

***Theme: Antidotes for an Out of Control Life***

***“Why Less is Usually More”***

Sermon preached by Jeff Huber

January 28-29, 2012 at First United Methodist Church, Durango

**Matthew 6: 19-21, 31 and 33**

*19 “Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. 21 Wherever your treasure is, there the desires of your heart will also be.*

*31 “So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ 33 Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.*

**VIDEO      Fun with Dick and Jane**

**SLIDE      Why Less is Usually More**

Today we conclude this series of sermons we been doing on antidotes for an out-of-control life by focusing on the topic of money. The American Psychological Association has taken the survey over the past 10 years asking about the lead stressors in people’s lives. They have asked people what it is that keeps them up at night more than anything else and over the last four years running, the American public has said overwhelmingly that money is what stresses them out the most. 75% of all of the Americans surveyed last year said that they stay up at night worrying about this topic. They have physical maladies because of this topic and their health suffers because of it. This is the number one stress agent for three out of four people and maybe it should be for some of those that it isn't.

As we begin I want to recognize upfront as we think about out-of-control finances and how we might get control of them again that there are two groups of people who seem to be really experiencing the hardships of the economy the last few years. One group was doing everything right that we are going to talk about in today's sermon and in the next few weeks. You were doing your best to be financially wise and to seek financial peace even through attending the course that we offer here at the church, but you got caught up in the financial crisis because of what others were doing and through no fault of your own. You lost a

job or your retirement took a hit and you found yourself in the place where you could meet the demands that you always could do before economically. You exhausted your savings and then you found yourself in crisis that was not created by you but by others in our national economic system. I want to recognize that some of what I am going to say in this sermon may speak directly to you and some of it may not.

Others of us have struggled because of sheer overconsumption and spending more than what we have coming in. We are going to be spending our time focused more on that as a means of getting at the stress that we feel in our lives around money. Hopefully this will help us feel like we can begin to take control of our finances instead of our finances being in control of us.

I would like to invite you to take out of your bulletin your Message Moments and your Meditation Notes. There is a place for you to write down those things that you feel like God is speaking to you and I have been praying all week that some part of this message would speak to you, so please take the time to write it down as you feel moved. You also will find daily Scripture readings that tie into today's message as well as questions for you to reflect upon the days ahead. Hopefully you will find that these reinforce today's message and they will speak to you throughout the week in ways that might encourage you and bring you some peace.

In 2009 Pres. Obama commissioned the Financial Crisis Inquiry Commission to study the root causes of the financial crisis. Their task was to find out how this happened so it wouldn't happen again. It was a bipartisan commission and the report was released last year and consisted of 643 pages. I didn't read all of that but the summary of the financial crisis divided, as you might imagine, along partisan lines. The summary of those on the Democratic side of the equation talked about those who are leading Wall Street and how they struggle with greed. Greed got the best of them and there were not adequate financial regulations in place to deal with the struggle of human greed. There was an inappropriate sense that the markets would always self-correct.

Those on the Republican side argued that this was not really the problem but rather there were banks that were encouraged or even demanded to give loans to people who were a credit risk. They were people who maybe could not have afforded to buy a home under normal conditions but they were granted loans anyway and even the working poor were encouraged to buy a home even though they may not be able to afford it long-term. Using adjustable-rate

mortgages some of them bought more house than they really could afford and this was really the root cause. The dominoes began to fall as those adjustable-rate ended.

Those are probably both oversimplifications but the truth is that there is probably truth on both sides of that. Of course it is not quite as simple as that because what it tells us is the financial crisis was caused by either the really rich people on Wall Street or the really poor people on Main Street. I hope that most of us are smart enough to know that we all played some part in this. I think it might be more helpful for us to look at this as a case of “group think” where we all participated in it over the past 20 years which has to change in the future or we won't have a solid or stable financial future.

When I think about this report I have to say that I highly doubt that this commission got to the root causes of this financial crisis over the past few years. I think that in order to get at the root cause we need to use spiritual language. It requires us to talk about what happens when you stray from the right path and you walk away from the path that were intended to take us as human beings. The word that we use for that in the theological realm is, "sin."

Specifically we can talk about some of the basic sins which are underneath and we talk about those as the seven deadly sins. At least three of those were among the root causes of what happened in the crisis so let's just mention those three and be honest with it and get it out on the table.

