

**Daily Dilemmas Series**  
**Looking for a Large Needle and a very Small Camel**

**Mark 10**

<sup>17</sup>As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?" <sup>18</sup>"Why do you call me good?" Jesus answered. "No one is good--except God alone. <sup>19</sup>You know the commandments: 'Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.'" <sup>20</sup>"Teacher," he declared, "all these I have kept since I was a boy." <sup>21</sup>Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me." <sup>22</sup>At this the man's face fell. He went away sad, because he had great wealth. <sup>23</sup>Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!" <sup>24</sup>The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! <sup>25</sup>**It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.**" <sup>26</sup>The disciples were even more amazed, and said to each other, "Who then can be saved?" <sup>27</sup>Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God."

Many years ago I heard what to me has become a classic story about riches. It seems that a rich TV evangelist was very near death and on his death bed was surrounded by his disciples. One of them asked, "Sir, is there any last request of us before you die?" "Yes",

he answered feebly. They leaned close to hear the strained words, “Get me a very large needle and a very small camel.”

Let me begin in a place where many pastors would not begin on this subject. God wants you to have money. He wants you to have enough, and he wants you to have more. He wants you to have enough to enjoy. He wants you to have a home that you can enjoy, that's big enough for your whole family, where you can enjoy life as a family, where you can provide a haven for other people. Where you can feed those who are hungry. Where you can give rest to those who are weary. Where you enjoy the beauty of His creation. He wants you to have the transportation you need to get where you are going, to move you around the world, so you can be light in the darkness everywhere. And that's why I think the speed limit ought to be a little higher so we can get where we are going to be light quicker. He wants you to do all of that and more. Money is not the problem. Things in and of themselves are not the problem. The problem goes much deeper. The problem is about our attitude about money and things.

Now lest anyone think that I am being like the caricature of pastors and churches always talking about money let me tell you this, if you are visiting with us today, this is the first sermon here that I have preached that has money and possessions at it's core. This is not a sermon about asking you for more money. It is not a sermon designed to get more from you in terms of money. But it is a sermon designed to hopefully make money of less a consequence in your life and more of a blessing to you than the curse it often is. I want you to do with your money what you want to do with your money. But, I also want you to be happy with what you do with your money. Many have said in the past, “Give till it

hurts.” I have always said, I repeat, have always said, “Give till it feels good.” That is how I make a judgment about my own giving, when it feels good I quit.

This message is primarily about an attitude which the church and society have labeled with the term...materialism. This problem of materialism, of wasted money, of wasted substance, plagues our culture and plagues the Church. And the Bible has a lot to say about this, in fact, 16 out of 38 of Christ's parables, deal with money. Did you know, that more is said in the New Testament, about money than about Heaven and Hell combined? Five times more is said about money than about prayer. On the subject of prayer and faith there are 500 plus verses, on the subject of money and possessions there are 2,000 verses. And a Christianity that doesn't affect how you handle your money, is not a true Christianity. We put too much of our life in the pursuit of money in this world, and of what it buys.

Almost half of all charitable giving in the United States, comes from households with incomes under \$30,000. The people above that proportionally give less. A leader in the Romanian Church said, and I quote, "In my experience, 95% of the believers, who face the test of persecution, pass it. 95% of the believers who face the test of prosperity, fail it.

We are consumed with consuming. To give you a little perspective on that, in 1950, 10% of all income was spent for luxuries, or about 50 Billion dollars in America. By 1980 that figure was 30% of all income spent on luxuries, about 350 billion dollars. And it is now, in the last ten years, moving towards 40% of our income. To show how that is distributed, between 1983 and 1988, Americans bought 62 million microwave ovens, 88 million cars and light trucks, 105 million color TVs, 63 million VCRs, 31 million cordless

phones, and 30 million answering machines, that most cursed of all inventions. It is bad enough to have to answer the phone when you are home, let alone be responsible for what comes when you are not. Who needs it?

Money magazine concludes, that not only do we consume like no culture before us, but Money magazine says we pursue money like no other culture. "Money," the magazine said, has become the number one obsession of Americans. "Americans have achieved a new plane of consciousness, they call it, Transcendental Acquisition." We want the money and we want the stuff the money buys. Whether or not it serves any purpose seems irrelevant.

