

I don't know if you read this in the Star Phoenix last month but that there was an article about the University of Michigan which every year compiles a list of that year's most annoying words. That article listed some of the most annoying words of 2013. Among the list were things like by using hyphenated words to create words like snow-pocalypse or ice-agedon. Things like that rated on the list of annoying words. Or to take the words sphere and attach it to something like Twittersphere or blogsosphere or any other sphere. That was on the list. Another word that was quite close to the top was the overuse of the term 'hashtag' #example #annoying #ironic? But at the top of the list was the word and the term selfies.

Now if you don't know what a selfie is, what you do is you take your smart phone like this and you hold it way out there like that and you smile - you have to make a duck face and I don't know why but that's what they say you're supposed to do. Hold it out there like that and take your picture. Then we'll just send that to the back and there you go. Now why this is a popular thing escapes me but this is all the rage and on all the social networking site everyone is posting all these different selfies all over the place. Of course the challenge in taking a selfie is that unless you have the physical proportions of an orang-utan your kind a limited in zoom to the length of your arm and so you can only go so far out from your face and so you can always get this kind the same perspective with all of your pictures that you take. Now some people try and cheat. They use a mirror in front take a picture into the mirror. Kudos to this guy for effort and ingenuity and how to take a selfie, but it is just limited. Even famous people are taking the selfies. I got one of Elijah were taking a picture of himself with himself in a poster from a movie he was in. This once Tom Hanks and Steve Martin at the Oscars I think. They stopped in the middle of the show and took a selfie of themselves. Even the politicians get into taking the selfies. Everyone seems to be taking a selfie these days

But the problem with a selfie, aside from the fact that most of them turn out to be not very good quality pictures, which most of them do, people just don't look really good in the selfies. However the deeper problem with the selfie is that usually the only thing that you can see in the picture is your self and maybe that reveals a little bit of a deeper problem in our society. Maybe selfies are just a symptom of a world that is more and more exclusively focused on one thing – ourselves.

Every commercial on TV, every ad you see when you're surfing on the Internet comes with the underlying message of you owe it to your self to get this product. You owe it to yourself to not have to cook tonight; to enjoy this game; to watch this movie; to try this diet; to invest in this company. You owe it to yourself to buy this product because it is the key to happiness. You owe it to yourself to get away; to take a trip; to go to the spa; buy tickets to the big game; to see the world; to meet Mickey mouse. You owe it to yourself to upgrade your car; your house; your spouse; your job; your computer; your phone; your standard of living. You owe it to your self. No wonder we walk away feeling like we have a major debt to pay. And that's what it feels like doesn't it. As much as the thought of having some of those things is very appealing and exciting at the same time we tend to feel the burden of it too, don't we. We feel the weight and the expectations of our family and friends. We feel the pressure to keep pace with our peers. We feel the anxiety of having to make the payments afterwards

You know I would really like to get a tablet. Over the past few weeks especially have talked to a lot of people, I've solicited as their opinions, I've researched stuff online, I visited stores and even demoed some of the products and I finally came to a decision on which device was best suited to my needs and even generated a very thorough list of all the advantages that I thought I would reap if I had a tablet. All the many things that I could use it for, all the pros and the possibilities and the positives about it, and all the many reasons why this would be such a great asset for me to have. I even considered making use of it for my sermon notes on Sunday mornings instead of the reams of paper I usually go through I mean how environmentally friendly is right?

So here I am trying to make this decision this week and simultaneously preparing this lesson for today. How often I thought to myself I owe it to myself to get that. After all I'm going to put that thing to really good use. And a lot of other people have one already anyways. And it's not like I'm going to be spending a million bucks on it. And at the same time I thought could I live without it? Yeah I probably could. And are there lots of other places where I

could put that money and use that money? Certainly there are. And what happens down the road if and more likely when my car needs repairs or my furnace dies or some other unexpected expense comes along? And as much as I wanted to get it I also felt the burden and the weight and the anxiety of it - not just of the potential purchase and the following payments, but of the heart debt that was so passionately crying out I owe me.

That is not to say that if any of you own an iPad that you are evil. That's not the point at all. It is just to illustrate the fact that when my heart feels the debt of I owe me it is almost always because my heart has been infected by a virus called greed. Greed is that whisper in my heart that tells me that I fully deserved every good thing that has come to me. Moreover I fully deserve every good thing to come to me. When greed has infected my heart it persuades me that the value and the goodness of my life is dependent on all the things that I do or I do not have. And if somehow the things I have are lacking in quantity or in quality then greed tells me that my life isn't as good as it should be and tells me that I owe it to myself to get whatever it is that will erase that deficit. Of course the problem is that there is never enough. There will always be something more to do more, to have, more to process. There will always be something better, a newer model and upgrade to get - which is why greed is not limited to one socioeconomic demographic. It's not solely just a problem of the poor. You can struggle with greed no matter how much you have or how much you make. Because greed is an issue of the heart's not the wallet.

