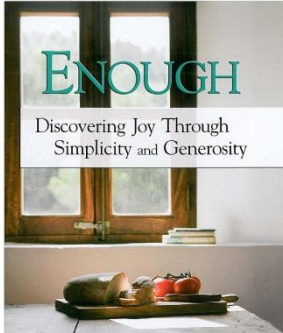


Stewardship Series: “More than Enough: The Courage and Discipline to Be Free,” Luke 8:4-8
October 23, 2016, Pastor Lindsey Carnes

INTRO SLIDE: More than Enough



Today we start a new sermon series on having more than “Enough.” Usually in the Fall I try to preach about stewardship and money. I think it’s a topic that we need to keep coming back to. After all, Jesus did. In the Gospel of Luke, one out of every seven verses is about money. It seems the first Christians really struggled to keep money in the right priority. It seems we have a lot in common with the first Christians!

During this election year in 2016, the DOW has steadily risen, unemployment nationwide hovers at around 5%, and here in town we’re seeing the housing market is up. Yet, according to magazines and new stories, many people feel financially insecure, fear unemployment or under-employment, worry about financial security, and live in a perspective of scarcity.

(<http://www.bls.gov/news.release/pdf/empsit.pdf>;

<http://www.bloomberg.com/news/articles/2016-07-14/the-housing-market-is-waving-a-red-flag>)

PP#1: Connection between faith and finances



A while back, Steve Martin played in the movie *Father of the Bride*. They all wanted a nice wedding, a special occasion. But, as the father, he kept seeing the costs rise and rise! Watching your spending get out of control creates so much stress. Money is the leading cause for divorce for those married less than seven years. Financial stress can make you do weird things.

We need a sermon series helping us focus again on living the blessed life. Scripture teaches us an important wisdom for how to deal with our finances, how to have a healthy view of our money

and possessions, and how to have the courage to make the changes we need to have financial peace. There is a special connection between our faith and our finances. We can't control the DOW, really, or as individuals change congress to get our national spending under control, but what each of us does have control over is our own lives, our own finances, and how we react to what is going on around us. And this is precisely where the Bible can offer so much wisdom! This series is about biblical principles for our relationship with our stuff that will give us financial serenity and peace.

PP#2: Image for Christmas season shopping and sales enticing to buy lots!



We're taking a look at how we hold our money. In the old days, it used to be that Christmas gifts were little trinkets and small treats. Remember that Santa put the gifts in the socks hung by the chimney with care? Think about the size if an 8-year old's sock! Think of the famous Christmas song, "I'll be home for Christmas," it talks about presents on the tree. Presents were small enough to hang on the tree. Now we change the song, "Presents under the tree," where there is room to really lay out some good stuff! Lots of expensive and big presents! So shopping went from buying one little item the day or weekend before Christmas to a whole marketing system, with a month of shopping. Then the Thanksgiving break became a shopping holiday. The Saturday of Thanksgiving wasn't enough. The day before became "Black Friday." Most stores are being decorated for Christmas before Halloween. It's all about the shopping, and you are supposed to do it more and more, starting earlier and earlier, so you have the time to buy more and more. You can't just have one present per person! That's not enough. You don't have enough. You need more!

With this kind of culture ramping up around us, we need a trip back into the Bible. In the Bible we find God's Word when it comes to money and stuff: we have more than enough! Today we're going to listen to Jesus. We're turning to one of His famous parables. Let's go to Luke, who has a shorter version of it than Matthew. Luke 8:4-8. It's the Parable of the Sower, or as some call it, the Parable of the Seed. In this story, according to Jesus, the Sower is God, and the seed is His message of truth and life. The different soils are people, and they respond to the message differently.



PP#3:

Luke 8:4-8 The Parable of the Seeds/Sower

4 When a great crowd was gathering and people were coming to Jesus from one city after another, He spoke to them in a parable: 5 “A farmer went out to scatter his seed. As he was scattering it, some fell on the path where it was crushed, and the birds in the sky came and ate it. 6 Other seed fell on rock. As it grew, it dried up because it had no moisture. 7 Other seed fell among thorny plants. The thorns grew with the plants and choked them. 8 Still other seed landed on good soil. When it grew, it produced one hundred times more grain than was scattered.” As He said this, He called out, “Everyone who has ears should pay attention.”

