

It's the thing which most often captures the eyes of our hearts and the reason why money has such a powerful pull on us. And to be honest, I feel this pull all the time. And so let's look at what Jesus says in verse 25.

He says this, Therefore I tell you, do not be anxious about your life, what you will eat, what you will drink, or about your body, what clothes you will put on. Isn't life more than food and the body is more than clothing?

Look at the birds of the air. They don't sow or reap or trade on the stock market. They don't gather into barns and yet your father, he feeds them. Are you not more valuable than they are?

[27 : 14] For which of you being anxious can add a single hour to his life? Verse 31, Therefore I tell you, don't be anxious. Don't wonder, what shall we eat? How shall we drink? What clothes shall we wear?

For even the Gentiles seek after these things and your father knows that you need them. Seek first his kingdom and his righteousness and all these things, he'll take care of you. Therefore, do not be

anxious about tomorrow.

Now, in this final section, Jesus speaks to the most alluring and appealing thing about money. It's the thing that money promises us and that is that the more money we have, the more safe and secure our lives will be.

But it's a promise that money promises to keep us safe from our fears and secure from our worries and our anxieties. And yet, is that really the case?

Can it really deliver what it promises? I remember about 12 years ago, I was living, no, even more, 15 years ago, I was living in Johannesburg and a bunch of us were driving from Johannesburg, South Africa, up to Malawi.

[28 : 17] And you have to drive through Zimbabwe, through Mozambique, into Malawi. It's a two-day trip and we were doing an outreach there. And so we get to Zimbabwe and at the border we change money and it's about 25 Zimbabwean dollars to one South African rand.

And we travel through and get into Mozambique, into Malawi. We spend 10 days in Malawi and then we drive back down. And on the way back, we get to the border and it's now 100 Zimbabwe dollars to the South African rand.

In 10 days, from 25 dollars to the rand to 100. Lost 75% of its value. A few years later, Zimbabwe went through hyperinflation and at its highest, listen to this, Zimbabwe's inflation was 180 billion percent per annum.

180 billion percent. Every day, your money was becoming more and more worthless. Entire life savings was becoming worthless by the hour. Money makes a promise that will keep you safe and secure or provide for your needs.

But can it? Can it really deliver? A number of years ago, there was a study published in the Chronicle of Philanthropy. And in the study, they asked people that had inherited millions and millions of dollars, how much money do you need to feel safe?

[29 : 38] people that inherited from 10 millions up to hundreds of millions of dollars. How much money would you need to feel safe and secure? And the answer across the board, almost no matter how much they'd inherited, was roughly in the region of double whatever I inherited.

I inherited 100 million, 200 million, and I'll feel safe. I'll feel secure. And Abigail Disney, the granddaughter of Roy Disney, who co-founded the Disney company, she inherited more money than she'd ever be able to spend.

Commenting on this, she says this, if how much money you have is your primary measure of success, value, and security in life, then good luck with that because you'll never feel like you have enough.

And that's what Jesus is saying here. He's saying money makes us fools because it promises us security. It promises us freedom from worry and anxiety, but it actually cannot deliver.

And just like the deer that walks into the hunter's trap thinking that all is safe, it catches us. And money is a way of luring us in with this never-ending promise of peace, but it actually never comes.

[30 : 45] And the irony is that the more we think about it and the more we plan for it and the more we worry and the more we strategize, actually the more insecure and unsafe we feel.

The more we plan about it, the more we worry about it, and we feel less secure and more anxious. And so Jesus tells us that if you want to be free from the worry of money, one of the worst things you can do is strategize how to hoard and get more.

The more you plan to save and invest and grow your share, the more you're going to worry about it. Actually, one of the best things you can do if you worry about money is give it away because suddenly you'll realize just how powerless it is to really satisfy.

John Wesley famously said this, money never stays with me. It would burn me if it did. I throw it out of my hands as quickly as possible lest it should find a way from my pocket into my heart.

