

“Alive—Being Fully Alive Financially”

Easter was a two weeks ago and we're still riding on the meaning of that day. Easter means the Jesus is alive. Easter means that Jesus wants us to be fully alive. He said, **“I came so they can have real and eternal life, more and better life than they ever dreamed of” (John 10:10, Msg.)**.

Today we're going to look at what it means to be fully alive financially. And, no, this is not a fund-raising message. Because of your generosity, because you're giving, the churches finances are strong, even with the economy doing what it's doing. So there are no commitment cards today and we've already had the offering time, so relax.

Today is about being fully alive financially and we're going to look at some of the principles that God has given us to help us with this. The bottom line is that God loves you and me and he wants the best for our lives, so the financial principles that we draw from scripture are not meant to hamper our fun, or rob us of pleasure. Just the opposite, actually. God's financial principles are there to protect us from financial ruin, get us back on our feet if we've faced financial collapse, and help us to be free. God wants us to be wise about money so that we're not slaves to anybody or anything.

But that fact is that we have money issues as people in this country. We struggle in the area of finances. All of us do. I'd bet that there's not one of us in this room that doesn't wrestle with some aspect of finances in our lives.

So let's take some time and talk about ways we commonly wrestle with money, what some possible solutions might be, and then I want to end with a frank discussion of what God might expect of us when it comes to our own finances, particularly when it comes to our giving.

Let's start by talking about how we struggle with our finances. **The first struggle that we have is with living beyond our means.** Many of us struggle with living beyond our means. And it's easy to see how that happens. Think about some of the ways we go about purchasing major items in this country. In particular houses and cars. Let's be clear here, there's no law for Christians as to what kind of house you should live in. Some of us can afford large homes, some of us only small homes. Some can afford very nice cars, some only cars that are on their last leg. God never says, “A follower of mine should live in a house like this and drive a car like this.” But God clearly says to us, “Live within your means.” God doesn't want us to be slaves to anybody or anything. Scripture says, **“The borrower is servant to the lender” (Proverbs 22:7, NIV)**.

I'm with Dave Ramsey on this. It's OK to borrow money to buy a house, and pay that off as soon as possible. But we're so tempted to buy homes and cars by just looking at monthly payment even when, like for cars, you can take out a 7 year loan! We say, “Hey, I can afford the monthly payments!” Not when you look at the big picture! Not after 3 years when you need to sell it and you're upside down in it and owe way more on that car than it's worth.

People get into trouble when all they look at is what they prequalified for on a loan rather than what they could really afford. People forget to factor in surprises. Health crisis—surprise! Furnace goes out—surprise! Braces for the kids—surprise! Another kid—SURPRISE! God wants us to make decisions rationally factoring in that surprises are simply going to happen. That's why we buy cars that cost less than we can actually afford and we buy homes that cost less than we can afford because our finances always need a buffer for the unexpected.

I think that when it comes to God's will for our lives, God's will for our lives is not that we live above our means, or even at our means, I believe that God's desire is that we live a couple notches below our means. So that we have the margin to do the kinds of things that God wants us to do. That we have the margin for spontaneous generosity. So that we're not stressed out all the time.

Now, that's a challenge for us, really. It's a struggle for us to live below our means instead of above our means for several reasons.

One reason that it's a struggle for us to live below our means instead of above it is because **we are consumed with consumption.** It's an addiction inside of us. I've helped people battle addictions before-- alcohol, sexual addictions and other things. Those addictions are like hungers that have to be fed. If

you struggle with those addictions, when you get bored, your turn to your addiction, when you get tired, you turn to your addiction. When you're sad you turn to your addiction for comfort. When you're happy you turn to your addiction to celebrate.

For many of us, including myself at times, this is what spending and buying becomes for us. This is a tendency inside of us. It's a hunger. And we live in a culture that supports this. When you watch TV and see 24 minutes of commercials every hour they may not be trying to get you to buy drugs. But every time I turn on the TV, every magazine I look at, every newspaper I read, every place I turn, there is something feeding, or fueling my hunger or addiction for stuff. If we're not aware of this, if we're not able to name this, we don't stand a chance.

And let's face it, the last thing any of us need is more stuff! Our lives are overflowing with stuff! There always some more stuff that we can buy, some new thing that we can have. Now listen. I don't think it's wrong for us to have stuff. It's OK to have things. Stuff is not evil in and of itself. But if it takes over our lives, it becomes something that can destroy us.

