

## “Money Talks”

September 28, 2014

Psalm 50: 7-12

*This sermon was preached by Pastor Kurt Jacobson at Trinity Lutheran Church, Eau Claire, WI .*

Dear Sisters and Brothers in Christ, grace and peace be with you all.

This morning we're launching a three week series called "Money Talks." The goal is to help us all gain a faithful understanding of God's goodness in giving us money to manage and enjoy.

As a society we're pretty interested in money. But we don't talk about it much with each other. We like knowing how much some people make – but we're not inclined to let others know what we make.

Each year when Forbes releases its list of the 400 wealthiest people in the world it makes headlines. We're curious to see who's on the list and how many billions they possess.

For us and most people in the world, the matter of having enough money is of some concern. Every day we're surrounded with news about money. We read that 36% of American adults are saving nothing for retirement (according to bankrate.com). Student loan debt has tripled in last 10 years. One in six Wisconsin children under 6 live in households making less than the poverty level\*. Some one-quarter of mortgage holders are underwater – meaning the mortgage amount exceeds the value of the house\*\*. While most of us don't live under the weight of such statistics, we do live with concerns about money.

Now, I'm not a money expert. All of you know more about money than I do. But in this series I'm going to talk about some things few of us know much about. Jim Cramer isn't talking about these things on Mad Money. Forbes doesn't run cover stories on it. You didn't learn it in economics class. It boils down to two things: you don't own your money, but you are in charge of it. And GOD wants us to figure out these two truths.

You see, the big question isn't how much money we have. The real question is about **ownership and management**. The amount of money we make isn't helpful until we settle the question of ownership and management.

How many of you think you don't have enough money? I've been in that spot until I came across this website: [globalrichlist.com](http://globalrichlist.com). The built-in calculator asks you to enter your annual income to find out where you rank among the 7 billion people in the world.

If your annual income is \$50k, you are in the top 1/3 of a percent of the world's richest people.

If your household income is \$150,000 you're in the top 0.06% richest people in the world.

So, back to the common thought about having enough money. We need to get real, don't we?

Comparing America with the rest of the world: Poverty level income for a family of 4 in America is \$23,550 a year. Even with that income, the [globalrichlist](http://globalrichlist.com) shows that such an income lands a family in the top 2.4% of the world's richest people. Whereas the World Bank sets the global poverty line at \$456 in annual income. (*from UnitedNations.org*). I spend more than that on my dog in a year.

In the big picture, do we all make enough money? Our problem is something else and it's settling the question of ownership and management.

Who owns our money? The truth is - it all belongs to God. You may not agree with me, but our faith and biblical evidence teaches that everything belongs to God. Who owns your money? GOD! You and I simply get some to manage for a while. Psalm 50:10-12 New Living Translation has God telling us: *“For all the animals of the forest are mine, and I own the cattle on a thousand hills. I know every bird on the mountains, and all the animals of the field are mine. If I were hungry, I would not tell you, for all the world is mine and everything in it.*

If God owns all things ... how can you and I own anything?

On the question of ownership – think of it this way. You own your money like you own your food; you get to consume and use food while it goes through you. But you don’t get to keep it. Food can change some things about you, but you can’t hold on to it. Thinking of owning money is like owning food – you get to use it, but you don’t possess it. Money you can buy you a house, but it can’t give you a happy home. Your money can make you look good, but it cannot make you be good.

The problem with ownership – if you persist in thinking you own your money is this: money will always stand between you and God. You will want it more than God. You’ll rely on it for security, happiness and a future, more than you rely on God. If you think you own your money, you’re going to want to have more of it in your life, more than you want God -- because you’ll look to money to get you the things you think life is supposed to include.

Jesus said: *You can’t worship God and wealth.*” (Matthew 6:24) Jesus wasn’t making a rule – he’s saying there can be only ONE center in your life. God or money.

So, then what is money in our lives? Why did God give it to us? I’ve got four answers:

**1 Money is a source of JOY.** God gives us permission to enjoy everything God creates – including money. God truly wants you to find joy in what money can do in this world.

**2 Money is for CARE** – God knows all people have tangible needs: food, shelter, security. The Bible tells us often that God has the biggest heart for the people who don’t have those basics in life. God doesn’t want them to live that way and the Bible tells us that God expects us all to use our money to secure basic things to care for ourselves.

**3 Money is a RESOURCE for our NEIGHBORS.** God is thrilled that we have some money and abilities because God see us as invaluable in a network called the Body of Christ. God needs us to care for others in this body. God’s counting on us to use some of our money to care for other people.

**4 Money is a TEST.** That may not sound comfortable, so what’s this about? God doesn’t make money a test for us. We make it a test. Here’s the scoop. Money is smart. It gets to know us – finds our weak spots and then starts to talk, because money always wants to call the shots. It doesn’t want us to address the needs of others, but rather fuels our wants and greed and the quest for stuff in our lives.

