

Wisdom and Finance: How Are You And Jesus Doing?

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Last week we spoke about an illness that is at epidemic proportions in America today. Actually it is a two-pronged epidemic. First is **Affluenza**, wanting what our neighbor, boss, sister, brother, friends, have at any cost. And second, **credit-it-is**. The way we get these diseases is by being infected with the need to hock our future, enslave ourselves to creditors for the stuff we want, not need, we WANT now. And the only way we overcome that Affluenza/credit-it-is epidemic is by knowing that God wants the best for us. He wants us to live **within, yes even below our means**, and to operate financially in a way that honors God.

The idea of keeping up with the Joneses is alive and doing pretty well today. It crosses all boundaries. Economic, racial, social, religious, and generally winds up with people living beyond their means.

Living beyond your means is living in false reality. If you have ever watched a juggler, you see him juggle a live monkey, a bowling ball and a tire iron. It takes lots of work to keep all the very different items moving in the air. Borrowing against a credit card with a cash advance, taking out a pay day loan is much like keeping all the items juggling in the air. For many folks, that is not an issue because you are doing pretty well. So **your** question might be, “Are we making the most of everything that we have, or are we more wasteful than we need to be because we have more?”

Today we look at some basic biblical principles, wisdom and money management principles. Maybe you know the principles, but like the one who knows what it takes to diet, we know it, but we have trouble practicing it. God desires for us to be wise stewards of what He has giving us.

Today’s focus scripture is found in a familiar text - Luke 15: 11-16. It is a portion of the reading of the prodigal and his brother. As you stand to honor the Gospel reading, hear these words of the Lord, **“Then Jesus said, “There was a man who had two sons. The younger of them said to his father, “Father, give me the share of the property that will belong to me.’ So he divided his property between them. A few days later the younger son gathered all he had and traveled to a distant country, and there he squandered his property in dissolute living. When he had spent everything, a severe famine took place throughout that country, and he began to be in need. So he went and hired himself out to one of the citizens of that country, who sent him to his field to feed the pigs. He would gladly have filled himself with the pods that the pigs were eating; and no one gave him anything.”** This is the word of God, for the people of God. Thanks be to God.

I have a bit of the prodigal in me as do most of us. This story in Luke tells us of God’s love and how he takes us back even when we have squandered all we have. God’s grace and mercy joyfully welcome us home. The word **“prodigal”** in the literal sense means **“The one who wastes money.”** The prodigal is a spendthrift. The prodigal is like many of us today because he wanted what he wanted...NOW. He didn’t want to wait. He didn’t want to work the farm and ranch; he would not be denied his instant gratification. And for the prodigal, there was no tomorrow for him, just the moment before him.

The younger son was used to having all he needed and wanted at any time, and when the hard times came, when he used up his resources, when he was broke, hungry, cold, alone, he was up a creek. We hear frequently about the lottery winners who within a few years have spent their fortunes on cars, vacations, goofy investments, homes, boats, clothes, and high on the hog living, and in a year or two they are in worse shape than when they started. They had it all, Living only for today, and then they are broke again.

Famine will come in some form. A job might end, an overwhelming illness or crisis will occur, the stock market tanks. What happens when the credit card becomes the crutch, and the car breaks down, the water heater goes out and floods the living room, the AC craters on a record heat breaking July 4th weekend. You can find yourself with nothing left. And we can long for the “pods” that someone else is eating simply because we cannot make it on our own anymore. That may be you

Or, that may NOT be you. You use your credit card responsibly, creditors calling nightly are not part of your routine, but we still may rocket through money in a wasteful and extravagant way.

When I first started out on my own, I accounted for every dollar I spent. I worked lots of hours, little pay. I had to be budget conscious. But as my income increased over the years, sometimes I admit I purchased some things with little thought. I could have saved or invested the money I have spent on some things over the years. Like the Wagner power paint sprayer that got used twice in eight years. I should have rented it, not bought it. We can waste money in many ways, but I want to highlight two of the primary ways.

1. Buying on Impulse- Impulse buying is going to the store for a loaf of bread or cereal, and walking out with a bag of candy, some soda waters that were on sale, and maybe a bag of chips that looked good so we just picked them up, and at the checkout stand we bought a Snickers that was daring us to buy it and eat it in the car, as well as the “*Enquirer*” magazine that told the story of the former Duchess of York, Fergie, who got busted peddling access to her former husband for \$500,000.

Go to the store with a written list, and don’t go hungry.

I am not a SALE shopping kind of guy. If I don’t need it, the word **sale** doesn’t draw me in, but for some people, sales are what they live for. Ever stood in line at Best Buy or Target at 4 am the morning after Thanksgiving to purchase the newest clothes, toys, iPods, and electronics? Are we shopping for what we need, or what we want?