And friends, Jesus tells us the answer to our financial fears and anxieties and our concerns about the future is not found in an amount of money. It's found in a person. It's found in a person.

[31 : 50] And so look at what Jesus says. He tells us to do two things. First thing, he says, do not worry. Do not worry. And the second thing he tells us to do is to lift our eyes heavenward and to fix our eyes on the one who's seated on the throne in heaven.

He says, cast your eyes, bring your fears, bring your worries, bring your hopes, bring your needs to your heavenly father. Financial peace is not found in an amount. It's found in a person.

And so he tells us to do two things. He says, look to the God who is good and glorious. He says, this God, your heavenly father is great. He is sovereign. He is glorious and majestic.

There is not a single minute detail of all of life that is beyond his rule and his reign and his realm and his control. There is not a single thing that is beyond him.

There is not our lives, not our children's lives, not our kids' education, how are we going to pay next month's rent, how are we going to get food on the table, where are we going to find work? There is not a single detail of life that is beyond the hands and the grasp and the control of the sovereign God in heaven.

[32 : 58] He is in control of all of it. And though we may not always understand his ways and though he does things that we don't always fully appreciate and though he does things that we might think aren't the wisest, he is great and he is majestic and he is in control.

Look at what Jesus says. Don't you know the birds of the air, the lilies of the field, they're all his. They're all under my control and so are your lives and mine. And friends, this may be a scary thought but you know that you and I, we don't have one single dollar in our accounts more or less than what the sovereign God would want us to have right now.

You know, sometimes we think like we come to God and he says, yes, I see your situation. I really wish I could help out but I'm just fresh out of cash at the moment. Maybe next month will be better. God, the sovereign God knows every detail of our lives and there's not one single dollar more or less that we have than what he wants us to have.

He is aware of it all. Friends, if you're a Christian, you have a father in heaven and he's sovereign. Look upon that and be comforted by his greatness. But then not only that, look to God because he's good.

He's not only great, he's good. Jesus says, if God takes care of the birds and the flowers, don't you think he'll take care of you? If he cares for the animals who don't bear his image, who don't have the spirit of Jesus living inside of him, who aren't the pinnacle of his creation, do you not think he'll take good care of us as well?

[34 : 26] And friends, as we said, we may go through tough times, we may go through difficulties, there'll be times when things happen that we wouldn't want to happen or choose to happen, but none of us at the end of our lives will be able to stand before God and say, you were not good.

Every one of us will stand before the throne of heaven and say, oh God, you were so good, so extravagantly good. And later on, Jesus says in chapter 7, yeah, he says, which one of you, if your son asks for bread or give him stone, which one of you, if your daughter asks for dumplings, is going to give them a scorpion?

Please mom, can I have some shi long bao and here's a scorpion instead? No, of course not. If you, a parent, know how to take good care of your kids, if you love them and you go out of your way to look after them and you think about what they need and what's going to serve them, don't you think your Father in heaven will do the same?

In Romans, Paul writes, he says, if God did not spare his son, if, friends, when we were enemies of God and we were lost and we couldn't find our way towards God and we were dead in our sins and we had no way of saving ourselves, if we were dead in our sins and God didn't spare his son, not because he had to, not because he owed us, but just out of his extravagant love said, here, I send you my son to die on the cross.

If God did not spare his son, how will he not also with him graciously give us everything we need? Friends, while we don't understand why everything goes the way it does, we may not understand why God allows and orchestrates certain things, surely the cross proves that God is not out to punish us.

[36 : 02] Surely the cross proves that God is looking out for our good. He loves us extravagantly and therefore we can trust him. Tim Keller says this, he says, if you come to see and know Christ, you don't have to worry about money.

The cross proves God's care for you and gives you security. Now you don't need to have to envy anyone else's money. Jesus' love and salvation confers on you a remarkable status, one that money cannot give you.