The soil stands for human hearts, and Jesus is describing people listening to His preaching. For some, the message is lost, it’s like seeds eaten by birds. For some, they give it some initial attention, but it never really grows. It’s like seed in shallow soil. When any troubles or struggles come, it dies out. For some, it’s received well, and the desire is to have it grow. But then thorns come and choke it out.

PP#4: Matthew 13:22 “As for the seed that was spread among thorny plants, this refers to those who hear the word, but the worries of this life and the false appeal of wealth choke the word, and it bears no fruit.”

THE PARABLE



OF THE SOWER



OR THE PARABLE OF THE FOUR TYPES OF SOIL

Now, we need to go to Matthew's telling to get some details about these thorns. 13:22 "As for the seed that was spread among thorny plants, this refers to those who hear the word, but the worries of this life and the false appeal of wealth choke the word, and it bears no fruit." Did you catch that? The thorns that choke Jesus' words of true and full life are the worries of this life and the empty appeal of wealth! It's the lie that you need more!

We live in a thorny culture! The thorns are all around us, wanting to suck the water and nutrients from our soil. It's the environment of wanting more, of materialism, of consumerism. Thorns are the desire for more, are overspending, irresponsibility, and financial short-sightedness. Today, we go to the Bible looking for weedkiller. And we find it.

PP#5: Image of bottle saying "weed killer," also labeled "No!"



It's the courage and self-discipline to say, "No! This is not what I want for my life!" Thistles hurt, and they only feed themselves. They don't deliver on the promises they tempt with. Our answer is self-discipline, and the courage to actually live by it. And that's hard! Have you ever tried to pull out a thistle? They are stubborn things...with massive roots!

PP#6: The Average (?) American Family \$52,000 avg household income
Average student loan upon college graduation in 2016 is \$37,000
Average adult spends 40% of income on housing
In Flint and Detroit, rent takes up 45-49% of household income
Average new car loan is \$30,032
Average car payment is \$479

Adults carry a credit card balance is 34%

Average credit card balance is \$15,609

<https://studentloanhero.com/student-loan-debt-statistics/>

fortune.com/2015/08/04/housing-30-percent-rule/

<http://www.governing.com/gov-data/economy-finance/housing-affordability-by-city-income-rental-costs.html>

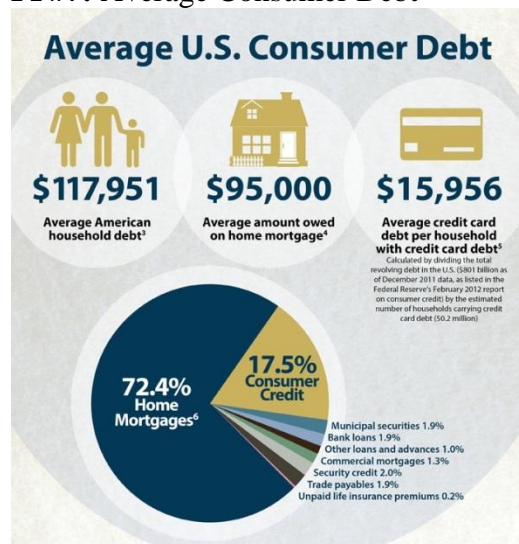
<http://www.cnbc.com/2016/06/02/us-borrowers-are-paying-more-and-for-longer-on-their-auto-loans.html>

<http://www.bankrate.com/finance/auto/a-tightwad-s-10-tips-to-trim-car-costs-1.aspx>

Nasdaq American indebtedness

Now, let's put this in perspective. What is fairly typical among Americans? Now, there's no "average" American family, because people are in different stages in life. A younger person, for example, typically has more debt and less income than a middle aged person. But here are some stats, that are about 3 years old. According to the Federal Reserve, the average household income in America in 2014 was just under \$52,000. Remember, this figure is a statistical average.