**SLIDE        *luxeria* = lust = "reckless extravagance"**

One of the seven deadly sins that we often talk about in today's language as lust was actually referred to in its Latin form as *luxeria*. You recognize that is the word luxury but it was the idea of reckless extravagance. It was having more than one should be having or more than one could actually afford out of an insatiable desire for more.

**SLIDE        *gula* = gluttony**

The second of the deadly sins that led to this financial crisis was gluttony which we picture as someone sitting at a table and stuffing their mouth as fast as they can with food and never being fully full. They eat so fast and so much that they make themselves sick. But *gula* was not just about eating food but it was about all kinds of things that we can over consume. We can't get enough and then we make ourselves sick as we over consume.

**SLIDE        *avarice* = greed**

Avarice or greed is a relentless desire for more that can never be satisfied. You can see how intertwined all three of these are as root causes of what happened in our society financially over the past few years.

We couple those three root causes with three assumptions that we thought were absolutely true in American culture. First, we believe that our income would always go up. Every year I am going to get a raise and I am going to make more money this year than I did last year. The second assumption that we made is that the stock market would always go up as quickly as it has over the last 10 years previous to the financial crisis. I know that as the stock market goes up my net worth will increase every single year and I don't have to worry because I will be worth more next year than last year. The third assumption was that no matter what happened in the stock market housing prices would continue to climb as they had prior to the financial crisis. This means that I can take the equity out of my home because my home value will continue to increase. I don't have to worry about saving and I can spend everything I have and the equity I have in my home and I can still make money in the end.

We learned in 2008 that those were false assumptions. When we combine the root, spiritual issues of luxuria and gula and avarice with those false assumptions then we have a recipe for disaster. There is one more root cause of our financial stress under each of those deadly sins and assumptions.

#### **SLIDE        The sin of idolatry**

Idolatry in the Old Testament was pretty easy to identify. It was when human beings took things made of metal or stone or wood and they created for themselves gods and then they made those gods the most important thing in their life. They bowed down to those gods and they offered to serve them, gods made with their own hands. The problem is that we human beings have a hard time worshiping a God we can't see and it is so much easier to worship a God that we can see. The biblical authors are constantly chastising the people for worshiping idols because of the human tendency.

Our idolatry is a bit more complex than that in today's world. We have a desire to worship our desires and the things that we possess. We never really call it worship but they became the desires of our hearts to have the latest gadgets the largest gismo. We thought about them all the time and we obsessed over our retirement funds. We would watch them every single day and spend more time reading the financial Times than we spent time reading about God or the Scriptures.

We said that God was God in our lives just like the Israelites. They would say out loud, "God we worship you," and then they would go and worship their idols without really thinking about the consequences. We said that God was the desire of our hearts but instead it was the things that we wanted or the things that we saw in advertisements that captured our souls. Our Culture fuels idolatry. Every time we turn on the television or the radio or the Internet you have people constantly telling you that you need more and better and bigger. You are constantly being reminded that the stuff you have is not good enough anymore. You need other stuff to make you happy and you would really be happy if you just had this and that and this and that.

This is how our economic system works in some ways and it will always be with us in American culture. The problem occurs when we don't have any self-discipline and we don't have our heads on straight and we get caught up in the emotions of wanting more. We need a healthy skepticism of our economic system in order to make it work long-term.

This is not new in our generation because you can trace it back all the way to the beginning with Adam and Eve in the Garden of Eden. They had all of paradise from which to consume but the one thing they were supposed to have became the one thing they most desperately wanted, the fruit on the tree that was forbidden. Throughout all of biblical history we find human being struggling with the desire for more. We are never quite satisfied and we are wrestling constantly with these deadly sins.

This is why Jesus, when he was preaching his Sermon on the Mount, said these words that we read today.

**SLIDE      *19 "Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. 21 Wherever your treasure is, there the desires of your heart will also be.***

Remember that Jesus is talking to peasants in first century Palestine, but they were still struggling with these things clearly or he would not have said them.

When Jesus is talking about our "treasure" he is talking about the desires of our heart. He is speaking about what you worship and what you serve. Many of us get fixated on the stuff that we can see and feel and touch. We obsess about the stuff that we want to have or the stuff that we already have to take care of, then

we find ourselves slaves to that.

