

November 5, 2017

Happy: Managing Money Well - Luke 16:13, Matthew 6:19-21

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A. *Quick intro:

- a. Crosscreek's 5 Core Values: How we want to live
 - i. **Shared Ministry:** Everyone serves everyone out of love (verb) it's what you do/how you act... Jon's got the week off! :)
- b. Myself:
 - i. Elder, help lead worship sometimes, Connect Group director and leader
 - ii. Teaching is my paying gig

Week 4 of Happy; Let's Review:

A. Jon has told us for 3 straight weeks that God wants us to be happy. He has shown that **happy people are generally at peace with**

- a. Themselves
- b. Other People
- c. God

B. Pop Quiz Time :) What makes you happy? (Shout out answers)

1. No Thing

- a. More about Who than What: on our deathbed, we won't ask someone to bring in our car/house/boat/gaming system to the hospital, but our loved ones, instead

2. Investing

- a. Happiness is a result of what we invest in.
- b. We can invest in happiness or unhappiness. Our individual choices each day lead to happiness or unhappiness.

3. Peace with God through Jesus

- a. We don't have peace with God because of 2 kinds of sin: general sin and personal sin, both leading to death (relationships, career, self)
 - i. Overall/ big picture sin
 1. we were born citizens of the country of sin; we speak its language, know its customs
 2. it's not fair but it's true; this explains why bad things happen, this world isn't perfect and we know it; sin is the reason why. We can even act like we are not from sin country but we are anyway... As Jon said last week, we can speak German and wear lederhosen. It might mean we are heading for a Halloween party

or Oktoberfest, but it doesn't mean we are from Germany!

ii. Personal sin

1. Try as we might, we fail to live up to God's law of loving Him and others. There is a gap between us and God because of sin. We can't listen to God and do the opposite of what He says and still have peace with Him. We can't treat His kids however we want and still have peace with him.

iii. Last week's main point: We can only have peace with God by submitting to Jesus.

4. This week is week 4 of a 6 week series on what makes you happy. What is a 4th way you can be happy? MONEY!

I. ME

- a. What about the old idea that money can't buy happiness? Most if not all of us would agree with that statement.
- b. As Jon said a couple of weeks ago, we believe all do believe this. For OTHER PEOPLE! :)
- c. Let me talk about me for a second and tell you a true story about money and happiness:
 - i. 2003; newlywed bliss!
 - ii. I have a teaching job, my wife gets one, too, within a week of our wedding. We have twice as much money as I had when I was single; for me this is 1 more cheap car payment beyond what I was already paying (for her car; I already had a payment for my truck) and house payment that was about the same as my apartment. I was excited! We had WAY more money, so we had marital bliss, right? Guess what we argued about the first year of marriage more than anything else? Dishes! We didn't have a dishwasher in our little house, had to wash them by hand. J/K:
 - iii. MONEY! We argued about money. One of the worst arguments we had was that 1st year of marriage at IKEA; we argued about pretty much everything in the store- Did we need it or not? Could we afford it or not? BTW, my wife and I are not allowed in IKEA anymore... been blacklisted... our mugshots are on the wall...
 - iv. POINT OF MY STORY: The amount of money I/we had didn't make us happy; we were happier moneywise with half the amount!?!?

II. WE

- A. Things are going well, so I'm taking a chance that you will agree with what I'm going to say next: Regardless of wanting to believe that money can't buy happiness, **we are tempted to believe that the connection between money and happiness is amount.** Have you ever said/thought:
- If I could just have a little bit more money, then...
 - If I could make _____ amount of money, I wouldn't have any more worries.
 - I would feel so much better with ____ amount of money.
- B. Let me ask you a further question: How much more money would it take to make you **happy**? How much more money would it take to give you **peace**? To take financial pressure off? To take away money worries/problems?
- C. Let me walk further out on this limb: I bet I can tell you what your answer is; I bet I can read your minds and guess. The answer? **More than you currently have!** How did I know? This is the answer, no matter who you are, or how much money you have!
- D. Many, if not all of us would say we "just want enough money". Problem: "Enough" is a moving target, no matter how much we have, we want more.
- E. "Enough" really not an amount; we all know people with less money that are more happy than we are and people with more money that are less happy than we are, right?
- For me, I had the opportunity to travel abroad in college: "Tropical Ecology" In January, went from MN college- got on the plane when it was 10 degrees with snow in the forecast, to San Jose, CR- mostly sunny 75 degrees. Costa Ricans some of the happiest people I have ever met; one of the places we went our first few days there was the house of one of our cooks; a tiny 2-room house, almost no furniture. When I came home at the end of that January, I was in shock! This time, it wasn't the temperature... I looked around at all this stuff we have in the US and all of these unhappy people and was struggling with how this could be!
 - It doesn't have to be this way for us; money doesn't have to make us unhappy. **Main point: Money can contribute to your happiness if you manage it well.** Remember, as we have been learning, happy people are at peace with themselves, others, and God. Anything that undermines

your peace with self, others, and God, undermines that happiness. **Mismanaging money actually undermines your peace.**