PP#7: Average Consumer Debt



Now, 1/3 of Americans don't use credit cards, this number has risen since the market crash 8 years ago. They use cash or debit cards. Another 30% pay off their credit cards every month, so carry no liquid debt. But, close to half of all American adults carry a credit card balance! Half! And the balance carried forward every month? The average unpaid credit card balance is \$16,000. Wow, that's a lot!

(Sources U.S. Census Bureau;

National Foundation for Credit Counseling;

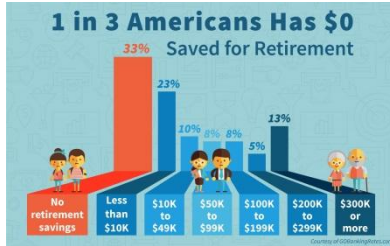
<http://www.aba.com/Press/Documents/ABA2016Q2CreditCardMonitor.pdf> ;

<https://www.valuepenguin.com/average-credit-card-debt-Mar-2016>);

<http://davidstockmanscontracorner.com/here-we-go-again-credit-card-debt-back-up-to-900-billion/> (image data 2012) (2016, \$16,048 NFCC)

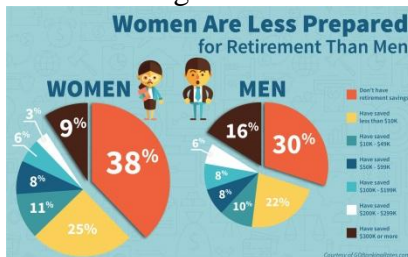
PP#8: The Average (?) American Family—Saving for Retirement

Average American sets aside \$120 a month in savings of all types -53% of workers have saved less than \$20,000 for retirement



How about saving? - Average American sets aside \$120 a month in savings of all types; this includes retirements! -53% of workers have saved less than \$20,000 for retirement.

PP#9: Average American—Not saving enough for retirement



Looking at saving enough for retirement, in the brown category, very few of us have saved enough. We are doing a lot to pursue a dream that doesn't deliver on its promises. But the worry, the tension, the concern, the fretting, instead, give us a lot of stress, high blood pressure, and heart failure. We are paying for that stress, literally. Those thorns are expensive!

<http://www.bls.gov/news.release/cesan.nr0.htm> Bureau of Labor Statistics, Aug 2016
<http://time.com/money/4258451/retirement-savings-survey/>

PP10: Image of a person enamored with money



And this includes Christians, just like everyone else! We live lives full of this stress. And one of the most painful stresses is that our financial choices keep us from doing what God wants from us. We can't live the way God calls us to because we are financially over leveraged. We can't give the way we want. We are called to make a difference in our world, but we have little left to give!

PP#11: Image for Financial Peace University "A borrower is a slave to a lender." -Proverbs 22:7b

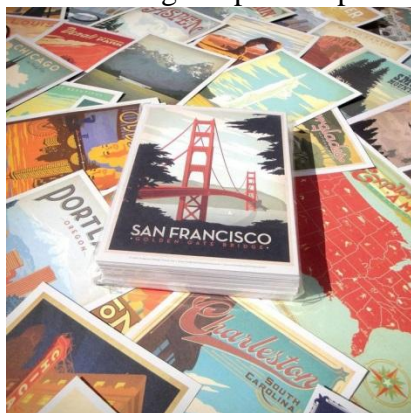


When Pastor Robbie and I pastored a church in South Bend, IN we hosted a class called Financial Peace University. And this study takes an honest look at the American financial culture. One of the biggest thistles is that debt is OK. It's a vehicle, a tool, to get what we're after. One of the underpinnings of Financial Peace University, however, is that the Bible says to avoid debt. "A borrower is a slave to a lender," it says. You can't do what you want when you are in debt. Your lender calls your shots!

The Bible shows that people have struggled with this throughout history! Before this proverb was the 10 Commandments. The last one? "Do not covet!" Don't want so much! The devil even tempted Jesus with it. The third and last temptation was to offer Jesus all the wealth of the world. You see, Satan knows how to use our desire for more to keep us trapped. The devil's successful plot is not to convince us to sin, but simply to make the next charge. It's to follow a pattern that will make us not able to do what God wants us to do!