Jesus is telling us that God created us to have one central desire of our heart, and that is to know and love and serve God. Then when you do that everything else works out. It is not always easy but you will find your desires, starting with the central desire, then everything else seems to matter little bit less.

Over the last 10 to 20 years we have seen that for most of us the desires of our hearts have shifted from God to the things that we can feel and see and touch. In the days of Jeremiah, and the people were practicing idolatry, God finally said, "Fine, if you think the idols can save you then I will just let you experience the consequences of living a life focused solely on those." The children of Israel were destroyed.

There is a part of me that looks back over the last few years and wonders if God didn't do the exact same thing and say to us, "You really want your life to be about your stuff in your retirement funds? Okay, then you keep living this way and let's see what happens." We experienced a near catastrophe not just in the United States but in other developed nations around the world and we continue to teeter on the edge.

Jesus was speaking about this same issue in Luke 12 as he is preaching to a crowd. There are two brothers in the crowd and one interrupts Jesus and says, "Jesus, tell my brother to give me my share of the inheritance." That's kind of an interesting thing to interrupt a sermon for, don't you think?

Clearly the man is focused on his part of the money and how he needs that. Jesus then tells a very interesting parable about a man who built barns and stored up more and more of what he had. He ends that with these words in Luke 12:15.

**SLIDE      *15 Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."***

This is something that I have to constantly remind myself of because every time I turn around the world is telling me once more that my life actually does consist of the abundance of my possessions. The world is constantly convincing me that my ultimate net worth is my assets minus my liabilities.

I have to constantly remind myself that my net worth is much more than that. I also have to keep reminding myself that the stuff that I think is going to make me happy probably is not going to make me as happy as I think it will. We have all learned this along the way, haven't we?

Soon after I got my first full time appointment as a pastor I started having car problems with my 10 year old Mazda B2000 pick-up truck. It had done me well for many years but now it was having issues because of its age and an accident a few years earlier. At that time someone was randomly shooting at cars on i-25 in Denver and had punctured my radiator, causing the car to overheat and need a major engine overhaul. I also was a youth director and I couldn't take more than two kids in the cab of my truck which was a problem, along with the two wheel drive that made winter driving treacherous.

So I went down to the Mazda dealer and found my dream car, a brand new Mazda B3000 super-cab 4x4 that was shiny black! I looked at that truck and fell in love. And I did now have a job. I convinced myself after the test drive that Jesus wanted me to have this truck. It cost more than one-half of my annual salary but then they offered me payments and a great lease! I didn't really know what leasing was but someone told me it should be called fleecing. That sounded biblical and seemed like one more reason Jesus must want me to have this truck! I learned the hard way there is no such thing as a great car lease.

This is how it works and it is a picture of this problem in my life. I don't know what it looks like for you. I have a way of being able to talk myself into spending more than I have for things that I don't really need. That always leads to problems.

The devil doesn't have to talk you into being a heroin addict to make you into a slave. You don't have to commit adultery or murder. All the devil has to do is to convince you that you won't be happy unless you have this other stuff that you can't really afford. If you can be talked into living on tomorrow's dollar today and that becomes a habit in your life, then you become a slave to debt. The worry and stress and the anxiety around finances can then rob you of life.

This is why the apostle Paul gives these words of advice in his first letter to Timothy, chapter 6.

**SLIDE      *6 Yet true godliness with contentment is itself great wealth. 7 After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. 8 So if we have enough food and clothing, let us be content. 9 But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. 10 For the love of money is the root of all kinds***

***of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.***

Notice that Paul does not say that money is the issue but the LOVE of money is what becomes a problem in our hearts and in our lives. As a pastor for 20 years I have watched this happen again and again in people's lives. They start off on the right track and then somewhere along the way the desire for wealth and worries about wealth led them to do things they never should've done. They were led to take risks they never should've taken. They wandered away from their faith as they followed the love of money and in the end I have watched them be pierced with many kinds of sorrows. This is what happens when we don't learn the true meaning of contentment and understanding of the true desire of our heart is God and not the god that you have made.

The first solution to this struggle is found in a word that we learned a few weeks ago. The beginning point is not for me to teach you good financial habits and how to do a budget. Those are important tools but they are just a Band-Aid and it doesn't come first. The first thing is this Greek word.