The question for many of us is, "Are we really clear where our satisfaction comes from?" I know that sometimes we begin to believe that our joy and satisfaction in life really does come from the stuff that we buy.

I'll confess to you that one of my weaknesses or challenges is when things are on sale. When things are on sale it just seems like it's the right time to buy. Women get blamed for this a lot. But let me tell you, men do it just as much! The but-honeys. You know what I'm talking about. "Why did you buy that when you have one that's perfectly good in the closet? You didn't need that." And we say, "But honey...it was on sale!" Sometimes we look at the word "sale" as an acronym for Simply A Living Expense. "I needed this thing on sale to live! To live! To make me happy!" You probably never do that. But some of us do. It becomes a consuming passion.

But satisfaction, and joy, the scriptures teach us, will never be found in the stuff that we possess. Yes, you can enjoy things, you're supposed to enjoy things. But when you look to those things to satisfy, to lift your spirits, to bring you long-term pleasure, you're only going to be disappointed.

Another area of struggle for us is that some of us have just the opposite problem. **We try to be secure through our securities.** While some of us obsessed with consumption, others of us are obsessed with saving. Please hear me, I think it is very important for you to save, I'd rather have you save than consume, but there comes a point when you have to answer the question, "How much do you really need when you retire?" How much do you really need for that rainy day? Sometimes people say, "I know what God wants me to do, but I can't do it because I'm saving up for my retirement." But I've buried quite a few people before they ever got a chance to use one dollar in their 401k.

Jesus talked about this in Luke chapter 12. He talked about a man who had a very successful business, more return than he ever imagined, so he built bigger buildings, bigger bank accounts, hoarded it all away. He said, "I'm going to eat, drink and be merry." **"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?' 'This is how it will be with anyone who stores up things for himself but is not rich toward God'" (Luke 12:16-21, NIV).**

This points out to us that we often have a misunderstanding about where our security comes from. You know, none of us knows how many days, or years we'll live. God alone knows that. Yes, you need to plan for your retirement. But, there comes a point when it get ridiculous, when we begin to think, "All that I've saved up and hoarded away, that is what makes me feel secure."

As you have opened up your mutual fund reports over the last 5 years, you know that the stock market giveth, and the stock market taketh away. And that's not where our security can be. My security is not in the stock market, even though I invest a very small amount there, that's not where my security is. That is not where your security is no matter how diversified you are. My security is in God and your security is in God. You belong to him, you entrust your life to him. Yes, be wise and prepare for retirement, but be careful that you're not placing your security in the wrong place.

Finally, one of the struggles I think that many of us face when it comes to money is that **we value ourselves and others according to our valuables.** We constantly compare ourselves to other people.

We're looking to see what kind of stuff they have and if their stuff is nicer than our stuff. If our stuff is nicer than their stuff, we feel pretty good about ourselves because we must be more of a success than that person. If their stuff is better than our stuff, we don't feel very good about ourselves and we've got to get better stuff so that we can at least be on an equal playing field. We can so easily slip into valuing the worth of our lives and the lives of others on the stuff that we and others possess. And yet you know that's not right, and I know that's not right. The amount of stuff we own has nothing to do with how much value we have. Scripture says, **"LORD does not look at the things man looks at. Man looks at the outward appearance, but the LORD looks at the heart" (1 Samuel 16:7, NIV).**

If you're using stuff as the measure of your value and worth, you're missing the mark. Because your value and worth has everything to do with how you respond to God and the way you live your life for him and other people, and very little to do with the stuff that you have.

So if these are some of the money struggles we have, some of things that enslave us and keep us from being fully alive, what's the fix? What can we do to be fully alive? Well, I'm not a financial planner, just a pastor trying to outline with the scriptures teach us that might help us in our daily lives, but there are some keys. **The first key is integrating your faith and finances.** If you're going to have freedom and not be a slave to money and things, it's crucial that you integrate your faith and finances.

Many of you have become Christians or renewed your commitment to him recently. You've said, "Jesus I give you everything I am, and everything I have, help me to honor you. I give you everything...except my money."

When we integrate our faith and our finances, we realize that it isn't just about how much we give to God. It has to do with how we make our money. It has to do with our business practices, how honest we are when we sell our cars to somebody else, how we prepare our taxes, it has to do with every aspect of our lives. You see, our finances have an impact on so many other parts of our lives, it is crucial that we integrate our faith and our finances.