Money isn’t God’s way of tempting us. Jesus was asked once “what is the most important thing we should know?” His answer was **two part: First**, was love God with all your heart, soul, mind and strength. That’s tough to do when we love money more than God. If the average American spent as much time getting to know God as time trying figure out the remote control for the TV, and cable box – this nation would have immediate spiritual revival! If we love our money, it removes the primacy of God in our lives.

The second part of Jesus’ answer about loving your neighbor as yourself is this: you can only have ONE standard for love. Jesus says you’ve got to love your neighbor as you love yourself. That’s a problem again. We might agree with him, but we don’t practice it. Think back to global rich list. If a

billion people on this planet live on \$456 dollars a year – and we worry about having enough, do we really have one standard of love – one for us and one for them? It's a huge challenge and GOD wants to help us figure it out. Jesus wasn't just giving us another order here – he's asking us what kind of view we have. He wants to know:

1 Are you going to have a GOD VIEW of the world, or

2 Are you going to have a ME view of the world?

A God view sees money as just one thing God shares with us to enjoy, to care for self and others. A ME view sees money as something we own and so with it we secure our own needs and enjoyment and we can never have enough of it.

I hope we all want a GOD view of the world. It's possible when we see money as something God gives us to manage and there's plenty of it for the whole human family.

People who hold a ME view of world, hold onto a scarcity model where there's never enough, so I take and hold my money closely for my own needs and desires and expect everyone else to do the same.

I said earlier –we don't own our money, but we are in charge of it and God wants us to figure these two things out. So the management question is this: what are you going to do with the money in your life?

God has a vision for this and it's revealed in an Old Testament story of two elderly people named Abraham and Sarah. They've never had children and when they've given up hope God presents this vision to them: *"I will make you into a great nation and I will bless ... all people on earth will be blessed through you."* (Genesis 12:2) Amazingly, Abraham and Sarah give birth and a whole nation is born.

This is the vision God has in mind when God gives us blessings and asks us to manage them. In regard to money – is that not that all the families of the earth will be envious because we have so much, but all families of the earth be blessed through us by all the money we have to manage.

When we get the question of ownership and management of money aligned with God – then we're ready to dedicate our money to God and that includes several things:

### **Dedicating to God my financial plans.**

Proverbs 19:21 says *"The plans of people are many – but it is only the plans of the Lord's that will succeed."* If you want your plans with money to succeed and fulfill a higher purpose in your life, you best sign on to God's plan for you. If God doesn't like the plans that you have for the money in your life – chances are that you won't like it either, even if it sounds good right now. Ask God for insight on a plan for your money.

### **Dedicating your money to God also includes giving to God your financial problems.**

God gives us money for good. But often we have problems with money. God wants your money problems. God can help you understand the solution to those problems. One of the things we're offering as a church this fall is help with managing money in your life. Financial Peace University and The Legacy Journey are two classes starting soon that you can check out and register for today after worship.

### **God also wants you to dedicate your financial decisions.**

It's one thing to dedicate your plans to God – but every day we're making financial decisions. Reach for your wallet or credit card, browse the web, use an ATM, go to a store and you are making decisions

about what you value and how spending money honors or goes against those values. That's part of managing and God needs to be included in that.

**God also wants you to turn over your financial worries.**

This is different from financial problems. This is the emotional weight you feel because of money problems. Financial worries creates that pit in your stomach, it depresses and stresses, makes us angry, anxious and impacts our relationships. God doesn't want you to have to worry. Let God help and be part of the solution.

**Dedicating your finances to God includes your financial success.**

This doesn't mean God wants credit for the success you have with money. God wants to be part of the joy! If you want your financial success to make an impact and make a difference then tell God "My financial success is YOUR financial success. So, please God, make this a blessing and not a curse in my life."

Lastly, the truth is that none of this matters if you haven't **dedicated yourself to God**. You can't dedicate your money to God without first dedicating YOURSELF. God wants us to do that. As long as we're holding back who we are – we can try to have God help us with our money saying "God, I want you to have the lead role" but it won't happen until we give ourselves to God first.

Money is a good thing and has huge potential in your life. We don't own it – but God gives it to us to manage for a while. Next week we'll look at stresses and stress relief when it comes to money. If you know others who could be helped by gaining a God-view of money, bring them along. Then invite them to be part of two financial learning classes starting soon.

Prayer: God, you give us money to manage during our lives and there's so much good in what you give us. But we know the burden that money causes in our lives. None of us are immune. Show us how to turn ourselves over to you and with us, the money you share with us. Forgive us where we've been irresponsible, selfish, foolish, and turn our greed into purpose, our worry into peace and debt into determination. Thank you God for giving us life and promising us life abundant. We want you to help us have more of you in our lives through wise management of money. Amen.

*\* From Nat'l Center for Children in Poverty – Columbia University In Wisconsin, there are 682,388 families with 1,302,090 children. Poor Children: 18% (235,163) of children live in poor families (National: 22%), defined as income below 100% of the federal poverty level*

*\*\*From Milwaukee Journal Sentinel July 2012, "Nationally, the percentage of homes under water was 23.7%."*