You know, liquid debt is actually a relatively new problem. Before 1970 the average American didn't have access to credit like this. It was hard. When I was in college I received more credit card applications in my mailbox than actual mail. One of the inventions of our current society is getting credit so very easily. So, there is a widespread new problem. It's the deadly pattern. It's believing that the new thing might bring us happiness. Then, it's the ease of making the purchase. But then, afterwards, we think, "Why did I buy that? I really didn't need that!" Stupid purchases. Please tell me you all struggle with this! I'm not the only person here who struggles with this, right?

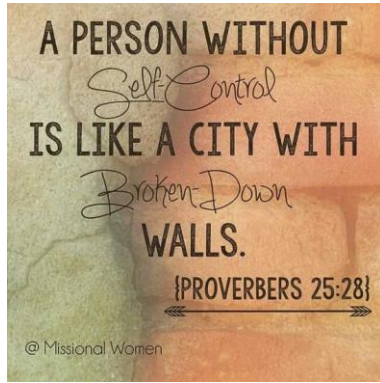
PP#12: Image of piles of post cards.



I have a thing about post cards. I love buying post cards when we travel. I tell myself they are the perfect souvenir. They're cheap, they take little space, and they give me a mental picture of where I've been. For years, I've collected post cards. But you know what? I've realized that I really don't ever actually go look at them again. I go online, or I look at pictures with people in

them that I care about. Why do I buy them? I really don't need them? I'm here to tell you today, that on the last vacation to the U.P., I'm proud to say, it's the first time I've ever gone on a trip and never bought a single post card! Now, I looked at a lot of them, but I resisted.

PP#13: Proverbs 25:28 “A person without self-control is like a breached city, one with no walls.”

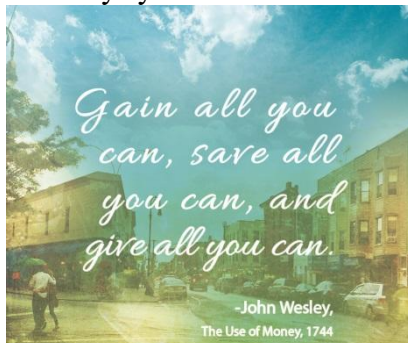


You see, the biblical teaching on money, especially in a culture of thorns like ours, is really all about self-control. To find the wisdom, courage, and peace to be financially free is to discover the capacity to say, “No!” To speak to the culture, “This will not really help me. It will not give me what I really want.” Financial freedom to do whatever God wants of you comes from the courage to resist the path that society is calling us down, and instead to walk down the path that Scripture lays out.

PP#14: “The Courage and Discipline to Be Free”

1. Spend/Budget (John Wesley: Earn All You Can)

“Six days you shall labor and do all your work.” -Exodus 20:9



Financial Peace University teaches four biblical principles of financial freedom. I've learned them as John Wesley's three rules on money. The first is to earn all you can. Work hard. Earn all you can ethically and in a godly way. But the money you earn will flow through your fingers like sand if you don't have a budget.

If I asked who here has a good handle on where all their money goes, I wonder how many hands would go up—what do you think? Studies have shown that you are not alone. Most people, certainly the average American, and the typical Christian, do not have a good handle on where their money goes. It just seems to leave our wallets quicker than it goes in. Money just seems to evaporate! That's why, if you have any amount of debt, you must budget. Budgeting and setting

goals to eliminate your debt is the only vehicle that has proven consistently to get people out of debt. One of Financial Peace University's mottos is, "If you don't tell your money where to go, it will leave you!"

PP#15: "The Courage and Discipline to Be Free"

1. Spend/Budget (John Wesley: Earn All You Can)
2. Pay off debt first "A borrower is a slave to a lender." -Proverbs 22:7b



Pay off debt first

"A borrower is a slave to a lender." Proverbs 22:7b

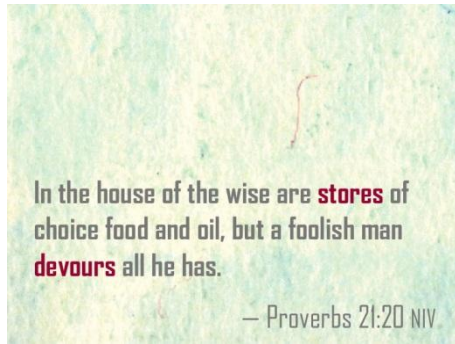
Rule two: work hard to pay off your debt first! Before you buy anything you don't need, pay down your debt. Use cash in envelopes. You will see it and feel it more then. Debt is being owned by someone else. As Americans, we value freedom. So don't choose financial slavery!