For about a year now my youngest son Harrison has been us fanatically into a videogame called Skylanders. What makes this particular game unique is that you have all these different little characters and each has its own kind of powers and ability and whatever character you put on the portal that's what shows up on your screen and that's who you play with. Now the gimmick of this is that you have to buy each individual character separately and if you asked Harrison which of these many characters was his favorite almost without fail it will be one of two: either the one he just got or the next one he wants to get. And those are his favorites. And usually it is not many days after he gets a new one that he's all excited about starting to save his money to try and get the next one. And it never ends. Just when you think he's almost collected them all, they come out with a new game or they come out with a new set and it never ends. It just seems so crazy and ridiculous to me. This constant pursuit of gathering all these things. It's completely unlike my unending desire to get new things and better things and more things and upgraded things - at least I'd like to think so but I know that true.

We are all well conditioned to want the next big thing, aren't we? How long after we get a raise or promotion do we start thinking about the next one? How long do we sit and watch our brand-new TV before we start to think now be kind and nice to have a new couch right? How many kilometers do we put on our car before we start eyeing up the next model? How many weeks is it after we returned from our vacation that we start dreaming about the next one? Our culture has programmed us to want more and better and newer. And that's not to say that it's never okay to upgrade, that it's never okay to want to get something new. That is never okay to look forward to something better. However when our hearts are in a perpetual state of longing for the next new thing we doom ourselves to be in a perpetual state of misery and discontent.

That is what the story Roy read for us earlier was all about. Let's take another quick look at a Luke 12 starting in verse 15:

Luke 12:13 - 21 (NIV) 15Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." 16And he told them this parable: "The ground of a certain rich man produced a good crop. 17He thought to himself, 'What shall I do? I have no place to store my crops.' 18"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'" 20"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21"Thus is how it will be with anyone who stores up things for himself but is not rich toward God."

So it is not so much about how much you have but about what you do with what you have, no matter what the amount is. There is nothing wrong with having a bumper crop, in fact we could argue that it was God who provided the bumper crop in the first place but greed kind of gives us this supersized sense of ownership. Greed convinces me that everything I have is mine and that everything that comes to me I deserve. And that I should use it all to provide for myself all those things that I owe myself: be that comfort or security or status or pleasure or whatever else I desire. And the amazing part of this story is that it doesn't even occur to the farmer when his barns are overflowing that the abundant excess he has been given might possibly be intended for someone other than him. And it's equally shocking that that usually doesn't occur to me either.

Imagine if you would for a moment you go today and he find an unmarked envelope in your mailbox and when you open it up inside the envelope you find a crisp new \$100 bill. What would you do with that hundred bucks? Maybe take the family out for dinner? Would you buy something that you need around the house? The practical ones among us might go out and use it for groceries or gas. The really disciplined ones among us might save it or invest it somewhere. But most of us would assume that the money was in our mailbox for us to spend on ourselves. Very few of us would say "Here's 100 bucks that I wasn't expecting to have - I wonder who I might give it to? I wonder who I could spend it on? I wonder who I could share it with?"

At the end of the story Jesus concludes, "greed is storing up treasure for yourself but not being rich towards God." And I know that sounds a little arbitrary and ambiguous. On the one hand we have abject poverty on the other hand we have the filthy rich and the principle seems fairly easy to apply on those extreme. Forbes has an article this week that stated that the 85 richest people in the world have as much wealth as the 50% poorest people in the world. The 85 richest people have as much as the 3.5 billion poorest people. Those are the extremes, but I'm going to assume that none of us are in that 50% poorest people in the world and as far as I know none of you are among the 85 richest people in the world. Which leaves most of us in that huge, kind of middle, gray area. Now that's not so easy to parse things out when you're standing there. And I can't give you a dollar amount, and I can't give you a percentage, but here's what I can give you: I can give you a question. If you find yourself blessed with more than what you need for the essentials of life ask yourself "why have I been given more?" And if you unexpectedly come into some extra ask yourself "why have I been given this extra?"

Because here's the thing as long as I am on a quest for more when that more comes I will naturally assume that that more is meant for me. As long as I'm living for the next purchase or the next upgrade or the next whatever I am consuming mentally what I hope to very soon be consuming in real life. I'm essentially spending it before I get it which means when I get it it's already gone. Have you ever done that? Ever thought "well I know I don't get paid to next week but I would really like those shoes." Or have you thought yourself "I'm pretty sure I'm getting a Christmas bonus this year, but not till the end of December and these black Friday deals just good!" Or perhaps you have said "I won't get my tax return till April or May but I'd sure like to have that new device now." I hate to admit it but most years my tax return goes to pay for things I've already purchased. Or what doesn't go there goes to buy things that I've been so obsessed about getting that I can barely wait to get to the bank to cash my check when it finally arrives. Ironically about my tax filing software this week and when I open it up inside in nice big bold letters it reminded me that this was "ideal for getting the largest refund I deserve!" In other words you owe it to yourself to get back every cent you can so that you can get what you desire.

