

Family Matters: Faithful Family Finances 2 – “Thriving Financially in Tough Economic Times”

A recent survey was completed of 7000 homes in America regarding the economy. The study discovered that 80% of Americans are stressed about the economy and their personal finances, 60% reported feeling angry and irritable about what has happened in America, and 52% lie awake at night worried about this current economic tough time. Does that describe any of you? Me? Yes!

Most of us have inherited (some have cultivated) an unwillingness to delay gratification; we have used tomorrow's money to finance today's lifestyle and we've awakened with an economic hangover. We thought that consuming all these things, and buying more, would increase our joy – instead it has robbed us of joy and increased our stress.

My purpose today is the same as last week's to try and help us figure out, from God's word on these matters, how to not just survive this current economic tough time, but to thrive in the midst of it, and come out the other side...better! As I said last week, if you don't buy what I say, then how are you planning to deal 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

I want to remind us of the 4 points from part one of this series preached last week. They were 1) We must Connect our Reasons for Giving with their proper Source: God gives, so we give. 2) We must move from a Scarcity Mentality to an Abundance Reality. We serve a filthy rich God, and live in a culture dominated by a “mentality” of scarcity. We need to give generously so that God can bless us abundantly. 3) We must Disconnect our giving from a sense of Duty or Tax.

No one likes to feel obligated to give...but man does it feel good to give because we want to, and have become convinced it is good for us...and its FUN! 4) We need to make Investments for Eternity not just for Retirement. We can't take it with us, but we can send it on ahead by investing in the things that last, the things with eternal value. It was a fun message to preach, if you missed it and want to read more, check the website.

Today, we'll conclude this little 2 part series by considering 4 more strategies for Thriving Financially in Tough Economic Times. Here we go. To Thrive Financially in Tough Economic Times we must:

1. TREAT OUR POSSESSIONS AND 'STUFF' LIKE RENTERS NOT OWNERS

Paul lived for two years in his rented house. He welcomed everyone who came to visit. He urgently presented all matters of the kingdom of God. He explained everything about Jesus Christ. His door was always open. Acts 28:30

The earth is the Lord's and everything in it. The world and all its people belong to him. Psalm 24:1

There is a great line in Rick Warren's famous book; Purpose Driven Life that goes something like this: We are not completely contented or happy on this earth... because we're not supposed to be...this is not our home, we're only visiting here. Heaven is our ultimate home, and spending a life earning and possessing like we are "Owners" here, still leaves us not completely satisfied.

A renter's mentality might serve us better than a buyers/owners one. I'm not advocating that we not own homes or cars, that we rent everything all the time. I'm advocating a willful choice to recognize that all that we have; and all that we are; are gifts from God. All that we have, even the jobs we so treasure and labor so hard to keep, are given us by God. Yes, we might have worked hard to gain an education to get a good job, to make a lot of money; but who gave us the mind to learn, study and grow? God.

This principle is really a simple recognition that everything ultimately belongs to God. We might think we own it, or possess it for a time, but ultimately and eventually, everything returns to God. Everything; earth to earth, ashes to ashes, dust to dust. From dust we have been born and to dust we shall we return.

My friends, in the middle of this tough economic time, it might actually help us if we could remember that all we have belongs to God, and all we are, is because of His gracious hand. To Thrive Financially in Tough Economic Times we must:

2. CHOOSE “ENOUGH” INSTEAD OF “MORE” AS A LIFE PRIORITY AND VALUE

Those who love money will never have enough. How meaningless to think that wealth brings true happiness! The more you have, the more people come to help you spend it. So what good is wealth – except perhaps to watch it slip through your fingers!
Ecclesiastes 5:10-11

I know that there are many values we choose to mark and govern how we live our lives. I know there are values we inherit from our parents or our ethnicity, or our upbringing. But I believe there are also some underlying, maybe even sub-conscious values we inherit through subtle influences like Television, movies, the culture, or society. One of those is that “more” is better than “enough”. Says who?? Is what I want to know?

We have an interesting heritage as Wesleyan United Methodists. John believed strongly that if a person becomes a Christian, a true Christian, the result will often be an increase in wealth, even to the point of prosperity, and he worried in that state many would sacrifice their faith to maintain their wealth. Here is how he described it (along with his antidote) in his sermon “Causes of the Inefficacy of Christianity”:

Does it not seem (and yet this cannot be!) that Christianity, true scriptural Christianity, has a tendency in process of time to undermine and destroy itself? For wherever true Christianity spreads it must cause diligence and frugality, which, in the natural course of things, must beget riches. And riches naturally beget pride, love of the world, and every temper that is destructive of Christianity...

But is there no way to prevent this? To continue Christianity among a people? Allowing that diligence and frugality must produce riches, is there no means to hinder riches from destroying the religion of those that possess them? I can see only one possible way – find out another who can. Do you gain all you can, and save all you can? Then you must in the nature of things grow rich. Then if you have any desire to escape the damnation of hell, give all you can. Otherwise I can have no more hope of your salvation than for that of Judas Iscariot.”

