

“Wisdom and Finance”

Genesis 12:1-3, Proverbs 21:5, Proverbs 21:20

Matthew 6:24

November 5, 2017

First United Methodist Church, Baraboo

Pastor Marianne Cotter

Today and for the next three weeks our focus is joy: discovering joy through simplicity and generosity. Last week we learned about how Jesus came for more than dream houses and dream church buildings. We heard about a couple who built a dream home but their dream of living there together in it for the rest of their lives went bad. We learned about a Massachusetts church that had money, a beautiful building, an organ in fine repair; money in the bank but had little sense of purpose and mission. They remembered with fondness the good old days when they had little money and needed to hold bean suppers as fund raisers. Everyone in the community came and they worked hard together, when there was life in that church; the fullness of life and vitality that Christ came to bring. The leaders of that church were working hard to find their way back to vitality and joyfulness again.

Joy is not something we have to wait for, that drops into our laps out of nowhere surprising us. That's good news. Joy is something we can cultivate. Today we take the next step along our journey to joy by looking at what Proverbs 21:5 and 21:20 can teach us about how to get more joy in our lives as we learn to use money wisely.

The Bible teaches that getting more money should never be an end in itself. Money is a tool that helps us accomplish our life's purpose. That is the first piece of Biblical wisdom today: money is a tool to accomplish our God-given purpose. If asked “what is your life purpose” would you know what to say? If not don't worry. If asked that question, just give Abraham's life purpose. It works for any person of faith. We heard his purpose today. It's in Genesis 12:2. God said to Abraham “I will make of you a great nation, and I will bless you and make your name great so that you will be a blessing.” For the purposes of these four weeks, let's say your life purpose is bless others. 1 Timothy 6:10 reads “For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.” The Bible teaches that Money isn't evil. Money is a tool to be used to accomplish our life purpose. “So, how exactly can you use money to accomplish this goal?”

The answer comes in Proverbs 21:5 “Plans of the diligent lead surely to abundance, but everyone who is hasty comes only to want.” Diligent means conscientious; to take care with what we do; to put out effort. Persevere; work hard. To find joy in your use of money takes some effort. It takes planning and thought. Today we're giving you some tools to make this easier. One is the insert in today's bulletin: “Basic Budget Worksheet” which we'll come to in a minute. Another is a card with six financial principles on it. Here's #1: pay your tithe and offering first. Tithe is the ancient Biblical word for offering back to God the first and the best of what you've

received. A tithe is ten percent of your grain harvest, ten percent of what you received in any given year was offering back to God as an act of thanksgiving. Before you pay any other bills, set aside what you will give to God. Don't give God what is left over; give to God first.

#2 Create a budget and track your expenses. On your insert the basic budget worksheet helps you start that process. First it asks you to figure out what you are currently spending for life's necessities – food, clothing, shelter, transportation. The next step is thinking about what you plan to spend on these items in the year ahead.

#3 Simplify your life (live below your means). One way you can do that is avoid impulse purchases. Proverbs 21:20 says: "Precious treasure remains in the house of the wise, but the fool devours it." Money gets devoured when we buy things we actually don't really need. Avoid buyers remorse (that sinking feeling when you get something home, or something you ordered on-line arrives, and it's not what you expected, or really wanted). Never go food shopping on an empty stomach. Stick to your list once you're there. Wait twenty-four hours before making an unplanned purchase.

#4 Establish an emergency fund. Financial expert and author Dave Ramsey suggests starting with \$1,000 and add to it until you have three months worth of income.

#5 Pay off your credit cards, use debit cards/cash for purchases and use credit wisely. First, pay your credit card bill in full each month. Don't let interest build up month after month. If you have a lot of credit card debt, make it your top priority to pay it off. Then, use cash and debit cards whenever possible.

#6 Practice long term savings and investing habits. Remember: money is a tool used to accomplish your life's purpose. We don't save for the sake of saving. That's hoarding. Instead we save for three reasons: for emergencies, for wants and goals and for retirement.