**SLIDE      *metanoia* = being convinced that I am heading in the wrong direction.**

It is about taking off the blinders and seeing what you are really doing. After I arranged the lease of my shiny black truck I realized that it didn't necessarily make me happy. I also realized that I didn't have enough room in the king cab for too many youth and my in-laws were coming to town and I had no way to carry them around. So I did the sensible thing and traded in the shiny black truck and what was left of the three-year lease for a new Toyota 4Runner and its five year lease! At the end of the five-year lease I realized I had invested too much in the 4Runner to just let it go and so I bought it. When I did the math I realized I ended up spending almost twice as much on that vehicle than what it was worth. I remember looking at those numbers and going, "What was I thinking?"

In my heart I remember thinking how sorry I was and what a fool I had been. I jeopardized our financial future in many ways and I jeopardized my marriage because I never talked with my wife about it, especially considering that financial distress is the number one cause of most divorces. I became a slave to that car payment for nine years.

Once I got it in my head and in my heart I realized I needed to go a new direction and away from the thing that had lured me into this trap. The Financial Peace course here helped, but what is more important is what happens in my



heart as I get sucked in by needing that new shiny vehicle. The reality is that buying a new vehicle may not be a sin for somebody else. If you make \$200,000 a year or you have saved up the money and you need that vehicle then it might be fine for you or your family. But at that point I was only making \$33,000 a year and leasing a new vehicle which cost more than \$400 a month was a sin.

**SLIDE          Repentance**

That Greek word metanoia is what we translate into repentance. We have a lot of repenting to do as a nation and as a people. Even those of us who did not find ourselves in financial distress over the last few years have made financial decisions which have led us away from God and lead us to put other things on the throne of our hearts, making them the desire of our hearts.

Jesus tells us the other direction that we should walk in Matthew 6:33.

**SLIDE          *33 Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.***

God knows you need food and God knows you need something to wear and God knows you need somewhere to sleep. These things are all important but first and foremost we are to seek first the kingdom of God. If we get this primary desire of our hearts right then the other things can fall in the place.

Once we acknowledge that we want God to be the primary desire of our heart and we recognize that other things will fall into place, the first place where we find the antidote for our out of control lives when it comes to money is in a biblical command for tithing.

**SLIDE          Tithing or "first fruits"**

I want to be clear that I am not preaching on this because you need to give more money or the church needs more money. I preach on this because it is important in our lives to establish priorities and we do that by putting God first in our hearts and with our resources.

The Scriptures tell us to bring the best of what we have as the first 10th. This was called the "first fruits." In the Old Testament this often was sheep and so they would bring their best sheep out of 10 and bring them to God as a gift. The reason they brought that gift to God is because it was their way of saying, "The world says that this is the most important thing in my life, this sheep that is perfect, but I am saying that you are the most important thing in my life by giving you that thing the world says that most important. In making that action it causes my heart to follow."

I have told you before that love is an action and that when we don't feel love we still do loving things and actions until we feel it. Part of giving first to God is taking that thing that the world says that most important and giving that first to God, then you will find your heart is drawn after that towards God.

I find this to be an antidote in my life for my penchant for out-of-control spending and materialistic tendencies. I learned many years ago that if I write that check first and give to God first it puts everything else into perspective. I also know that if I wait to write that check I will spend it on myself usually before I get to the end of the month. When I first started tithing I was actually serving a church where some people in the church didn't like me very much. Some of the leaders didn't like me because I added a video screen and because we added a contemporary service and because we used guitars and we put a drum set up on the altar area. Some of the people who didn't like me actually worked at the church and my giving was helping to pay their salary, but I still gave because I wasn't giving to them I was giving to God because if I didn't do that then my heart wasn't right.

In those years I wasn't making much money and it was hard to give because we barely made it from paycheck to paycheck, but we never went without. I try to teach my children that the blessings that we have received in our lives not just come about from working hard. Yes, working hard is important, but I believe that when we are blessed it is because we have been faithful with the little that we had. God says, "I see that I can trust you with a little and now I'm going to trust you with a little more. I see your faithfulness and so I will trust you with a little more."

That helps us keep our head on straight about money and it helps us to honor God and keep God first in our lives. I just got back from a conference this last week in Dallas for large church pastors. I never realized that we are a large church but once we got beyond 300 in worship we have become one of the largest churches in Methodism, and are one of the top 10 largest churches in this annual conference of Colorado, Utah and Wyoming. I heard lots of stories about people struggling in churches last week to do anything new and I found myself wondering how I got to be the pastor of a church like this that is so generous and faithful and willing to try new things and be in mission and serve the community.