This week New York Yankees signed Japanese pitcher Masahiro Tanaka a seven-year, \$155 million contract. On top of his salary the Yankees had to pay another measly \$20 million to his team in Japan to buy out his old contract. I was watching the sports show where the commentator asked several of his panellists, he said "so was this a good move for the Yankees to spend so much to get this guy?" and almost every one of the commentators said "Well, it's not my money so it was a great move!" It's amazing how your perspective changes when it's not your money. But greed convinces me that it's all mine. More than that it's all mine and I deserve it all and then some. But what if I considered that everything beyond the essentials were something that didn't belong to me? It is amazing how giving up ownership brings clarity. Think back to that hundred box I'm going to find in my bill box when I go home today. If I can shift my perspective to the point where I can give up ownership if instead of

thinking “this is my hundred dollars what should I do with it” if I can alter my paradigm enough to imagine that God was saying to me “Mike, I’ve got 100 bucks here, what you think I should do with it?” I will often end up with a very different and usually much better answer. However, instead of waiting for that hundred bucks to show up in my mailbox what if I started doing that same thing, going through that same process, with my pay check and with my property and with my possessions? What if that was the defining question of all my shopping and my spending? Of my splurging and my sharing?

Do you remember when you are young child and your mother gave you two cookies but your brother didn’t have any? What did mom tell you to do? Share. And that’s kind of how the world works there is just there’s a lot more cookies a lot more brothers and sisters. Most of you are probably familiar with the verse out of second Corinthians chapter 9 verse seven which says “don’t give reluctantly or under compulsion for God loves a cheerful giver” The honest truth is that sometimes I want both cookies and so I rationalize God loves a cheerful giver, God says don’t give reluctantly or under compulsion and therefore I will only give what I can give cheerfully so you can only have one bite of my second cookie may be two. Because if I gave you the whole thing I would not be cheerful about it. However that’s not all the verse says. If we read the whole paragraph we actually get a much different picture of Paul’s instructions starting in verse six, Paul writes

2 Corinthians 9:6 - 11 (NIV) 6Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. 9As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” 10Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 11You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

The reason God loves a cheerful giver is because the only way to become a cheerful giver is to give. The more generous you become, the more God blesses you, which allows you to give more often, which brings more joy to your heart and kicks the greed out of your heart. There is an article in the Wall Street Journal this past summer that recorded the work of a doctor at the National Institute for Health in the USA. Using an fMRI to monitor the brain the doctor inadvertently discovered that when people performed acts of generosity such as giving to a charity or something they deemed to be a worthy cause that it lit up areas of the brain related to pleasure. In other words as this Dr. deduced, people are hard wired to enjoy giving.

In Luke 19 Jesus tells another parable this one is about a noble man who’s going away on a trip and he gives the equivalent of 2 ½ years wages to some of his servants. Then he leaves and when he returns he collects the money back. The first guy has doubled the money he had and he is rewarded for it. The second has earned 50% more and he was rewarded for it. The third guy comes in and he hasn’t done anything with the money that he was given. And we expect this is an excuse to be “I didn’t want to do anything with it because I was worried I would lose it or I was worried that I wouldn’t when make a profit, that I’ve I would lose my money instead.” However his excuse was this, “I knew that when you came back he would want not only the money you gave me but any profit I made with it and I wasn’t going to do all the work so that you could make all the profit.” That was paraphrased, but that’s what he’s saying as his reason for why he didn’t do anything with the money the man gave. And so the nobleman took the money from the third man and gave it to the first man. Jesus ends this parable by saying

Luke 19:26 (NLT) “‘Yes,’ the king replied, ‘and to those who use well what they are given, even more will be given. But from those who do nothing, even what little they have will be taken away.

In Malachi chapter 3 God speaks through his prophet and says

Malachi 3:10 (NIV) Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

I wonder if that verse came to the minds of any of the disciples who were listening to Jesus tell our first story earlier about the bigger barn builder. Because that is exactly what happened to the man in that story. But the warning is this: don't be like a farmer in that story. Don't horde the blessing and keep it for yourself. Jesus says I give it to you to disperse to others and when you do that it makes room for God to pour new blessing into your life so that you can share that with others as well. Greed is a subtle and sneaky thing and more than that it's kind of culturally camouflaged. Being greedy actually helps you fit in more than stick out in our society. And the irony here is that the only way for me to pay off the debt of I owe me is for me to share what I have with you.

Well there you go. That's three out of our four heart debts for our series. First we looked at I Owe You and the guilt that they produce. Then we talked about how to address the anger generated by You Owe Me debt. And now we have seen that greed in our hearts promotes the perspective of I Owe Me. Next week will look at our fourth and final heart debt: God Owes Me. I hope you'll be back with us for that next Sunday.