III. GOD

- A. Jesus addressed this DIRECTLY. He taught that if you don't manage your money properly, your money will manage you. What's the NUMBER ONE competitor to your peace with God? Money. It has the potential to become your master. C'mon, that's too extreme, Aaron! Let's take a look:
- B. Jesus talked a ton about money. According to scholars,
- 16/38 of the recorded parables of Jesus have to do with money or possessions.
 - 1/10 of gospel verses (life and good news about Jesus), 288 total verses, are about money/possessions
 - Bible overall:
 - 500 verses on prayer
 - 500 verses on faith
 - 2 TIMES THAT MANY; 2000 verses on money/possessions
 - You should read the Bible if you want money advice! This Jesus guy was pretty concerned about money/ material wealth and how to / how not to deal with it. You can hardly read a page in some sections without coming across great advice about it!
- C. I picked out one verse that tells us how we should relate to money → Luke 16:13
- Set the stage: Author, Luke, interviewed people about the life of Jesus so a guy named Theophilus could know what happened. Theophilus was likely Luke's publisher, someone of high position and wealth. According to Luke's interviews of the eyewitnesses, Jesus in this part of His life is telling His apostles and disciples (followers) and the Pharisees (religious elite of the time) parables. "Parables" are stories which generally teach a spiritual or moral lesson. Jesus has just gotten done telling them all to spend and use their money wisely. He is also just about to be made fun of by the Pharisees who love money and see wealth as a sign of God's approval, that there is nothing wrong with their attitudes about money. What would elicit this kind of response from these unapologetic "haves", the Pharisees? Jesus' challenge was this: **"No servant (no one) can serve two masters. Either he will**

hate the one and love the other, or he will be devoted to the one and despise the other. **You cannot serve both God and money.**"

- b. Hold on a minute. First of all, "money" here doesn't seem to make sense; the opposite of God is "money"? Really, Jesus? How about "sin" or "the devil" or "evil" or "yourself" if you are naturally guilt-ridden, or "selfishness" if you are altruistic, or "nothingness" if you believe God created everything. How can "money" be the opposite of God? Some help: in older translations, "money" is translated "mammon". Huge help, right? God and "mammon" are opposites. Thanks a lot, Fiedler! No, "mammon" in this context means "stuff"; money, but also all your other "stuff" as well. Today, we would lump into this "stuff" our 401k's, cars, houses, clothes, shoes, furniture, rentals, stocks, baseball cards, soon-to-be winning lottery tickets; you know, "stuff". "All your riches and material wealth. Your complete portfolio." So **Jesus is telling his audience, and us, that we can love EITHER God, OR our stuff, but NOT BOTH.**
- c. Ok, you might be thinking, "But I don't **love** my stuff. I **LIKE** my stuff. My stuff isn't inherently evil, it's just inanimate stuff. Understand, Jesus uses another term here to define your/my love; **devoted to.**" **No servant (no one) can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other.**"

IV. YOU

- i. Really? "It's not that black and white, you might be thinking, nor that simple. I don't devote myself to my stuff; I'm not a servant to my stuff; I don't serve my stuff. I am devoted to my spouse, kids, parents, and/or significant other; or I'm devoted to working hard so I can provide for myself or my family." Ok, let me ask you a question: Has your **desire** for **something**, some "stuff", ever caused you to **do something stupid**? Has your **desire** for **something** ever caused you to **do something** you **regret**? Think about it... The answer for each one of us is **YES!**
- ii. Here's how it works, here is how we do things we regret and make stupid decisions. Here's how we become "servants to stuff":

1. **Discontentment.** driven by awareness and comparison: You and I become discontent. Discontentment makes sure I'm never satisfied with what I have because I know what YOU have, and I know what I COULD have. Awareness drives discontent. And this is true! I have heard many people from the Baby Boomer generation and the Greatest Generation before them tell me stories of how they grew up poor and happy. How? For the simple reason that they didn't know they were poor! They had no awareness of their own poverty! Nobody pointed it out to them. Granted, overall people generally had less stuff before WWII, let's say. Regardless, folks lived and enjoyed life regardless of what they had or didn't have more than we do today... If you and I could only live like that... Today we go from "I didn't know that existed" to "I need that" in the time it takes to watch a commercial, or watch a new car roll into a neighbor's driveway, or see that kid at school with the new cool clothes.
2. **Greed.** You and I act greedy. We assume that everything that comes to us is FOR us; for our own consumption. If you assume everything that comes to you is for you to consume, everything you can get is for your use, you will use it all on you. You might think "**My** money from **my** job, **my** house, **my** car, **my** this, **my** that." Greed feeds on desire, too, so when you get more, you still want more and you just keep spending more money and time getting stuff. Greed is an appetite; an endless, insatiable appetite.
3. **Debt.** You and I get into debt. Let's talk about "I want" vs. "I owe" for a second. It's true, "I want" can possibly rob your happiness. You can think about that thing you want and become discontent. But that's between you and God. The second you buy that thing on credit, you owe. "I owe" will definitely rob you of your happiness. That's between you and who you owe. God takes the side of the one you owe and the law, your creditor. With debt, someone has to pay, and with

monetary debt, if it's your debt, that person is you. That's how the law works.

