

Wisdom and Finance: What Did You Save?

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Would you stand as we honor the reading of the Gospel text from Luke 12: 13-21. This is sometimes referred to as “The Parable of the Rich Fool.” *Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."*

And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; 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." This is the word of God, for the people of God. Amen.

Over the last weeks we have spoken of **Affluenza**, the desire to have what everyone else has at any cost, **credit-itis**, putting our future in jeopardy by charging our future. We spoke of six biblical principles to order our financial lives. In so doing we can become more responsive to God by not being impulse buyers, by controlling extraneous spending.

A pastor friend of mine died recently in the tornadoes that hit northwestern Ohio. There was a warning sounded for the people in the regions. Alarms and weather sirens in the communities told people to take shelter.

Pictures of the devastation forced me to think about my relationship with material possessions. Jesus' words ring in my ears when I see pictures or videos of the devastation. *"One's life does not consist in the abundance of possessions."* **Luke 12:5**

I asked the church's staff if a tornado is bearing down on your home in Lubbock and you only have short time to take cover. What will you save?

Terri Flores, my spouse and my dogs.

Aimee Stephenson- my kids and family, my pets and purse for TD

Dale Husen-Pillow, blanket, cat, Bible, computer discs with pictures, cell phone and purse

Larry Walker-my wife, (she plays the piano)

John Mark Hester-save my family, wedding photos, computer, my guitar

John Burk-my family, my billfold and Bible

Cindy Heald- her two dogs. Cindy said, “My two dogs, all of the rest of the stuff is just stuff and can be replaced.” The staff at LakeRidge UMC gets it. I think most of us do as well.

Natural disasters remind us that everything in the world is temporary. But, the **world** tells me, “Jerry you have it wrong. If you had a little more you’d be happier. If you drove a nicer car, lived in a larger home, wore the latest clothes you’d be happier than you are right now.”

We’re bombarded with the message the culture is right, we are wrong. We can be afflicted with Affluenza, and credit-itis, and something else. I call it **RHS**. Restless Heart Syndrome. You may have heard of Restless Leg Syndrome, a condition that causes your legs to twitch and contract.

Restless Heart Syndrome (RHS) works on our hearts as a means of discontent. This RHS causes us to get tired of the house, the car, the clothes, the relationship, the job, just because we are always looking down the road past something else.

Sometimes that even happens in churches, believe it or not. We think that the church will be perfect, but then we see that there are a few warts here or there, a few shortcomings and the church is not perfect like we expected. Maybe the pastor preaches on something we don’t like, the usher or greeter didn’t recall our name, someone sat in our pew, we begin to miss out on the good stuff in the church and we only see shortcomings. So we might go church shopping to find another perfect church.

There are no perfect jobs or kids. No perfect parents or spouses. Discontent does that to us. We seem to struggle with RHS. And I want to give you four ways we can cultivate contentment in appropriate areas of our lives.

The Apostle Paul is an outstanding example of contentment. He wrote in **Philippians 4: 11-12**, ***“I am not saying this because I am in need, for I have learned to be content whatever the circumstances. ¹²I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.”***

Here is the first of the four keys to contentment. **1. Remember that it could be worse.** When you get into your 180,000 mile car you might say, it ain’t beautiful, but it could be worse.

When I worked for Luby’s, I was transferred to a low performing, obstreperous location full of vituperous employees and cranky assistant managers. The company joke when we had a bad day was, “Well, you could be in Midland.” Then I got transferred there. Wasn’t a bad place. It took work to make it a good place. **Remember, it could be worse.**

2. “How long will this make me happy?” There is always a moment of satisfaction when we purchase something we have wanted. It can be a good idea to try before you buy. A buddy wanted a boat. Badly. He decided instead of buying a boat he would lease one, so he leased it for a year. But after dragging the boat back and forth to Canyon Lake, fueling it, having engine repairs, cleaning it, storing it, well, he thought it would be better to rent one as he needed it. It’s okay on vacation to rent the car of your dreams and see what you think. Ask yourself, **“How long will this make me happy?”**

3. Develop a grateful heart. An attitude of gratitude is important for us to live a contented life. **1 Thessalonians 5: 18** tells us, “give thanks in all circumstances.” A grateful heart recognizes that all of life is a gift. Ever been around the person who constantly tells you what is wrong with life? Ugh. It is wearing.

A married couple had argued and the man thought about how frustrated he was. His wife went for a walk thinking how irritated she was with her spouse. But as both parties were apart, they begin to think about how much they truly loved each other, how much they appreciated each other’s strong qualities. The nice and kind small things that they did for each other as acts of caring relationship. By the time they had cooled off, they were both grateful for each other’s gifts of uniqueness. Sometimes feelings of love come after we talk about love and express love. Here is a question for you. How often do you say the words, “I love you “in the course of a day? Who is that person you need to say, “I love you “to today? Maybe that will help you **develop a grateful heart.**

4. “Where does my soul find true satisfaction?” The world says satisfaction is found in boats, cars, watches, homes, stuff, fat daddy bank accounts. For Christians, the scriptures throughout Genesis to Revelation tell us we find our satisfaction in God and God alone.

