

Introduction

What is it with money? We spend our waking hours making money, spending money, worrying about money, fighting over money and protecting our money. But for all of this effort, we are no happier. I have more wealth than I have ever had - house and cars and furniture ... and yet I worry about money more than ever! Why is it that even through we are all far richer, healthier and better educated than fifty years ago, we also work harder, get less sleep and are more depressed?

We have become so obsessed with wealth that it is actually affecting our mental and physical health. This is not a surprise, according to the Bible. Paul warned Timothy, famously, that ***'the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs'*** (1 Tim 6:10). Debt, waste, overwork, depression, stress-related illnesses, divorce ... many griefs, all coming from the love of money. Clive Hamilton wrote in 2005 that, 'Most people spend money they don't have, to buy things they don't need, to impress people they don't like' (*Affluenza: when too much is never enough*).

But, money is neutral, isn't it? It's just a mechanism for trading stuff and building real wealth. This is true. But the love of money is not neutral ... in fact it is downright evil and dangerous. Friends, we followers of Jesus in richer nations are not immune from the love of money. In fact, it is one of the most common tools Satan uses to make Christians joyless, unproductive in their faith, and pathetic in their giving. Today I am going to show from Romans 1:21-23 that money is an idol. And people who worship idols have first refused God and then replaced Him. That's why the love of money is so harmful; that's why richer nations are not happier than poorer nations. When we refuse and replace God, evil and grief are the result.

In this part of Romans - verses 18 to 32 - Paul is proving why all people need to know Jesus. All nations need to know the gospel, verse 16, which is the power of God for the salvation of everyone who believes. In verses 18 to 20, Paul has stated that God has made himself known to all people through the world around us. But in verse 18 he mentions the wrath, or active anger, of God, and in verse 20 that we are all without excuse. What's that about? The problem is that even though God has made himself plain, verse 19, people have responded badly. In verses 21 and 22 we will see how people refuse God, and in verse 23 how they then replace God with other things to worship, or idols. Throughout this sermon, I shall be applying these verses to the Money-god, the most popular of modern idols.

Refusing God 21-22

Let's now get into God's Words in these verses. Firstly, verses 21-22, where people are seen to refuse God. I'll read from the end of verse 20. ***'... people are without excuse. For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts became darkened. Although they claimed to be wise, they became fools'***. All people know God, from what has been made, as we saw from verse 20 last week. Everyone has eyes to see and understand God's power and nature. But they didn't thank him and they didn't glorify, or worship, him. They refuse him.

Brothers and sisters, God is worthy of worship, and deserving of thanks for all he has given us. Let's just think about giving thanks to God. In our marvellously comfortable nation, there is not only air to breathe and food to eat, but roads to drive on and hospitals to get treated in and industries to earn a living in. We have so much to thank God for. But most people don't thank him. In fact those who have benefitted the most are more likely to attribute their wealth to their own hard work. They forget that natural abilities and intelligence and opportunities and family background are all gifts. Gifts from God. They refuse to thank him. Or worship him.

Here is when we start to understand why wealth, by itself, doesn't bring happiness and often brings misery. Refusing God results in futile thinking and foolish hearts. Verse 21 says, '***their thinking became futile and their foolish hearts became darkened***'. Instead of thanking God, people think they have earned their wealth. That's wrong thinking; futile, or meaningless, thinking. When we don't thank God, our brains stop working properly.

And it gets worse, for Paul speaks of foolish hearts becoming darkened. In the Bible, the heart is not just about how we feel. The heart is also the centre of our decision making. At the very centre of every person, where the knowledge of God in creation should have resulted in the light of worship and thanksgiving, there is instead darkness. So we make blind decisions. We stumble about in our use of wealth, because we've shut out the light of God from our hearts.

For example, instead of sharing the money we have, giving generously, as the Bible tells us to do, we borrow more money to spend on ourselves. In the last 50 years, the percentage of people in Australia who say they have no religion has gone from 0.8% to 30.1%. What has happened to our personal and government debt levels over that time? Through the roof! We have easy access to credit, which the Bible warns against (Prov 22:7), and so property prices have skyrocketed ... whilst we are giving less and less and less. Futile thinking. Foolish, darkened hearts.