One part of that I think is that God looks and says, "I see I can trust you with a few youth so I can trust you with a few more. I see I can trust you with 50 people and so maybe I can trust you with more. I see I can trust you with \$23,000

a year which was my first salary so maybe I can trust you with a little bit more."

I'm not saying that there is a direct correlation between beginning to tithe and then never losing a job and everything will be great and you will make millions of dollars. It doesn't work that way but it is an important step to know that when God can trust you with a little, God then can trust you with more.

Sometimes we start making more money, like many of you in this congregation, and we begin to say, "I can't afford to tithe now. I could tithe when I made \$20,000 a year because it was only \$2000, but now that I make \$200,000 that would be \$20,000!" I guess God could solve that problem for you by taking you back down to an income level of \$20,000 if that would be easier for you.

I am not sure that God always works that way but I know that unless we learn to give we will not grow in our faith and we will always struggle with money no matter how much money that we make. How can we think that God would bless our lives when we have the attitude that everything that we have we are going to spend ourselves? I have tried to teach our children this by asking them to give 10% of their living allowance to God's work in the world. The other day the ushers handed me the offering basket and it was really heavy and I realized it was because one of the children in our church had brought in their pennies and nickels and dimes in a Ziploc bag for their offering.

On Christmas Eve we asked you to give as much money to the Christmas offering as you were going to spend on your own Christmas. I know that was hard for many of you but many of you did that and because of that we will be able to purchase the land for the medical clinic in Guatemala where our team is going to this year and we will be able to build two floors of the dormitory for abused girls in the Spring Valley slum in Nairobi, Kenya. I met several children on Christmas Eve who took that very seriously and who had saved their money just for that offering. It was powerful to watch them place their bags of pennies and nickels and dimes in the offering plate on Christmas Eve, recognizing that those gifts were for Jesus and that is what Christmas is about.

## **SLIDE        Margin**

There is a rhythm and life and this is one way to have an antidote to what the world says we are supposed to have and strive for. So the first step is to repent of what we have been doing in the next step is to put God first. In order to do that fully you have to learn to simplify. In every one of the sermons that we have been doing during this series we have talked about the idea of margin.

We took this idea from Dr. Richard Swenson who wrote this book and who talks about power that we have which comes from our physical strength our spiritual strength, our cognitive abilities, our time and our money. Then there is load which is what draws power from those things. Many of us become overcommitted and we have more load than we have resources to draw upon and then we find ourselves overloaded and stressed out. This happens in every area including our finances.

Some of us lost our jobs and our incomes went down and that is a huge load and an even bigger stressor when you don't have any margin. Some of us slowly added on more demands. We got another car or another house or another this or another that. Now we find ourselves with not enough or just barely enough to meet those demands. Sometimes we can make it work but it is very stressful and sometimes we have to cut God out and not be able to give what would like to give to others.

The only way we get back to having more money than we have expenses is by simplifying our lives and thinning out some things. We have several financial planners in our church and several who have been doing it for a long time. I asked one of them who is a seasoned veteran and has been effective helping others plan financially for more than 40 years what he would share if you could tell us one thing or antidote or truth that could really change the lives of those in our congregation when it comes to finances, what would that be. He said, "It's really very simple."

**SLIDE        "Live below your means."**

More specifically, live two rungs below your means on the socioeconomic scale and you will find that you always have margin. You will have money to be able to give to God and you will have money to save. You will have money to do the important things in your life and to invest in your future if you live below your means. If we are brutally honest, what has happened for many of us is that we have been living right at our means or actually financing and living beyond our means until we find ourselves in trouble.

I am reminded of the book that someone gave me several years ago.

**SLIDE        The Millionaire Next Door**

The millionaire next door is someone who lives in a humble house with a one or two car garage. They drive a car which is four or five or 10 years old. They shop at the thrift store sometimes before they buy new things. When they retire

they find they have more money than they ever dreamed of because they were very careful and they always lived within their means.

The challenging thing is that the generation who knew that is those who lived during the depression. That Greatest Generation who lived through the depression are now passing away and that wisdom seems to be gone with them. The generation behind them that was born after World War II learned something different about prosperity and then we learned something different still about how we live our financial lives. Our children have been dubbed by sociologists and anthropologists the "entitled generation."