Remember, "I want" is better than "I owe".

V. WE

- a. So what can we do? How can we serve God, not "stuff"? Today, let's look at and consider taking JUST ONE of Jesus' pieces of advice about money/stuff.
 - i. Matthew 6:19-21: Matthew is one of Jesus' apostles, close friends, an eyewitness of Jesus' life, whose purpose in writing it down was providing proof that Jesus was God, Himself. He recorded this advice of Jesus to a crowd about how to manage their treasures/money well: **Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.**
 - ii. Jesus is telling us that wherever we first put our treasure; our heart, our love, our devotion, our servitude will follow second. In other words, our heart will follow where we put our treasure, our stuff, our money. We will love who/what we use our treasure for. Jesus tells us to "store up our treasures in heaven".
- b. How does this look for us? How do we act this out? How can we "store up treasures in heaven?" This is how: Jesus tells us to **decide in our minds where to put our treasure, and our hearts will follow.** Jesus is telling us to put our treasure where we want our hearts to go. Practically, it looks like this:
 - i. **Give 1st: giving will bring you joy.** Give a percentage away each paycheck/allowance. What better way to show your money, your "stuff" that it doesn't own you but that you own it; that it's not in control, than by giving it away! If we want our hearts to go towards others and God, give them and Him our money! We can't take it with us, anyway... You can start today by picking a percentage and giving that away each paycheck or every time you get your allowance. What better way to show you are devoted to God than to trust Him; that He will provide for you? What better way to be devoted to God than to give Him your stuff/ money? Trust God to provide enough for you and give FIRST; watch Him give enough to you to

- make ends meet with the leftovers. I have seen God work this way in my own life and many of you have, too. For years, my wife and I didn't give regularly; we just spent all of the money we made and MORE; we had short-term credit card debt on and off for years. Then we decided to trust God and give first. Somehow we had MORE money after we chose to give 1st than before we gave any away at all. I was able to worry less and be more joyful as a result. Be generous with your money and give 1st!
- ii. **Save second: saving will bring you peace.** Save to meet your future goals. It's a good idea to plan ahead for big purchases. It's also a good idea to have a cushion for when something unforeseen comes up, because it will; it's just a matter of time. Meet with a financial advisor if you need to. Talk with your parents about how to save and get a piggy bank if you need to. Set a goal to save for that thing you want: college, vacation, car, etc. The best time to start saving was yesterday. The next best time is now. Trick yourself if you need to. I have learned that if I don't automatically save an amount from my paycheck, I won't. So I contribute automatically to a retirement account. The money is gone to my 403b before I can spend it on something else. I may not be saving a lot of money, but I do feel a peace about saving. My wife and I also try and keep a few thousand in our savings account, an "emergency fund". Some people say 3 months is a good cushion, just in case. I know that if things happen, like medical costs a couple of years ago, I have savings to pay for that. That means I don't have to worry about it, instead I can have peace. You can have more peace, too. Peace if your roof starts leaking, if your car dies... you get the picture, more peace.
 - iii. **Live off the rest: living off the rest will bring you freedom.** Financial freedom. From experience, I can tell you that the minute we paid our car off, I felt relieved; more free. When you get out of debt, it has positive psychological and spiritual effects, you are free of debt to others. You don't serve your debt or others forcibly with or through your debt. Suddenly, when we paid off our car, we had hundreds of more dollars per month. Talk about freedom! Don't get me wrong, car payments aren't inherently bad, people need to get from point A to B;

many of us own or will own cars. For some, car payments are a necessity. I'm not debt-free, either; we just bought a new house a few months ago, so we understand payments (who has that kind of cash on hand these days to buy a house?). However, planning on those costs, budgeting for them, eliminating the debt you can makes you FREE! Living wisely on your money will bring you freedom!

c. Conclusion:

i. Message

1. MAIN POINT = **Managing your money well contributes to your happiness.**
2. Deciding to give FIRST, save SECOND, and spend THIRD puts our heart in the right place about our treasure.
3. Jesus paints a clear and challenging choice, serve God, or serve your "stuff". Which will you chose?

ii. Challenge: Right now- would you be willing to let God manage you as you manage your money more wisely? Would you devote yourself to Him first with your treasure? Would you start in the area of finances? If you are willing to give this a try, talk with someone, pray with someone to do so. Talk with your Connect Group this week about steps you want to take and how they can support you. Think about whether financial workshops/health is something you want to pursue. We could have a Connect Group based on this starting in January if there is enough interest; talk with me.

iii. Let's imagine... Imagine what your life could be like if you gave 1st, saved 2nd, and lived off the rest. Imagine what life would be like if you managed your money and not the other way around. Imagine if money wasn't robbing you of happiness but your wise use of it allowed you to be generous. Imagine if there was less stress in your life about money and "stuff", and you were able to be content and generous with what you already have.

iv. Pray

v. Next week: Week 5 of 6 on what makes you happy. Make sure you come back, you will be happy you did! **Have a great week!**