

**Family Matters:**  
**Faithful Family Finances 1 –**  
**“Thriving Financially in Tough Economic Times”**

What an exciting time for Legacy UMC! With our new name, our new Christmas Challenge, and so many blessings in so many places all around us. I am so honored to be your pastor, and so proud of you. It has been a fun year exploring a variety of family matters. As the year comes to a close, I feel I should address one more important subject that is directly affecting all of us, but severely affecting some of us...and that has to do with these Tough Economic Times.

Lest we think this is the first or worst time in our history...we'd profit from hearing from those of you who survived 2 world wars, and the great depression, all within the last 100 years. Lest we think this economic downturn is an evidence that we have been abandoned by God...we might do well to study some of the other “pruning” periods in our Judeo and Christian history. Lest we think failure, depression, and economic meltdown are inevitable...we'd all do well to attend to what God has to say today. I am no less convinced today than I was a year ago (when I stated my belief) that this current economic situation may in fact be God's will, for our country, our churches, and our lives. I know that for those of you who have lost jobs, and are truly suffering, this might seem a stretch, but for all of us, I want to take us back to some foundational, Biblical, practical truth, I believe WILL enable us to not just survive, but actually to Thrive in these Economic Times. Don't believe me, then what will you do with this scripture?

*Give freely and become wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed. Trust in your money and down you go! But the Godly will flourish like leaves in spring. Proverbs 11: 24,25,28*

In contemplating how you will respond to this message; think not only about what you might gain...but what do you have to lose! Here we go.

To Thrive Financially in Tough Economic Times we must:

## **1. CONNECT OUR REASONS FOR GIVING WITH THEIR PROPER SOURCE**

*For God so loved the world that He gave...John 3:16*

In the heart of God, and at the heart of all we God-Followers profess is this basic character quality of giving. God has been in the giving business since before the concept of time was created; before the foundations of the earth were laid; before any offering plate or good-will charity was invented. We must understand at the very baseline of who we are, and of what we do; that ALL our giving is a mere reflection of this Characteristic of God, imprinted and implanted in the DNA of each of us who belong to God by the Spirit of God. There is no such thing as a stingy Christian. If you are stingy, then you are not Christian, if you are Christian, then you better not be stingy.

Often we struggle to remember why we are asked and expected or even want to give. We give because God gave. We give because Jesus gave. We give because the Spirit gives. The proper source of all our giving is the character of God. We might give to better another's welfare, we might give to support some cause or need, we might give because we feel obligated, we might even give out of a sense of guilt. Those have varying degrees of illegitimacy, but each pales in light of the real and only ultimate reason we give. We might not even be able mentally to make this connection, but we give primarily because we belong to God, and God gives! All other motivations fail to provide the proper impetus, except this one: God gives, so we give. Regardless the state of economic affairs in this country, God gives, so we give. Failure to maintain this connection serves us poorly, and makes us something God never intended for us to be.

To Thrive Financially in Tough Economic Times we must:

## **2. MOVE FROM A SCARCITY MENTALITY TO AN ABUNDANCE REALITY**

*To those who use well what they are given, even more will be given, and they will have an abundance. Matthew 25:29*

I know you know I just preached about this a month or so ago as we discussed our new practice of Extravagant Generosity...but I want to make sure you heard me.

Did you ever hear of the new young seminary graduate who was appointed to his first new church, and his first sermon was “You must be born again.” The people liked it, they thought they were in for a good run, even after just the first message. Then the next week, his sermon title was again: “You must be born again.” They thought maybe he just got confused, or was trying to make some point, or got busy with so many other new-parish duties, and so preached it a second time. The next week they again showed up and again, he preached the same sermon: “You must be born again.” This went on for another week and finally the SPRC called a meeting to ask the meaning of this unusual practice. When they finally let him speak, he simply responded: “Well, you have not all been born again yet, and until we get that settled it doesn’t make much sense to move on to the next subject.”

That’s how I feel today, I’m not sure we’ve settled this yet. Our steady diet of bad news on the economy, the stock market, the weakening dollar, the stimulus debate and the bailout debacle; are still more strongly influencing our psyche’s, than is the truth and reality that those who use well what they have been given, will be given more, and they will have an abundance. We think this will be or require a miracle; because we fail to remember that God is the source of that abundance. It’s no big deal for God to give us an abundance; because our God is an abundant God, and has abundant resources.

The tricky part is getting to a place where we practice, what we find easier to say we believe; and that is, that one of the ways to thrive in this economic tough time...is to give more away! That makes no fiscal sense to our skeptical and financially conservative minds. God’s ways are not ours, and ours are not often enough God’s, but in this case, in this country, in this church in our lives, at this time...the promise of abundance is conditional...it is conditioned on our willingness to trust God to give...even when it doesn’t make sense! Give, not till it hurts, but till it feels good! Amen.

To Thrive Financially in Tough Economic Times we must:

**3. DISCONNECT OUR GIVING FROM A SENSE OF DUTY OR TAX**

*For I can testify that they gave not only what they could afford, but far more. And they did it of their own free will. 2 Corinthians 8:3*

None of us like paying taxes, do we? But think about it. Do you enjoy living in America? Well then that's just part of the deal. I just love the day they announce, usually in April or May, they call it D-Day, and the theory is that all the money we've earned from Jan. 1 to that day has gone to pay our taxes. I just cringe. None of us like paying our taxes, any more than any of us positively responds to the challenges to give out of a sense of duty.