One of my kids when he was younger was the kid who if he had money in his pocket, he had to spend it. One day when he was about 14, he came home with a felt cowboy hat. Cost him \$45. It looked goofy, fit poorly, and he was so disappointed that he had bought it, but he used his own money and got talked into buying something on impulse. Well, lesson learned.

2. Money Waster # 2- eating out all the time I like to eat dinner out. But I typically don’t eat out twice a day. My usual dining out is twice per week. Sometimes more. But I know that if I opt to not eat out and cook at home, it saves a large portion of my income. I wonder how much I spent eating out so far this year. I think I’ll track how much I spend for the rest of the year.

What else could I have done with that money? And that leads to an even more important question. **What** is your life all about? **Why** do you exist? Do you exist to simply consume all that you can? Do you have a higher purpose?

Do you ever think about why you are here on earth? We are created to care for God's creation, to be in relationship with our Creator, to love God and to love our neighbors. We are created to care for our families **and for those in need**. We were created to glorify God, to seek justice and do mercy. As Christians we are here saying, "Use me Lord, all of me, help me to serve, use me to accomplish your work on earth."

A young man with Downs's syndrome worked as a sacker at a grocery store. The store manager watched Johnny everyday and noted that people stood in line to have him bag their groceries. You see Johnny went home every evening and searched the Internet and found a positive saying that he printed out and made 300 copies to put in people's bags. People would choose to stand in line for Johnny to bag their groceries because he touched their lives in a little way. Johnny was fulfilling and pursuing a mission bigger than his personal desires.

What about each of us? Are you pursuing anything bigger than your own personal satisfaction? Does our use of time and money reflect that? 1 Timothy 6:10 says, "***For the love of money, is a root of all kinds of evil.***" That tells me, us, that loving money more than your neighbor or God will surely cause us to stray off into the weeds. Money is NOT bad or evil. But the sole pursuit and putting all value on money is wrong. Money can be good depending on how it is used. You all know that. We give to Habitat for Humanity for housing, Nothing but Nets to prevent malaria, Change for Children to provide meals for kids at school. All good uses of money.

Have you sat down and looked at where you want your finances to go? Of course your family and to care for them, providing food, shelter, clothing. We all need some financial goals. What is your goal? I tithe my income, and I give to some other mission ministries that I care about. But it requires planning on my part.

When I was living in McAllen, Texas, years ago I wanted a VCR. Remember they were the size of a small suitcase and cost \$500. I didn't have the money, so after taking a Crown Ministry class, I set up the envelope system. Cashing my check and placing money in envelopes labeled tithe, savings, house, utilities, gasoline, food, VCR. I saved long enough that I was able to skip the credit purchase and just buy the VCR. I even got a reduction in cost since I paid CASH. Setting goals for our saving, tithing, and spending is an important goal.

I am listing six basic financial principles here. They are simple, and life changing.

1. Pay your tithe and offering first.
2. Create a budget and track expenses.
3. Simplify your life style. (Live below your means.)
4. Establish an emergency fund in savings.
5. Pay off credit cards, use cash/debit cards. Use credit wisely.
6. Practice long term savings and investing habits.

Story of investing monthly in ROTH IRA

Simplify your Lifestyle.

I lived in Midland in a very large, beautiful house. After eight years in that home, we knew we needed to sell the house, downsize. When I told people I was moving to a smaller home many people said, "Oh, you are in financial crisis? You are broke, you are moving to a smaller home?" Yes, because quite frankly we didn't need the excess square footage in the home, nor the large mortgage payments. We moved into a smaller home, and paid cash for the smaller house. This was anti-establishment. This was almost anti- American dream. Drive a smaller car, get a smaller home, what is wrong with you? Downsizing was an adjustment for one of my kids. He didn't like it that we were moving down. It went against the grain of what society said, what his buddies saw as success.

But there was great freedom in no house payment. We were able to give more, to respond to mission-minded needs on my heart. To fund my retirement account more rapidly.

A few years ago I was invited to lunch by a man who was the CEO of a large sized manufacturing company. He was well off financially, a kind man, a church member, and a total surprise to me.

He said, "I'll pick you up for lunch. "He stopped by the church and I got into his 5-year- old Honda Accord. It was clean, well maintained, paid for, of course. He said, "I traded in my company Lincoln and got this car two years old. I want to set a good example for my employees, and I can do more things with my money than spend money on a car."

Now hear me church, there is nothing wrong with having a new nice car. But I must admit, it made me think about the priorities that this man had set for himself, for his family, his employees, and those priorities pleased God.

What is your life purpose, is it to keep up with the Joneses? Or is it to live a life fully for the one who brings us our salvations and new life? Do you choose to live for Jesus Christ? Do you know that you are so deeply loved by God the Father, and God the Son, and God the Holy Spirit? Will you live a life for God's glory? In order to give extravagantly and experience the joy that comes from living for something beyond ourselves, we must simplify our lives.

Remember the words of the Shaker song "Simple Gifts,"
" 'tis the gift to be simple, tis the gift to be free..."

Let's pray...