Randy Alcorn, in his book, "Money, Possessions, and Eternity," writes, "The comic strip Kathy depicts an interesting dialogue between a young man and a woman. Pointing to each item as they refer to it, first one and then the other says, "Safari clothes that will never be near a jungle; Aerobic footwear that will never set foot in an aerobics class; Deep Sea Dive watch that will never get damp; Keys to a Four-Wheeled drive vehicle that will never experience a hill; Architectural magazines we don't read, filled with pictures of furniture that we don't like; Financial strategy software keyed to a checkbook that is lost somewhere under the computer that no one knows how to work; An art poster from an exhibit we never went to, by an artist we never heard of."

Finally, with blank stares one says, "Abstract materialism has arrived," to which the other rejoins, "Yes, we have moved past the things we want and need, and are buying those things that have nothing to do with our lives. You have probably seen the bumper sticker that says, "I owe, I owe, so off to work I go." What are we living for? To

consume. One "bumper sticker" says, "Everybody needs to believe in something, I believe that I'll have another beer." Pretty shallow life. Have you taken a close look at America lately?

I have lived 56 plus years on this world, and the last ten or so, I have come to see a proliferation of "storage places." A preacher friend of mine calls them "Luke 12 Storage Places!" What are they for? They are to store what you don't need. It's incredible. Here we are a society where people rent places to store what they don't want! They not only buy what they don't want, but they pay to store what they don't want, in a place they can't use what they don't want! Unbelievable. Do you know what my friend means by Luke 12 Storage places? In Luke, chapter 12, verse 16, Jesus tells a parable. This is one of those 16 parables about money and possessions, "The land of a certain rich man was very productive. And he began reasoning to himself saying, 'What shall I do, since I have no place to store my crops?'" Bottom line, "I have more than I need. After I have used all that I could possibly use. After I have amassed all of this stuff. I don't need it so I have to store it.

We live in a materialistic culture. And, because we do we often find it very, very difficult to untangle ourselves and to get back to any kind of simplicity. The sin of materialism is a serious sin. It has plagued our nation and it now plagues our church. And I believe it cripples believers. Helping you to understand what materialism is and how to deal with materialism in your life can take away the need for a large needle and a small camel.

When am I materialistic? You might say, "Big house, big car, fancy wardrobe, lots of jewelry." No, those aren't the signs of materialism. Some people have worked for them for the proper reasons and have been blessed by God or may have received those as a gift. Some people may need a large house because they have a lot of children and they have a lot of folks who come there and sleep and stay and rest, and are disciplined, and their home is used for God's glory, so they need a larger home.

That isn't the answer. Some people may have to have a good car because they have to get where they are going every time they go, and they don't know how to fix an old one. There are lots of reasons. Somebody might have nice jewelry because it was a gift, an heirloom, whatever. You don't evaluate it on that basis. You say, "Well now wait a minute, if you have a lot of money in the bank, that's materialism." No some people may have money in the bank because they have made wise investments, have given and will continue to give much to God and his church. You cannot evaluate materialism on that basis.

There is however, a line over which you can go, and it becomes apparent that you are demonstrating materialism. Now you can have a house that is inordinately too big and a transportation mode that is irrational, and a wardrobe that is unacceptable and inexplicable. But materialism is not primarily what you have, it is an attitude. Materialism in my opinion can best be defined by a few keywords. As I share these keywords with you I want you to do a little inventory and keep in mind that money is not the root of all evil, what is? The love of it. The love of it and loving it is different than having it. You can have it and not love it, and not have it and love it.

What are the signs of materialism? **Keyword number one is, anxiety. Anxiety over money.** What do I mean by this? I mean that you no longer just manage your money, you worry about it. You no longer budget and take care of the details of your money, you fret over it. You're concerned about it. You're worried about it. You discuss it husband and wife. You argue about it, you get mad about it. You hassle over expenditures. You hoard it. Money is your security. It is the first thing in your mind, an anxiety. Anxiety about money can also be on the opposite side of hoarding.

Quite often in today's world what this means is, you're irresponsible and or you are spending more than you earn. And that is why you are worried and you should worry. Our culture today is built on credit, so a vast number of people in America spend more than they earn. And if you do that, you are going to worry about money, and that's materialism, because you are now preoccupied with money. You have a materialistic mindset. It occupies your thoughts, it occupies your anxieties and distracts you from spiritual endeavor. You are not managing your money, you are anxious about it.