Deep within each human there is a desire to know that our life is one of value, worth and importance. We need to know we are loved unconditionally by someone who knows us better than we know ourselves. Jesus said that the two most important things we must do are “to love the Lord your God with all your heart, and with all your soul, and with all your mind, and to love your neighbor as yourself.” **Mathew 22: 37 & 39.**

Contrary to what ads and marketing say, we can not fill the longing of our souls at the mall. **Where is your satisfaction?** Where is your fulfillment? The writer of **Ecclesiastes 2: 10-11** says **‘I considered all that my hands had done and the toil I had spent doing it and again, all was vanity and a chasing after wind.’**

We are designed to be in relationship with the creator of the universe. The only real satisfaction of our souls is in Jesus Christ. No matter what thing you are in the midst of, no matter how bad you think life is, no matter how confusing and overwhelming life is at this moment, know that the Messiah, the Christ, suffers with you, walks with you, shares in your joy and in your pain or grief. **Hebrews 13: 5-6** gives us instruction when we read, “Keep your lives free from the power of love of money, and be content with what you have; for Christ has said, ‘I will never leave you or forsake you.’” No matter the circumstance, we can face our life with joy and contentment. **Where is your satisfaction?**

We have spoken about Four Steps to Cultivation Contentment. I would like to mention **Five Steps for Simplifying Your Life.**

Simplicity says, “Less is more.” Simplicity says, declutter your home, and relish the fact that you have less stuff. The more stuff you acquire, the more you maintain. If you have a boat, a motorcycle, a beach house, mountain lodge, east coast residence and a plane, you have lots of insurance to pay for, maintenance and upkeep on your acquired stuff. Could you live with less?

1. Set a goal of reducing consumption, and choose to live below your means. We have these blue bags. Want one, they are 5 bucks. 3 for 10 with proceeds going to Nothing but Nets to fight malaria. Take it to the grocery store and don’t use plastic or paper. It helps a little.

Buying a car. Shoot to get a 10 percent higher gas mileage return. Maybe set the T-stat at home at 75 instead of 72 in the summer. Wear a sweater in the winter to have your house a bit cooler?

2. Before you make a purchase, ask, “Do I really need this and why do I want this?” If you are in the store and they don't have the DVD, CD, suit, dress, shoes, tool you want, leave the store. You are NOT compelled to buy something. It is your money, and you can choose how you will use it. Take 24 hours before making the big purchase, or the smaller purchase. If you feel you should buy it after 24 hours, go buy it. It is a good habit to develop that helps us thwart impulse buying.

3. Use it up before buying something new. I spoke with Michael Barnhill our new church administrator who told me both his vehicles have over 100,000 miles on them. They are paid for and run well. He'll replace them when they need it. Resole your shoes, mend the rip or tear. If you feel something is outdated, keep it for six more months before you replace it. And, finally, always sell or donate things that work. Don't throw out the oscillating fan or can opener just because you have a new one. Somebody could have used them.

4. Plan low cost entertainment that enriches. A movie is fun to go to, but so is going to the park for a picnic. Or going to a lake to fish. Maybe what your family needs is a family night where you play board games, rent a movie, stay home and eat homemade pizza or popcorn. Maybe invite a neighbor family over and have a cookout. Do you **need** to take the cross country flight and endure the cost of a week at the theme park? Maybe, maybe not. Think about it and then decide.

5. Ask “Are there major changes that would allow me to simplify my life?” Maybe the stresses of bills are wearing you out. Would there be relief if you sold a high priced car and bought a less expensive model that was paid for? Maybe keeping your car another year or two before buying another one.

Downsizing your home? As square footage grows in our homes so do insurance, taxes and utility costs. Could you consider downsizing a bit?

Have a club membership you rarely use? Could that money be used for mission work, providing food for the hungry?

When we simplify our lives it requires of us, **“self control.” Proverbs 25: 28, “Like a city whose walls are broken down, is a person who lacks self control.”**

In the ancient world when a city's walls were breached or broken, there was no protection. All the outside stuff can run roughshod over the inhabitants. Self control offers us protection around our heart and life and protects us from ourselves, temptation, from sins that are deadly and can destroy us.

If you fail to exercise self control in speaking, you blurt out hurtful words; if we fail to exercise self control in purchasing stuff, we find ourselves in dire financial straits. Same with eating too much. It can cause some serious health issues. The opposite of self control for us is slavery to a thing or habit that takes over our lives.

Self control is about skipping instant gratification by halting to think about the answers to three questions:

1. What are the long term consequences of this action?

2. Is there a higher good or better outcome if I use this resource of time, money, energy, talent in another way?

3. Does this action honor God?

Here is a question for you about living in tents. Which tent will you choose to live in? The tent of **discon-tent-ment** or **cont-tent-ment**? Only you alone can make that determination about where you will choose to live. If like the church staff, your choice of having the important stuff like family first and pets, you are living in the tent of contentment.

Choosing to live in contentment does not mean you cannot purchase a car, or buy things. It is not about moving into a tiny, cramped home or apartment. That is not it at all. That quite frankly is not realistic, and I do not believe that that is what God requires of us.

Contentment means giving thanks for what we have and where we are. It means we garner the right perspective on possessions and money, and means we choose to live more simple lives. Getting rid of unworn clothes, wasting less and conserving more. It means as we grow in our simplicity, our generosity will emerge as something we can encourage to grow.

I have a pair of black dress shoes I have had for 10 years. They have been resoled one time. I like them, they fit well, and they bring me contentment on a small scale. God loves us in our relationship with him and wants us to go deeper. To spend time with him, to be good stewards of all we have. God's generosity to us is the gift of the savior Jesus Christ who loves us so that he would give his life for us. Now that is extravagant generosity.

Today God asks each of us here to consider his gift, his extravagant gift of grace, in light of how we live our lives. In honoring God, we portray that understanding that we recognize all we have comes from God, and we live to honor, respect, and glorify our Lord and savior Jesus Christ.

Pursuing simplicity is one way we find contentment, but the real contentment in our lives is found through living for, and loving others in the name of Jesus Christ. Know you are loved. In Jesus' name.