Now, here's the hard word: getting out of debt means a change of lifestyle. You see, there is no magic. The only way you will have money to pay for previous spending is to spend less in the future. If you have lived above your means before, then, to pay it off, you have to now live below your means. Our culture says to just keep living above your means. Go ahead, you deserve it!

But this biblical rule isn't just for those in debt. The biblical rule to live below your means creates a margin. At first that margin is to pay off debt. But God ultimately has plans for that margin. You know, I have noticed that people who live below their means seems to have financial peace. Margin provides peace. People who are quick to give, live in a way that gives them margin. Live below your means. You have more than enough, you know.

PP#16: "The Courage and Discipline to Be Free"

1. Spend/Budget (John Wesley: Earn All You Can)
2. Pay off debt first
3. Save (John Wesley: Save All You Can) "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." - Proverbs 21:20



(NOTE for slide: include Save All You Can)

Third principle: save all you can. Now, this may seem to contradict when Jesus says to not store up treasures on earth. But Jesus was not talking about planning ahead and saving for the future. He's talking about hoarding and valuing wealth, striving to amass fortunes. You see, the Bible says that in this life you will have troubles. Only 17% of Americans say they have a 3 to 5 month emergency fund. Things will break down, emergency visits will be needed, unforeseen problems will crop up. Wisdom means anticipating them and putting money away to cover 6 them. Start by saving \$1,000. Something bad is going to happen to you, so plan for it! God doesn't steer Christians around emergencies. Instead, God usually leads you through them and uses them.

After creating an initial emergency fund, then work towards saving three months of income. Then start paying cash for things. And be saving for retirement. Use the vehicles of modern banking, with its amazing feature of compounding interest - Roth IRAs, mutual funds, 401Ks, investments. Hey, limiting spending creates free money that is freed up.

PP#17: "The Courage and Discipline to Be Free"

1. Spend/Budget (John Wesley: Earn All You Can)
2. Pay off debt first
3. Save (John Wesley: Save All You Can)
4. Give (John Wesley: Give All You Can)

"Still other seed landed on good soil. When it grew, it produced one hundred times more grain than was scattered." -Luke 8:8



The last, and key principle: give all you can. Actually, this is what it all comes down to. This is what it is all about. It's good soil producing good fruit. God created you to bear fruit! It's not all

about your American Dream. God created you with a mission: to receive and share His love. You have been equipped by God with enough so that you can bear fruit.

PP#18:



Yes, God wants you to spend money on yourself to enjoy life. But only when you seek Him first. Then all the rest falls into place. And actually, it's only when you NOT spend it all on yourself that you can actually enjoy life. Booker T. Washington observed, "The happiest people are those who give the most."

When you have the courage to live by the self-discipline to stop living for yourself to get, and start living for yourself to give, then you will find a peace and joy like never before. God's dream delivers on its promise, each and every time!

PP#19:



It's counterintuitive. When you hold on to it for yourself, the thorns suck you dry. But when you give it away, you have enough! Paul says this about giving to others: "The one who sows a small number of seeds will also reap a small crop, and the one who sows a generous amount of seeds will also reap a generous crop." (2 Cor. 9:6)

Now, I've not said anything you don't already know. But today it's about the courage to pursue self-discipline, to make a life-style change. The blessed life happens each day at the store check-out line.

PP#20:



So, as we get ready to enter the holidays, let's commit to setting three financial goals for the next year. One is to **budget what you will spend**. Fund your life goals first. Use a budget to tell your money where to go. **The second is to save**. Choose to live below your means. And the third is to **give all that God lays upon your heart to give**. Three simple goals, following three simple rules. The seed, in good soil like this, produces a hundred fold. Isn't that captivating? I want to do that! I want to return a hundred fold in God's Kingdom.