**The second keyword is covetousness.** It is characteristic of the materialist that envies what others have. That invariably he wants what he doesn't have. He lust for something that somebody else has. He's not content with his situation. There is something pushing him for the new and the different. He becomes tired of something very rapidly. And I'll tell you folks we are feeding a generation of children on this mentality. We have a generation of children growing up who have a very difficult time being entertained by anything for more than about five or ten minutes. They are learning to constantly demand something new. That's covetousness, lusting for what they don't have, envying what

someone else has.

**Third word, selfishness.** You have no joy in giving. That's the bottom line in selfishness. You have no joy in giving. Little joy in giving. If someone wants to use what you have, you get upset. If someone comes to you and presents a need, and tells you about that need, you are angry about the fact that you think that you are obligated to give

**Let me give you a fourth word, greediness.** Greediness manifests itself a number of ways. Wanting more is obviously the basic definition and in that sense it is like covetousness, but greediness is different than coveting. Coveting is wanting what somebody else has, greed is wanting what you don't have.

**Another word that defines materialism is the word discontent.** Discontent seems to be very simply defined as losing appreciation for what you have. And you know as well as I do that this entire culture in which we live is a culture steeped in advertising, and the "bottom line" in all advertising is to make you discontent. To make you unhappy and dissatisfied with what you have.

**Another word to add to our list is unfaithfulness.** What do I mean by that? I mean that in the spiritual dimension, materialism will always show up in a lack of interest and a lack of faithfulness to serving Christ. You are not concerned with time in the Word of God, you are not concerned with time in prayer, you are not concerned with comforting God's people, you are not concerned with fellowship, you are not concerned with using your spiritual gifts, and you have no time for serving Christ. That's a "dead giveaway" for materialism. You are consumed in your little world. And your world of amassing and consuming consumes.

**And lastly, would be the word idolatry.** What is idolatry? It means that you are sacrificing relationships with people for things. You are worshiping things. The inanimate idol, that is materialism.

So you are a materialist if you are anxious over your money all the time, rather than just contentedly managing it. You are a materialist if you are coveting what you don't have and lusting for something someone else has. You are a materialist if you lose the joy of giving. You are a materialist if you are always worrying about how much more you are getting. You are a materialist if you are discontent with what you possess. You are a materialist if you are unfaithful to the service and the relationship you have with Jesus Christ. And you are a materialist if you find yourself bowing down to things, at the cost of relationships. And again I say, materialism isn't what you have, it is the attitude you have.

Very quickly what should our attitude toward money and stuff be? Let me show you 1st Timothy 6: 17-19, which I think is instructive for us, because it shows us that there are some people who have much and do not necessarily need to be corrupted by that. Verse 17 says, "Instruct those who are rich in this present world. . ." Now there are some people, rich in this present world, there must have been some of them in the Ephesian Church, where Timothy was pastoring at this time, and Paul tells Timothy to give the rich people a message.

Now the assumption here is that there is nothing wrong with being rich, if your attitude is right. Follow this, "Instruct those who are rich in this present world not to be conceited. . ." It doesn't say, "Instruct them not to be rich." It says, "Instruct them not to be conceited, not to parade their riches, not to flaunt their riches, not to wear their riches as a

badge of their achievement. Ignoring the fact that, it is God alone who gives you the power to get wealth, it is God alone who creates you with the capacity to make money, it is God alone who even provides that you have it. So tell them not to be conceited about it.

Secondly, tell them not to fix their hope on the uncertainty of riches. Tell them not to be so foolish that their security is in their money. Back in Proverbs it says, "Trust your money and down you go." It says, "Money will fly away." You better tell them not to fix their hope on that, but on God. To put it simply, would you rather trust your future security to a bank account? Or trust God for your future security

Now notice what else he says in verse 17, "You better trust God, not riches, because God richly supplies us with all things to enjoy." We could free up so many resources for God's work, if we trusted God. And then he says in verse 18, "Tell a few more things, tell them to do good, to be rich in good works." God is not impressed with what they have, God is impressed with what they do. "Tell them to do good, do good works. Tell them to be generous, verse 18, tell them to share, and then they will store up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed. In other words, they will lay up a treasure that's eternal. They will get the real treasure, the real life. You tell those rich people, "Don't be proud, don't trust your riches, trust God. Do good, be rich in good works, be generous, share and you will lay your treasure in Heaven. Well, there you have it, there is one of two ways, trust in God who can do the impossible, be obedient to God's call on your life and your wealth or look for a very large camel and a very small needle and just be like everyone else.