And even worse, we think we are smart! Verse 22 says, '***Although they claimed to be wise, they became fools***'. People study economics degrees and get PhDs in accounting. We have stock market reports on the TV every night. Managing the economy is always an election issue. But our nation seems to have squandered a mining boom and also give less to poorer nations! We seem to be stumbling in the dark when it comes to our money.

If you are struggling with your personal budget, worrying about money, what should be your first step to financial freedom? Not learning more. You may have habits of futile thinking - what is the use of more information when you can't make sense of it? Nor disciplining your spending habits, for you may have a darkened heart and you're going to make bad decisions anyway! No, the first step is to glorify the Father of Jesus Christ as God, and to thank him. That's where it all begins. So start with worship and thanksgiving. Then learn and discipline yourself.

Replacing God 23

The problem goes deeper, however, than refusing God. People not only refuse to glorify and thank God, they also replace him. As followers of Jesus, we must always remember that replacing God, which the Bible calls idolatry, is a sinful human instinct, and we have to work against it. From the end of verse 22, '***they became***

fools and exchanged the glory of the immortal God for images made to look like mortal man and birds and animals and reptiles'. People don't just refuse the one true God, they replace him with false gods. Instead of worshipping the immortal God, they worship images made to look like mortal man. Or even beasts. In fact every human being worships something; it is in our nature. You worship whatever you give yourself to. The problem is that most of us have replaced God with something else.

Today, we see Hindus and Buddhists do exactly this. Worshipping images. And Roman Catholics and Eastern Orthodox Christians. Do you know what the Greek word here for 'image' is? Icon. When someone prays to a statue or a stained glass window or a painting (an icon), that is replacing God; idolatry.

Just over a week ago, I showed a group of Roman Catholic young women around our Church. They were here for the weekend. They liked the stained-glass window of Mary most of all. And they tried to give me a rosary, which helps Catholics pray to Mary. And a little charm with an image of Mary which was supposed to heal people. In their actions and their prayers they replaced God with Mary.

But we in Protestant churches don't have images we adore. We don't pray to Mary or the saints, so we're in the clear, right? Unfortunately, we are not immune. Anything we worship other than God is in fact a replacement of God: idolatry. Especially when it comes to money.

Soon, Paul will mention greed in a list of sins (1:29). These sins come from idolatry, as we will see next week. Elsewhere, however, Paul says that greed *is* idolatry (Col 3:5). In this he was following Jesus. The Lord spoke of the love of money as a form of idolatry. You cannot serve both God and money, he said (Matt 6:24).

If you are giving yourself to money ... If you are worrying about money, or spending it on your own selfish pleasures, or working harder to get more ... then you've fallen into greed. And greed is idolatry: replacing God. Now, if that is you ... and that is me, for as I said earlier I worry about money more now than ever before, then what we need is freedom from the Money-god. Financial freedom is not a wealth issue. It's not that we need more. Financial freedom is a heart issue. Our dark hearts have replaced the true God with the Money-god, in one way or another. And we don't want to wander away from the faith or be pierced with many griefs (1 Tim 6:10), do we?

The only way to get our hearts right is to get right with Jesus. Jesus said that he is the light of the world. And he promised that ***"whoever follows me will never walk in darkness, but will have the light of life"*** (John 8:12). If you want to get the Money-god out of your heart, then you need to follow Jesus. Firstly to be forgiven through him. On the cross Jesus paid for our refusal to worship God and our replacement of him with idols such as money.

Secondly, to learn from Jesus. He said that people who were weary and burdened should learn from him, for his burden was light, and that he would give them rest (Matt 11:28-30). I need to learn more from Jesus. Perhaps you do too. Friends I know that modern life is full of financial pressure. Whether it is the mortgage, or making the superannuation last, or simply paying the phone plan, we can too easily become financially enslaved. But there are answers, and Jesus has promised that he has

them. I am considering running a 9-week course which teaches Biblical practices about money. It's called 'Wealth with Purpose', and you can look up the website for more information. If you are interested in doing this in a group, then please tick the box on the communication card this morning.

Let's pray: Father, thank you for all that you have given us. We glorify you as the only true God. We praise you for the life, death and resurrection of Jesus, who came to set us free from sin and give us full lives. Please forgive us for replacing you with money in some areas in our lives. Help us to fully repent and to live Jesus' way, especially regarding our money. In his name we pray, Amen.