How different John Wesley sounded than today’s prosperity preachers. Here is another of my favorite quotes from him:

“Do not you know that God entrusted you with that money (all above what buys necessities for your families) to feed the hungry, to clothe the naked, to help the stranger, the widow, the fatherless; and, indeed, as far as it will go, to relieve the wants of all mankind? How can you, how dare you, defraud your Lord, by applying it to any other purpose?”

It seems to me, that we have been sucked in or we’ve sub-consciously bought into the value that more is always better, that bigger is always better, that newer is always better. I’d advocate a strategy for Thriving in tough economic times that we make a counter-cultural choice to choose ENOUGH, as a worthy value. Doesn’t mean we have to live like paupers, just remember that enough is...enough! To Thrive Financially in Tough Economic Times we must:

3. GET OUT OF DEBT WITH THE SPECIFIC GOAL TO GIVE MORE

Owe nothing to anyone – except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God’s law. For the commandments say, “you must not commit adultery. You must not murder. You must not steal. You must not covet.” These - and other such commandments – are summed up in this one commandment: “love your neighbor as yourself.” Love does no wrong to others, so love fulfills the requirements of God’s law. Romans 13:8-10

We all know that debt is a crippling, contributing and compounding factor in the times of a tough economy. I was reading an article on the internet how the credit card companies are getting around the newly installed Government regulations in order to maintain current profit levels. Most are changing their interest rates; that is not unexpected, but did you know there is currently no limit on what rates a company can charge? Some have raised their rates to 36%.

Did you know that CC companies can drop you without your permission or even informing you? Did you know that CC companies can lower your credit limit and not even let you know? I know we all know the dangers of credit on the surface level, but there are deeper ones that often remain hidden from plain view.

I have a firm belief that the decrease in overall giving to churches, charities and non-profits in recent years has been mirrored by the increase in Credit Card debt. No one is going in debt to pay their tithe...NOR SHOULD THEY. What I am advocating here is a progressive and intentional strategy for eliminating or reducing our debt...for the express purpose of giving more to God! That is the “next step” few people consider. Many want and some work to get out of debt, just so they can buy some other new toy or luxury. I believe that Kingdom citizens have a greater responsibility and privilege! I also believe it might be a healthy step on the road to Thriving even in tough economic times. To Thrive Financially in Tough Economic Times we must

4. SET SPECIFIC GOALS, PLAN, AND WORK TOWARD THEM

Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do, says the Lord of Heaven's Armies, I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease...Then all nations will call you blessed, for your land will be such a delight, says the Lord of Heaven's Armies. Malachi 3:10-12

I've never shied away from speaking frankly about my belief in the tithe as the minimum standard of giving expected for those who are followers of Jesus. I also know that for some of us who have been especially blessed...the tithe is not enough...we need to give more. And for some of us who have been given the gift of giving, we need you to step forward and model your commitment and your willingness to make money, and to give money!

Let me be perfectly clear. Tithing is not just another fancy spiritual name for giving any amount we feel like giving to the church or to God.

Tithing is a principle of proportional giving that is defined as the first 10% of our earnings belong to God. They are not even ours, (nor is the other 90% by the way, see point #1). I have a whole other sermon exploring the concept that we need to be just as intentional with what we have left over, as we are with what we give. Just be clear, tithing means 10%. I don't know why God established that amount, it could have been 11 or 15 or 21 I suppose...maybe he just wanted it to be easy to figure for those mathematically challenged among us (like me)! And for those who believe tithing to be just an OT concept that ended with Jesus...you are right (partially) Jesus demanded all, so if you prefer the NT standard...well...I'm just waiting for you to be inspired to give your all!

You know I jest, but this is important stuff. I believe the relationship we have with our money and possessions is really a spiritual matter; even a spiritual indicator. If we get out of whack with our giving, it's likely going to affect other areas of our lives as well.

So, as a strategy to Thrive in these economic times, make a plan, pray about it, and get started moving toward and beyond the tithe as the standard of your giving. If you are giving 1 or 2% currently, then move to 3 or 4 or 5. I'll bet that if you faithfully start this process, long before you get incrementally to 10, you'll make the jump, because God will bless your effort, and you'll get there quicker than you might imagine.

Again, I know these are difficult days. You can continue to believe the message from the TV, or you can choose to believe God has some plan for you in all this. I know that choice won't be easy either, but nothing important that matters...ever is! I like FOX news, but I BELIEVE in God, so I'm going with GOD...how about you?

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Study Guide

1. Which of the points from last weeks sermon stuck with you the longest this week? Why do you think that was so? What do you think might have the potential for the longest impact from today’s message?
2. Discuss the “Renters vs. Owners” concept. Is there a better metaphor/analogy we might use to describe our relationship with our money/possessions? What would you have to change in your life to move to this Renters mentality?
3. Define enough. How do you see debt influencing your life/giving? How much debt is too much? How can we live in this world without some debt?
4. Have fun discussing the concept of tithing. What are the greatest impediments to tithing? What criteria do you use to determine how much you give to God... church?
5. If you could add one point or paragraph to this sermon, what would it involve/include?