

May 20, 2018

---

# TRANSFORMED

Transformed In My Financial Health

Luke 12:13-21

---

Jeff Marian

---

I don't know about you, but I've been loving this Transformed Series. I've appreciated the opportunity to reflect on the most important areas of life and evaluate both where I am and where I sense God calling me to be. And it's been awesome to dive into Scripture to learn what our faith has to say about things that perhaps we didn't think of as terribly spiritual – things like our physical health, our mental health or our emotional health. And maybe you're feeling that way about today's topic – your financial health. You know that things like Money Magazine and the Wall Street Journal have lots to say about your financial health, but you may not be aware just how much financial wisdom the Bible has.

Did you know that, other than the Kingdom of God, Jesus talked more about how to handle money and possessions than any other topic? It's true. Sixteen of Jesus' thirty-eight parables were concerned with how to handle money and possessions. In the Gospels, an amazing one out of ten verses (288 in all) deal directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions. The question is, why did Jesus talk so much about money and possessions? And I want to suggest to you that the heart of the answer can be found in today's scripture reading. So open your bibles to Luke 12:13-21 and let's read it together. [NLT]

"Life is not measured by what you own....A person is a fool to store up earthly wealth but not have a rich relationship with God." Whether you lived in the First Century or in the Twenty-First Century, this has always been the heart of the problem we have with money. We allow money to compete with God for our hearts...for our deepest love and trust. In the same way that junk food so easily becomes a substitute for the healthy food that nourishes our bodies, money so easily becomes a substitute for a rich relationship with God that nourishes our inner being. That's why Jesus talked so much about how to handle our possessions, so that we might be compelled to love and trust God above our bank accounts and stock portfolios. Jesus taught, *"You cannot serve two masters. Where your treasure is, your heart*

*will be too."* It's not that money and possessions are bad; they just need to be dealt with wisely if we're going to enjoy true financial health.

I want to suggest to you that our culture is so convoluted in terms of its relationship with money, so out of sync with God's intentions, that we often don't know what financial health or unhealth really look like. So, let me start with four warning signs that indicate that you may be struggling with financial unhealth.

The first sign is **consistently living beyond your means**. If you have significant debt because you're consistently living beyond your means, you may be living the American Dream but you're not living into financial health. A mortgage or car payment that you can afford is healthy debt, but far too many Americans are consistently spending more money on things they really don't need and really can't afford. It's hard to be God's servant when you're a slave to debt.

The second warning sign of financial unhealth is **trusting in wealth for your security and happiness**. This is one of the core problems for the Farmer in Jesus' story. No matter how much he had, it wasn't enough to save his life. While we should certainly plan for our future, the reality is that money is not a stable source of security for life, nor is it a lasting source of true happiness. Like salt water, it can quench our desire for happiness for a short time, but always leaves us thirstier in the end. Someone once said, "Those who say 'money can't buy happiness' have never tried it." But here's what the Bible teaches: *"Whoever loves money will never have enough, and whoever loves wealth will never be satisfied with his income."* – Eccl. 5:10

The third warning sign is that **money is a constant source of relational tension**. Today's scripture reading began with two brothers arguing about money. Whenever we prioritize money over relationships we've strayed away from the heart of God's intentions for us, to love God and our neighbor.

The fourth warning sign of financial unhealth is that **we believe that what we have is really ours**. This was the heart of the Farmer's problem in Jesus' parable. Did you happen to notice the constant use of "I" and "mine" in what the farmer says? Did you happen to notice the complete absence of conferring with God or considering the needs of others? A financial vision that is self-focused is perhaps the most dangerous sign of all that we're living in financial unhealth.

And that's a great segue to talk about the pathway to financial health. Here are three practices from Scripture

that help to increase our financial health.

First, **remember that you're a steward, not an owner.** A steward is a trusted servant who manages another's resources. What that means for us is this: *everything belongs to God, and you and I are stewards of all that's in our possession.* This is both the foundation of financial health and the most counter-cultural thing you'll hear me say today. Our culture says that possession is nine-tenths of the law, that if we earn it, it's ours. But that way of thinking only makes us self-focused instead of God-focused. It leads us to spend what we have on our own wants. But a steward invests the master's money into the master's purposes.

Think about how living with the mindset of a steward would address the unhealthy spiritual practices I mentioned earlier – living beyond our means, trusting in money for security and happiness and believing what we have is our own. It would change everything. That's why, when it comes to transformation in the area of financial health, THE number one thing we need the Spirit to transform in our thinking is moving from an ownership to a stewardship mindset.

The second practice that leads to financial health is to **live below your means so that you can be generous.** In other words, spend less than you make, and give more. It's so easy to get caught up in the cultural expectation to buy things we don't need, with money we don't have, to impress people we don't even like. But stewards live below their means, because they remember that the means belong to God.

I don't know of a better financial management tool for living within our means than this simple formula: 10-10-80. Whatever your income, save 10%, give 10% and live off 80%.

Let me break that down. Right off the top, before you ever get a chance to spend it, put 10% of your income away to savings. Put into retirement savings, or an emergency fund, a college savings account, or a save up for a big purchase so that you don't have to put it on a credit card. Save 10%.

In the same way, before you ever get your hands on it give 10%. Give it to your church or to any organization that you believe is doing God's work. That's called a tithe and it's a practice as old as Abraham. You may think that you can't afford to tithe, but I'd suggest to you that you can't afford not to. Nancy and I have been tithing for years and I can honestly say that I've never missed the money, because it was never in my hands to spend. And, of course, it was never mine to begin with. Tithing is a powerful reminder of our stewardship, returning to God what belongs to God.

I love St. Paul's words to the Corinthians, *"Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. 'For God loves a person who gives cheerfully.' And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others."* You can take those words to the bank!

And then, live off the remaining 80%. You may need to make some adjustments in your current spending, but I promise you that in the long run you will develop much greater financial health if you practice the 10-10-80 rule.

The third practice that leads to financial health is **gratitude.** Our consumer culture trains us to focus on what we lack. It creates a scarcity mentality, leading us to believe that there isn't enough to go around. But gratitude shifts our focus. Or, to put it another way, gratitude transforms our minds. By focusing with grateful hearts on what we already have we develop an abundance mentality. Rather than seeing what we lack and stewing in worry, we begin to see all that God has provided and we relish it with joy.

There are so many simple ways to practice gratitude. Some families put a bowl on the kitchen table and each member of the family writes down something for which they're grateful each day. And then they occasionally take one out and talk about it. Personally, I like to include gratitude in my daily journal. I start every journal entry with three things for which I'm grateful. And since I journal at the start of every day, my every day is shaped by gratitude. And I can't begin to tell you what a difference that perspective makes.

How strange that we are one of the wealthiest nations in the world, and yet we are so often so profoundly discontented. I believe that's because culturally we are incredibly unhealthy financially. Not that we don't have resources, but that we embrace unhealthy practices and attitudes around money. And so, as you reflect on your financial health, what one small step – what one small goal would you be willing to step into for the next three months? Or maybe you're feeling called to giant leap. That's OK too! What matters is that we each commit to doing something to grow in our financial health. Perhaps for you it's a habit or attitude you need to stop. Or maybe it's a habit or attitude that you need to embrace. I'm going to invite us to reflect silently for just a minute, and during this time invite the Holy Spirit to speak to you about your next step. Then write it down in Workbook or on the back of your bulletin. Then I'll call us back together and we'll pray a prayer of commitment, asking for God's help and guidance.....