Money cannot save you from tragedy or give you control in a chaotic world. Only God can do that. What breaks the power of money over us is not just a redoubled effort to follow the example of Jesus or to try and be more generous.

Rather, it's a deepening of our understanding of the wonder of Christ's salvation, what you have in him, what he's done for you and then living out the changes that that gospel makes in your hearts. And friends, the great irony and the great tragedy, as we said earlier, is that when we look to money and wealth as our treasure, while we look to it for safety and security, the more we look to it to give us peace, actually the more worried and anxious we become, the less safe and secure we feel.

[37 : 13] But friends, if the gospel gets deep in our hearts, if the penny drops from our head to our hearts, when you realize that God is good and gracious and he's glorious and he's in control, you know what will happen?

This is the irony. You won't be able to give your money away fast enough. You won't be able to find enough causes and people to give it away. When the penny drops from our heads to our hearts, money will become so fleeting, it'll be such a joy to give it away, we won't even have enough people and organizations and charities to give it to.

Friends, don't you see the one who, though he had everything and owned everything, he didn't stay in heaven. He gave up all of that for us. He left the comforts of heaven to give us himself, to give us what we desperately needed, to give us, you and I, the one security that really does work, that we really can bank our lives on, that we really can trust, not just in this life, but in the life to come.

Friends, let's bank our life on him. In the words of that great ancient hymn, it goes like this, riches I heed not, nor man's empty praise.

Thou, my inheritance, now and always, thou and thou only, the first in my heart, high king of heaven, my treasure, thou art.

[38 : 31] Let's pray together. I want to invite you to stand with me as we pray, and I want us to, I want to lead us in a different kind of prayer.

You can, yeah, let's, you know, over this last few weeks as we've been talking about prayer, when we looked at Nehemiah's prayer, Nehemiah chapter one, and Daniel's prayer in Daniel chapter nine, both of them come to God in prayer, and they both confess their sin on behalf of the people. It's an amazing line, they don't say, God, I've sinned, they say, God, we've sinned against you, and there's great power in this kind of corporate acknowledgement and owning. I want to ask you, I know this is a brave thing to do, but I want to ask us if we can come before God and pray a prayer of confession, and admit that God, so often we've looked to financial resources and wealth to do what only you can do.

We've often trusted in that above you, and there's a prayer on the screen that I want to encourage us to, maybe I can read it for us, and if you want, you can read it as well, you can read it out loud, or you can read it quietly, but I want to encourage us to pray this prayer.

You don't have to, and there's no condemnation, this isn't to make you feel guilty, but I've found in my life as I've had to deal with God and repent and confess this week, there's been an incredibly liberating feeling.

[39 : 51] God's liberated me in such an amazing way. I felt the freedom, and so I want to encourage us to do likewise, and so as we do this, let's ask God to break the hold that money has over us, to find our hope and our security and our peace and our peace in Him.

And so as I pray this, won't you join me and let's pray together. Heavenly Father, thank you that you are a great and glorious Father, and yet you are also exceedingly good.

Thank you that you are magnificent and majestic, and yet also merciful and kind. Father, we confess that we have so often looked to money and wealth to do what only you can truly do, to take care of our needs, to provide for our families, to satisfy our longings, and to give our hearts true rest.

Father, we confess that in our hearts we have treasured financial resources before you. Forgive us, Father. Forgive us, we pray. Thank you for your amazing grace, your welcoming arms, help us to love you supremely, to trust you absolutely, and to find our deepest delight and our highest joy in you.

In your son's good and gracious name we pray. Amen. Amen. Father, we really do ask that, God, we pray that by your power you will break the hold that money has over us, God.

[41 : 19] We pray, God, that you'll set us free, God, from worry and anxiety. We pray, Lord, that as we take our comfort and security in you, Jesus, that the allure and the appeal of financial wealth will lose its grip on us.

God, set us free, we pray, God. God, we want to trust you and love you supremely. Come and have your way in our hearts, we pray. In your wonderful and powerful name, Amen.