You may have heard me say that if you gave me your checkbook ledger, I could tell very quickly how well you integrate your faith and finances. That ledger doesn't lie. If someone were to look over your checkbook ledgers, what would they learn about you? What would they learn is important to you? What role would they see that your faith played in your finances, if they looked at what you did with your money?

The second thing is simplifying our lifestyles. This is a hard thing to think about. That if we're actually going to pursue God's will and live below our means instead of above our means. If we're going to have the money to do the things that God wants us to do, that would mean that we stop doing some things that we are now doing. We simplify.

One woman had to change jobs which reduced her income by half. She went from making 48,000 a year to 24,000 a year. She realized a few things as she began to simplify her life. Did you know that it's actually possible to live in America today without high-speed internet access at your home? Did you know that it is possible to use an antenna on your TV instead of using cable TV? Did you know that you can, you actually can, live without caller ID and call waiting and all the call features that you have? This woman learned that if she ate at home that she would save about half the monthly costs of feeding her family. She found that she could sell the car she had a \$550 a month payment on and get a car for \$150 a month. When you're forced to do that, when you don't have any more money coming in you realize that you can simplify.

For many of us we have enough money to do what we're currently doing, but not enough to do all that **and** what God wants us to do. The only way we can do those things that God wants us to do is to simplify our lives. I don't know what that means for you, but I do know that it is possible to simplify.

Then comes the next possibility, **exercising restraint and self-control.** If we recognize that this is a habit or even an obsession that we spend or save, or whatever that struggle might be, the way you overcome these things is through God's help and by exercising restraint.

I've learned some things about my own habits and exercising self-control. One thing is that I should not buy things on impulse. If I take a day or even more to think about it, I have a much clearer sense of if I need that thing or if I just want it and don't need it. Don't buy on impulse.

Another thing is that if something is a little bit expensive, I can borrow it from somebody else for a little while to see if I want to buy it for myself. Whether that's a power sprayer, or a digital video camera, or Wii console, I can borrow one from a friend, try it out and I may find that it's not what I thought it would be and I can live without it. Then I give it back to you and laugh because you're the one who bought it not me!

On more expensive things, if there's something I want, I tell myself that I can wait a month. And if after a month I still want or need it, then I wait another month. And with a lot of things, I wait years and some things just never happen. Because I don't really need them.

Finally, one of the most important things we can do to manage our finances without losing our soul is to **develop a plan**. This should fit in our life mission and the purposes God has for you life. You might call it budget or spending guide. Very few people can get a handle on their spending until they have a plan and actually see it in writing. When you put that plan together and say, "These are the things I want to do when it comes to my faith, these are the things I need to do to accomplish these objectives, these are the things I need to do to take care of my family. Now what do I have left after that that I can be more flexible with?" It's amazing how liberating and freeing it can be when you have a plan that helps you and ties into your faith and values in life.

Part of that plan should include the tithe. That's God's guidance for giving—that we bring ten percent of our income to the house of worship. We do that to show we trust God. We do that to fuel the fire of serving the world.

When I got married, that's the first time I started tithing. Janet and I talked about it and we took that leap, and what we found, as little as we made at that time, is that tithing brought us dignity and blessings. There were people who gave a lot more than we did, but we realized that in God's eyes we were putting in the same amount. Because God didn't care how many zeros were on the check. God was looking at the relative sacrifice to us as a newly weds with our very first jobs.

The tithe is the great equalizer of the faith. Tithing releases God's blessings into our lives. God says this in the book of Malachi, "**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'" (Malachi 3:10, NIV).** The tithe is our faithful response.

So many of us struggle with money. God wants us to be fully alive financially because it affects so many parts of our lives. That's why we offer classes for you to get help. Crown Financial and Financial Peace are two classes that have helped almost 200 people find hope, some light, and peace.

God loves you and wants you to be fully alive financially because when you are it's contagious. When we get this part first we can do so much for so many.

My hope and prayer is that as you give you experience what the passage of scripture we started with says. That you will experience the life that really is life. This is one very important way we do that. And for today, that is the Good News. In the name of the Father and the Son and the Holy Spirit. Amen.

Thank Rev. Adam Hamilton, Senior Pastor of the United Methodist Church of the Resurrection, for his resources for this message.