2The Lord and Me, And Money

**Keeping Up With the Joneses,**

(the Kardashians, or Whomever)

Introduction:

1. “Keeping up with the Joneses” is an idiom referring to the comparison to one’s neighbor as a benchmark for social class or the accumulation of material goods.

2. Failing to “keep up with the Joneses” is perceived as demonstrating socio-economic or cultural inferiority.

3. The phrase originated from a comic strip of the same name created by Arthur R. “Pop” Momand in 1913.

4. As early as 1901 Mark Twain compared the Smith’s and the Joneses (*Corn Pone Opinions*, 1923): “The outside influences are always pouring in upon us, and we are always obeying their orders and accepting their verdicts.”

5. Attempting to keep up with others breeds “conspicuous consumerism” and has far-reaching effects on a society.

6. Covetousness or greed is defined as an obsession with obtaining what you ***do not*** have; envy as an obsession with obtaining what others ***do*** have. They are flip sides of the same coin.

7. The tenth commandment says, “You shall not covet your neighbor’s house; his field (Deut.); you shall not covet your neighbor’s wife or his male servant or his ox or his donkey or anything that belongs to your neighbor” (Ex. 20:17; Deut. 5:21).

8. How intense does the desire have to be before it is considered covetousness or greed? What does the Bible say about such things? How am I affected?

Discussion:

I. Why “keep up?” Feelings of inadequacy push us to keep up. Feeling “less than” often drives the desire for more as we keep comparing ourselves with others.

 A. We need to understand that we are all equal.

 1. Our value comes from our relationship to God.

 2. We are created in His image (Gen. 1:26-27).

 3. Both male and female.

 B. But Satan’s lie is, “You are less than . . .” (ex. Gen. 3:4-6a). The world acts as his

 agent to communicate his message.

 1. “I would not drive a care 10 years old.”

 2. “Those are the same shirts you were wearing in high school.”

 3. Even the people of God do it to one another (James 2:1ff).

 4. Modern advertising taps our feelings of inadequacy.

 You might not know the name Edward Bernays, but in 1928 he was hired by the

 American Tobacco Company to market cigarettes to women. In the 1920’s women

 didn’t smoke, but they had just won the right to vote. Bernays came up with the ide

 of attaching women smoking with their ability to assert their own independence and

 be their own woman.

 He put a group of women in an Easter Parade in NY city, hired photographers to

 take flattering photos of them all lighting cigarettes at the same time. He told

 reporters they are not just lighting cigarettes, but they are lighting “torches of

 freedom.” Any woman feeling oppressed should light her torch of freedom. What

 he did was tap into women’s insecurity and took their money and gave them cancer

 instead.

 5. The same thing happens today to men, women and children. “Anyone who is

 anybody drives this kind of car, drinks this kind of beer, smokes this e-cigarette,

 brushes their teeth with this kind of toothpaste.” So advertisers tap your feelings of

 insecurity, your shortcomings and failures, your feelings of inadequacy and promise

 you that with their product you won’t feel that way. You see, people who feel

 inferior make the best customers!!!

 C. In Christ there is recognition of inherent value (Gal. 3:26-29).

 D. Financial management begins with you managing your feelings about yourself (Ecc.

 5:10-17).

II. The price tag for greed and envy is high.

 A. Lending Tree says, “Americans are on a pace to amass $4 trillion in consumer debt by

 the end of 2018. Collectively Americans owe more than 26% of their income on

 consumer debt.”

 1. The average American household in 2017 had unpaid credit card balances of more

 than $15K, not counting mortgages, auto or student loans

 ([www.nerdwallet.com(blog)average-credit-card-debt-household/](http://www.nerdwallet.com(blog)average-credit-card-debt-household/)).

 2. Paying the minimum each month at 17% interest, it would take more than 11 years

 to pay off that $15K and an additional $18K in interest would have been paid

 ([www.huffingtonpost.com/simple-thrifty-living/how-long-it](http://www.huffingtonpost.com/simple-thrifty-living/how-long-it) will take-

 the\_b\_7175376.html.).

 3. “The rich rule over the poor, and the borrower is slave to the lender” (Prov. 22:7).

 B. It costs relationships (James 3:14-16; 4:1ff).

 1. Stirs up conflict (Prov. 28:25: “An arrogant man stirs up strife, but he who trusts the

 Lord will prosper”).

 2. Tears down stability (Prov. 29:4: “The king gives stability to the land by justice, but a

 man who takes bribes overthrows it”).

 3. Ruins households (Prov. 15:27: “He who profits illicitly troubles his own house, but

 he who hates bribes will live”).

 C. The pursuit of wealth and pleasure is folly.

 1. Ecc. 2:1-11.

 2. 1 Tim. 6:17-19.

 D. It intensifies stress (Matt. 6:25-34; Prov. 15:16: “Better is a little with the fear of the

 Lord, than great treasure and turmoil with it”).

 E. It destroys relationship with the Lord (Matt. 6:24: “You cannot serve God and

 wealth.”). It is idolatrous (Eph. 5:5: a covetous man is an idolater; James 4:4:

 “friendship with the world is hostility toward God”).

III. How can I respond to my desires so that covetous, greed and envy don’t take over?

 A. What being obsessed looks like.

 1. Gambling.

 2. Shop**ping. Buying.**

3. Stealing.

 4. Fighting.

 5. Lying.

 6. Workaholism.

 B. Ahab was obsessessed (1 Kings 21).

 C. When you are feeling inadequate, insecure, feeling less than, get a handle on yourself.

 1. Let the Lord define your value.

 2. Recognize your Father owns it all. Act as His steward.

 3. Trust in His provision (Heb. 13:5-6).

 4. Learn contentment (Phil. 4:10ff).

 5. Work, labor, give (2 Thess. 3:6-12; Eph. 4:28; 2 Cor. 9:6-15).

 6. Be thankful!

 a. You can always compare yourself to another.

 b. Look at what you do have and thank God, rather than what you don’t have (1

 Tim. 6:17-21).

Conclusion:

1. Have you surrendered your identity to the Lord or to the world?

2. Have you surrendered yourself to the Lord or to the world?

3. Are you working “to keep up” or have you surrendered to the high value the Lord has placed upon you?

4. He gave His son, the precious blood of the Lamb for you. You don’t have to keep up with the Joneses. You are just as valuable as they are.