Think of these Macedonian Christians Paul was mentioning here. They were very poor, they had heard of the great need in Jerusalem, they have heard that Paul is going around to the churches in their surrounding communities gathering an offering. Do you think they might have good reason to feel obligated? Naturally, we would think that. But spiritually they gave of their own free will. In the next verse it says: *they begged us for the privilege of giving*. I gotta be honest, with as much pride as I have in you...with the 13 great years of our time here...I've not yet had any of you Beg me to allow you to give more! ... I'm waiting, just in case someone is inspired this morning...I don't want to miss the opportunity. Ok.

All I'm asking is that we make a conscious and willful choice, an intentional and deliberate choice to disconnect our giving from either a conscious or subconscious sense that this is what we owe. We give money to church to pay the preacher, or to pay the bills, or to pay our apportionments. Can we all just start thinking more holistically, more missionally, more biblically, more spiritually; we give because God gave, we give from a source of abundance, and receive more abundantly. We give not because we have to but because we want to.

Remember how that one translation rendered the word *they gave freely and generously?* It said; *they gave hilariously!* No sense of duty there, and there shouldn't be here either.

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**4. MAKE INVESTMENTS FOR ETERNITY NOT JUST FOR RETIREMENT**

*Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will be also. Matthew 6: 19-21*

I bet you also remember this point from that same sermon. There I named it; We'll plant trees whose shade we'll never enjoy. I really like that vision. With the decision made by the Charge Conference to change our name to Legacy UMC, I believe this merited another mention.

We have received a wonderful legacy of faithful giving, and mission support for decades, even a whole century. Part of this church's greatness has been her willingness to make sure we pass on God's good news to succeeding generations. That will not change on my watch! We will continue to provide opportunities and examples of ways and means for all of us to invest our time, talent and treasures...in things that will last, forever.

You've heard me say, (well, at least some have heard me say) "You can't take it with you...but you can send it on ahead." What I mean is that by the ways we make eternal investments, we are planning our eternal retirement. I know that in this day and age, (and I'm in the prime of my earning capacity), we should all be building larger egg nests for our retirement...but I'm enjoying giving money away, investing in people, supporting causes, and institutions, right now.

It was in 1981 that Susan and I opted out of the Social Security System.

Why...because we had mistakenly chosen to believe the media inspired lie being perpetrated back then...that the system would be bankrupt before we'd ever enjoy its benefits. Interesting how many millions of dollars have flowed through that agency since 1981, and we still hear the same fear-message today.

It was 1982; we opted back in, when our faith became a little stronger. We have no greater indication today than back then that there will be any money in Soc. Security, but our faith compelled us to do our part, and we opted back in. You know what; I don't place my security in gaining one dollar from the thousands we've invested there. But I do place considerable faith in the fact that one day when my retirement and my life end...I'll see DJ Arnold, and Ruth Elmer, and Ian Emery, and Gertie Berg, and Liam Sondeland, and Myrthie Farnum in heaven. Not only because of my investment, but partly because of my investment, I'll see Brandon Vetter, and not just him, but the thousands who will be there who will be influenced by his life. I'll see Percy Miranda, my Bolivian co-pastor, and the thousands of Bolivians who will be there because you invested in me, and 60 some others who went to Bolivia. I'll see Samsong, and the Thailand throng who will come to know Jesus because we invested in Barb and Diane to take him a voice box, and a computer, and watched Jesus change his life. I could go on, but you get the picture and the point.

We're not in this alone, and we're not in this just for this time. Yes, I fully recognize that it is tough right now, but God is tougher, and if we'll just do what God says, and stay close to God, and give as much as we can imagine, even beyond what makes sense...God will honor that, and protect us, and help us thrive. Shall we take the offering again? Just kidding. But we will take another next week, and we'll finish this two-part series. AMEN

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1. \_\_\_\_\_ **OUR** \_\_\_\_\_ **FOR GIVING WITH THEIR PROPER** \_\_\_\_\_  
*For God so loved the world that He gave...John 3:16*
  
2. \_\_\_\_\_ **FROM A** \_\_\_\_\_ **MENTALITY TO AN** \_\_\_\_\_ **REALITY**  
*To those who use well what they are given, even more will be given, and they will have an abundance. Matthew 25:29*
  
3. \_\_\_\_\_ **OUR** \_\_\_\_\_ **FROM A SENSE OF** \_\_\_\_\_ **OR TAX**  
*For I can testify that they gave not only what they could afford, but far more. And they did it of their own free will. 2 Corinthians 8:3*
  
4. \_\_\_\_\_ **INVESTMENTS FOR** \_\_\_\_\_ **NOT JUST FOR** \_\_\_\_\_  
*Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will be also. Matthew 6: 19-21*

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**Study Guide**

1. Discuss if you want, the current economic news you heard JUST THIS WEEK. Was it good or bad? How was it presented in the news? What kind of mentality would a steady diet of this news create in our world/community?
2. What economic factors are currently affecting our community and state? Are there some good and bad?
3. Spend some time with the scriptures from Proverbs, which words jump out at you? Which concepts or commands do you find easiest to do? Which do you find harder? In light of the discussions from questions one and two, are there some who find obedience impossible?
4. Look at the 4 points, are there some more helpful than the others? Are each legitimate in your opinion? Do you believe that if each were intentionally practiced, the ‘practitioner’ would be able to thrive economically, even in these difficult times?
5. Think about, name, and share your eternity investments. God bless you.