The challenge for all of us is going to be learning to live within our means. In order to do this some of us are going to have to downsize and simplify. Let me share a note I got from someone who had taken our Financial Peace course here at here church several years ago.

*I plan to sell my house and downsize. I realized I am wasting money on a home to impress others and the utility bills and insurance make it so I really can't afford a home this size anymore. A townhome is sounding very appealing with no outside painting or roof to worry about. Lawn care and snow removal are included as well. All of this will relieve worry and stress and allow me to enjoy life more. Our family will be able to save more money and spend more on the things that matter most. I would love to go on a mission trip and give more to the soup kitchen and other projects through the church. I no longer want to be a slave to my house and my car. I feel a sense of freedom when I think about being able to do what God dreams for me and my family through our finances.*

We do want to help you with this here at the church and it requires more than a 30 min. sermon to do that. This is why we offer Financial Peace University using Dave Ramsey's materials. I don't agree with everything Dave says because I never agree with everything in a book or in a program, just because I like to be contrarian, but I do think he teaches things that are foundational for getting a handle on your finances. We have had several hundred people go through this class in our church in the past few years and we have many people in our current class which you can still join this week.

At the end of the 13 week class we always ask, "How much debt have we paid off in the last 13 weeks? How much have you saved and how many credit cards have you caught up?"

The cumulative total of debt paid off by people from this church is more than \$1 million. People have put almost a half \$1 million in savings and cut up

thousands of credit cards. This is a very practical and pragmatic way to get a handle on the finances in your life and keep them from being out of control. Let me just mention a few quick things that you will learn in Financial Peace if you choose to take the course and if you have taken the course these will just be a reminder.

**SLIDE        Make a Spending Plan**

Dave Ramsey says, "Tell your money what to do or your money will tell you what to do." Figure out what you want to accomplish and what is most important and make sure your money goes where you want to go.

**SLIDE        Pay cash for everything.**

One person told me recently that they have simplified their life by using cash because when they actually see the cash leave their hands it has a greater effect. Also, when the cash is gone we stop spending until we get our next paycheck. This is why on vacation or in many places they try to get you to sign for everything and not use cash because they know that you will spend more. At the casinos in Vegas or out at the Sky Ute casino you can't use cash but you have to use chips that way you can more easily lose track of how much you are losing.

I know that when I use my credit card more, then I eat out more than I probably should. I spend something on the spur of the moment that I probably wouldn't if I had to use cash when I use my credit card. When I don't have to get out the green stuff and hand it over, I lose track pretty easily. This is one of the areas that I want to be working on in the coming year.

**SLIDE        Save for what you want.**

We often think that we should pay cash for small things but for the big things is okay to use credit. When it is 18 months and same as cash financing you can save money by keeping it in the bank, right? What is your interest on your savings account right now anyway? It's like .6% and that's a pretty good rate. You might actually enjoy a better if you had to pay for it now and not after it is already feeling old to you in 18 months.

I had one of our members tell me once that they enjoy their vacations more when they had saved up and paid for them ahead of time. When they go they are not worried about how they're going to pay for it when they get back and instead they can enjoy the vacation they have already earned as opposed to the one they feel burdened to pay for next year.

**SLIDE        Don't use buying make you feel better.**

That is a simple idea but I think we often medicate ourselves by shopping and it becomes a drug for us. When we feel depressed we go to the mall or we go online and shop. Just like the alcohol or drug abuser we wake up the next day we realize that we have made it worse and not better by using this as a form of medication.

**SLIDE      Find a low-cost way of making your old stuff new.**

I now drive a Subaru that is nine years old and sometimes I find myself looking at newer cars with envy. I finally asked myself what it is I like about those new cars and it was the smell and the comfortable seats because mine have gotten a bit worn. So I bought some of this new car smell deodorant and new seat covers and I am going to replace my cracked windshield in the spring which has been broken for three years. That will cost me in total around \$350 instead of \$25,000 for a newer car. If we get creative there are many ways that we can make old stuff new.