So, let's begin right now. Grab something to write with. Start filling out that insert. Find the page that says: "how would you define or describe your life purpose? Write "to be a blessing to others." Then, go home and fill out this form, think about you spend on necessities of life, so that you'll have more left over

Now I want to apply all this to our life together here. Money in churches isn't evil; it's a tool that we use to accomplish our mission, our purpose as a congregation. Every year the church leaders creates a budget. In the six financial planning principles I just named, Principle #1 was 'pay your tithe and offering first.' In about a week and a half you'll be receiving an estimate of giving card. This is simply a tool, that church leaders use to create a budget. Based on what we expect to receive from church members, the leaders are able to set the level of expenses that are reasonable. The purpose of the estimate of giving card is to help you be diligent and plan out what you hope to give to the church in the coming year. The estimate of

giving card is not a contract. It's a pledge that can always be revised. If you fill out an estimate of giving card for 2018, and something changes in your life that you can't fulfill that pledge, all you need to do is write a note to the financial secretary and let her know. If you are someone who gives to the church by giving cash on Sunday morning, please put it in envelope provided, so we can record it and know you are contributing towards your pledge for the year.

Along with that estimate of giving card coming in the mail, you'll get a step-up chart. It shows how many people were at various levels of giving: it shows how many people gave no money to the church in 2016 (there were ninety seven of those) how many gave \$10/week - \$20/week (21 of those) , or up to those who gave between \$100-\$200 a week (8 of those). It shows other levels in between too.

When people join the church, they promise their prayers, presence, gifts, service and witness. Giving to the church and attendance in worship are two ways we measure involvement and investment in the ministry of the church. If you don't give anything or attend worship at all in a year, then you'll get a letter asking if they want to keep their membership. If you say yes, we keep you on as members – even if you gave nothing.

Sometimes the reason people don't give or give very little is they have the impression that somehow the church doesn't need their money." "Someone else will give. The church has money. They don't need mine." Some simply can't see a way in their budget to give anything. Or they may think their contribution is so small, that it doesn't matter. Though it may be true the church may not need their actual dollars we all have a need to give. Anyone who is a member of this church is part of the mission and ministry to which we have made a commitment needs to give something. Some people who give little or give nothing say "I am not giving but that's OK. I know the church will always be there for me." But will it? I once served a church in an upper middle class neighborhood of Milwaukee. People came from all over Milwaukee – there were rich people, poor people and people in between. Some generous, some not so much so. That church isn't there any more. In the years since I left, it has merged with another smaller congregation in the same upper-middle class community. The building is still there. Some of the same people might be there. But that specific church is gone. Churches that have been around for many years sometimes die. New churches begin. By God's grace and with intentionality, churches that have lost vitality and their sense of mission can regain it; or find a new mission in light of changing neighborhoods, changing times.

Churches become and stay vital because people are generously giving to support the mission and ministry of the church. It's not a matter of dollars. You don't have to have a lot of money to be a vital, joyful church (just like you don't have to be a rich person to have joy). No matter what your income, everyone can get to a point of where they are feeling joy in their church giving. Next week I'm going to tell you how I've found joy in giving to God through the ministry of the church and tell you

what I give. And I'll give you a simple rule of thumb to use if you are struggling to figure out how much to put on your 2018 estimate of giving card.

I want to end with telling you One of the many reasons you can feel good about the ministry of this congregation. We have something called the helping hands fund. If you personally don't have enough to pay your rent this month, and you have absolutely nothing to put in the plate, your church friends are here to help. If someone has rent or light or heat bill they can't pay, or need money for gas to get to the hospital, this church has a helping hands fund. (There is a limit to what any one person receives in a year.) This is one way we share with each other. It's one of many ways this congregation lives out generosity and joy.

So here is the good news for today: money is a tool that helps us live our life purpose. With care and planning, we discover there's enough to provide for our basic needs; and more than enough to live our life's purpose: be a blessing to others. Thanks be to God who gives us the victory through our Lord Jesus Christ. Amen.

The main inspiration for this sermon comes from chapter two of "Enough: Discovering Joy Through Simplicity and Generosity" by Adam Hamilton