**SLIDE      Every "yes" to something is a "no" to something else.**

The final thing is something that we learned a few weeks ago which is that every "yes" to something is a "no" to something else. When I say "yes" to a sweater which is \$100 I am saying "no" to using that money somewhere else. If I say "yes" to a new \$40,000 car that I have to say "no" to \$40,000 worth of other things in my life which might mean retirement savings or giving the things that matter to me or family needs like a college education. Whatever it is, just remember that when you say "yes" to one thing you are saying "no" to something else. It may be that you need to say "yes" to something this year like that new car or something else, but just remember to do it consciously and not reactively or impulsively.

Let me end with this one testimony from a family who has been through Financial Peace University.

*We have been in financial distress for more than two years as a family. Using the materials from Dave Ramsey's course we prayed over our bills, we tore up all of our credit cards and we got rid of unnecessary spending. My husband and I met over our finances each week to plan our budget and spending. It is one of the toughest and greatest things that we've ever done. It brought our marriage closer because we talk about money and we don't fight over it anymore. We refinanced our humble home and we traded in our cars for older ones and we now live modestly and within our means. We feel blessed that we have been given the gift of knowledge that money is not the source of our happiness or future. Or as*

*Jesus said it that...*

**SLIDE      *Life does not consist of the abundance of my possessions.***

*God has guided us in this process and with him we have made it and we are now debt-free. We feel so liberated. We have never felt such joy in our lives than now when we feel free.*

Money and possessions cannot be the desire of your heart. Our desire for these things above all else can destroy our families, our lives and our very souls. In today's world we can talk ourselves into almost anything. Stuff is not meant to be the desire of your heart. When you figure that out and you put God first and you begin to trust God with your finances and you begin to simplify your life, you know what you find you can have? When you do that you find you can **see clearly, listen carefully, think deeply, savor life fully and serve God effectively.**

That is my hope and prayer for you. Let's pray.

**SLIDE      Prayer**

My guess is that each of us has some repenting to do in some area related to finances. There may be places where you have squandered money or where there has been excessive waste or you have been constantly feeling like you need the next thing. Why don't you just talk to God about that for a moment and say, "God, you know where I struggle with this. Please forgive me and help me to put you first in my life."

*Pause.*

You may be overwhelmed with fear and anxiety right now when it comes to finances. You might just say, "God, help me to thin out my stuff and the demand for my finances. Help me to know the next right thing to do. Give me your peace and take care of me oh God."

*Pause.*

*O Lord, as the Shepherd of this flock I pray that you would bless them. I pray thee would help us together to have our heads on straight about money and to remember that our life does not consist of the abundance of our possessions. Help us to put you first in our tithes and in our offerings, to simplify our lives and in the process to find freedom and joy in peace. We ask this in your holy name, Amen.*



***Sermon Series: Antidotes For An Out-of-Control Life***

***Sermon Title: “Why Less Is Usually More”***

***Matthew 6:19-21, 25, 33***

*“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 also be.*

*“That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing?*

*Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.*

***Things I’d like to remember from today’s sermon:***

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***Meditation Moments***

**Monday, January 30** – Read Philippians 2:3-11. Many times, we'd like to reduce this passage's point to just "be nice to each other." But it speaks more radically to our acquisitive hearts. Jesus once said, "Foxes have dens and birds have nests, but the Son of Man has no place to lay his head" (Matthew 8:20). To save us, he truly released his grasp, not just on "stuff," but on all the prerogatives of being God!

- Paul valued healthy self-esteem (of which he and Jesus had plenty). The Common English Bible captures his sense in verse 4 well: "instead of each person watching out for their own good, watch out for what is better for others." How can living with an eye to the good of others deepen our self-respect and inner health, rather than shrinking it?
- Jesus said, "I lay down my life—only to take it up again. No one takes it from me—I lay it down of my own accord" (John 10:17-18). What contrast do you see between living as a helpless, worthless victim, and the kind of triumphant self-giving spirit Jesus had? What takes greater strength—living solely for self, or offering yourself to God and others?

**Tuesday, January 31** – Read Luke 12:13-21. In this story Jesus did not say God killed the wealthy man as a punishment for having large crops, which he hoarded solely for his own benefit. He said God rebuked the man for living in a foolish, shortsighted way. He assumed he could enjoy his hoarded wealth forever. He overlooked a fundamental fact of life—death.

- Jesus warned us to "be on your guard against all kinds of greed." What different kinds of greed have you experienced? How can you assess whether you are getting your sense of meaning and value from material things? How easy or hard do you find it to accept Jesus' teaching that "life does not consist in an abundance of possessions"?
- What choices do you believe the rich man in Jesus' parable could have made to be "rich toward God"? In light of the Bible's concern for justice and care for the poor, are there ever times when having surplus goods, and keeping them for ourselves is a godly thing to do, or not? In what ways are you building Jesus' teaching into your financial life?

**Wednesday, February 1**— Read Luke 12:32-34. Our culture often acts as though one of the most precious English words is “mine.” Jesus always challenged that all-too-human possessiveness. When we loosen our grasp, he said, we can live light lives free of worry and stress. Investing our treasure, time and talent in the things of heaven is, according to Jesus, the one truly safe investment we can make.

- “Where your treasure is, there your heart will be also.” Do you find that to be true the other way as well—that you tend to send your treasure where your heart is? Are you putting any part of your treasure toward causes or activities that you really don’t care about? To what extent does your checkbook accurately reflect your heart?
- In *The Message*, Luke 12:33 reads, “Get yourselves a bank that can’t go bankrupt, a bank in heaven far from bank robbers, safe from embezzlers, a bank you can bank on.” How have financial events since 2008 underscored Jesus’ wisdom? How can using your assets to help others instead of piling them up for yourself lower your stress?

**Thursday, February 2**— Read 1 John 3:11-18, Acts 4:31-35. In the Roman Empire, whose wealthy lived out “conspicuous consumption,” the early Christians chose a different standard. “No needy persons among them” is a striking claim for any group of several thousand people! It seems to have worked because the Christians were focused more on sharing than on accumulating for themselves.

- Right after saying “we ought to lay down our lives for our brothers and sisters,” John began talking about sharing material possessions. What items or objects do you love so much that sharing them would feel like “laying down your life”? How can God nurture our spiritual health as we share some things we really want, rather than just the stuff we didn’t plan to use anyway?
- Acts said there were no needy persons among them because “God’s grace was so powerfully at work in them all.” How does God’s grace at work in your life affect the level of human need you’re willing to accept in your world without trying to help?

**Friday, February 3**—Read Hebrews 10:32-35. Jesus taught that his followers can rejoice even when they are wronged (Matthew 5:11-12). So Paul and Silas

sang hymns in prison after a flogging (Acts 16:23-25). Today's text shows us that Christ's early followers "joyfully accepted the confiscation of your property." Clearly these Christ followers were "banking on" the world to come more than this one, an approach to material goods quite different from what most of us are usually taught.

- In 2 Corinthians 8:2, Paul wrote of Christians that "in the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity." How deeply do you trust, down deep, that financial losses or reverses cannot touch your real treasure?
- Hebrews said its readers could joyfully accept the confiscation of property "because you knew that you yourselves had better and lasting possessions." What better and lasting possessions had they put their confidence in? To what extent do you, too, have those better and lasting possessions as the basis for your security in life?

**Saturday, February 4**— Read Philippians 4:4-13, 19. Jesus said, "Come to me, all who are weary and burdened, and I will give you rest" (Matthew 11:28). Paul, a driven Pharisee, responded to that call heart and soul. Today we read this gifted, active man's witness to the kind of rest Jesus gave. "Rejoice....gentleness....do not be anxious.... the peace of God....true, noble, right, pure, lovely....I have learned to be content whatever the circumstances." How did he live that way? Paul identified his trust clearly: "My God will meet all your needs according to the riches of his glory in Christ Jesus."

For four weeks, we've studied antidotes to the out-of-control life. How will you and God:

- Slow the pace of your life and create more margin so you can listen to God and bless others?
- Share responsibilities and set aside the sense that you must do everything yourself?
- Seek to build your trust in God so that you can live free of anxiety and fear?
- Lessen the hold of material things on your heart and live more freely and generously?

**Family Activity:** As a family, ask yourselves how your closets look. Assess

*how full the game and toy cabinets are. How about the number of shoes or coats you have? Has anyone outgrown some clothes or shoes? Are you holding onto some games and toys no one plays with anymore? Imagine boys and girls, women and men whose closets and cabinets aren't so full. Could they benefit from receiving some of what you have? Together, sort through your possessions and create tubs of gently used treasures someone else needs or would enjoy. Pray over the items and ask God to bless the people who will be receiving them. Take those gently used items to church or a mission site as a donation. Commit to repeating this often.*