

“Spending Like a Christian”

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Proverbs 27:23-24

Know well the condition of your flocks,
and give attention to your herds;
for riches do not last forever,
nor a crown for all generations.

Luke 14:25-32

Large crowds were traveling with Jesus. Turning to them, he said, “Any who want to be my followers must love me far more than they love their own fathers, mothers, partners and children, sisters and brothers, yes, their own life; otherwise, they cannot be my disciple. Whoever does not carry the cross and follow me cannot be my disciple. But don’t begin until you count the cost. For which of you, intending to build a tower, would begin construction without first getting estimates and checking to see if you have enough money to complete it? Otherwise, when they have laid a foundation and are not able to finish, all who see it will begin to ridicule them. They will say, ‘This person began construction and count not finish!’

Or suppose a king is about to go to war against another king. Won’t he first sit down and consider whether his ten thousand soldiers could go up against the twenty thousand coming against him? If he cannot, then, he sends a delegation while the other is still far away, and asks for the terms of peace.

How I use my money, how you use your money, is first and foremost a spiritual issue. Whether you save it all, spend it all or give it all away, you are called to take the issue first to God. All our actions are to originate from a place of love. Remember Paul’s words? If I do great and even amazing things, but don’t have love, I’m nothing (1 Cor 13). Today we continue talking about the spiritual issue of money.

Money is a neutral medium of exchange with little or no value of its own. We attached meaning to it. We give it value. Do we value it rightly? Scripture tells us that God gifts us with all that we have and all that we are for the purpose of sharing it with those who do not have as we have.

Last week, I talked about Joe. 32 years old, handsome and muscular. He works 16 hours a day yet but Joe is a consumer addict. He thinks and acts like an addict. His illusions cripple his ability to make sound financial decisions. And he needs someone to help him create new values and better ways of doing things.

I respect you enough to assume that if you’re in debt, it’s not simply a lifestyle choice. Maybe you were never taught to avoid debt. Maybe you’ve accepted our culture’s line that debt is just part of life in the 21st century. You could probably give good reasons for this debt. I just ask, are they good Godly reasons?

Throughout the Bible, God reveals to people the way to freedom and encourages us to use that freedom to care for others. God does not intend for us to live in slavery of any kind. And as long as a person is worrying about finances, they are not free.

More than 1 in 3 people say they’re afraid they’ll max out their credit card when making a large

purchase. Most of those polled considered a large purchase anything over \$100. Less than 40% of Americans could have enough savings to cover a \$1,000 emergency.

Maybe one of these suggestions might help you in financial freedom:

One. Many of us have heard that without vision, people perish. Success requires vision. Seek help casting yours. Read, listen, watch and talk with people about overcoming debt and achieving financial freedom. This will add knowledge to the vision.

We'll be offering a special class this winter, *Financial Peace University*. I encourage you to consider taking it. Or, if you have no financial challenges, give the class as a gift or as a scholarship through the church for someone to attend.

Two. Write out your financial goals – both short- and long-term. Then, with vision and goals in place, develop a strategy.

Look at your existing payments. What could you sell to eliminate one? In Joe's case, his cars could be replaced for some with lower payments. That and the lower insurance could save him thousands each year that he could then use to pay off other debts.

Create a written plan to retire your debt. Keep track of all your spending for three months and use what you learn to create a budget.

When Joseph Bishman and his wife were young, a mentor introduced them to the "envelope plan." You label envelopes that represent your various monthly bills. At the start of each month, you put money in them so that all month you know how much you have in each category. In honesty, some people won't consider anything on paper. Find a good app. *Mint* and *PocketGuard* have good reviews.

Make a timeline for becoming debt-free. It might take years, but that's okay.

Pay off the smallest debts first. As each is paid off, you'll gain confidence and have something to celebrate. As one debt is retired, roll your payments for that on into paying off the next smallest and continue the process.

Adjust your lifestyle to meet your goals. We often buy things we don't need. Set boundaries, placing priority on true needs, and develop a hunger for financial freedom. Be honest but also creative in finding ways to save. Make a list of no-cost things you can do, then do them.

Yeah, I know. I've been there. My kids ate free school lunches. I know about giving up haircuts and missing dental check-ups because no dentist took BadgerCare. I know what it feels like when you child, just entering high school asks, "Would you please not buy my clothes at Goodwill?"

I don't mean to dismiss anyone's challenges. They're real and you're doing the best you can, just like we did. My hope is to offer one idea or nugget of hope, or at least to help you realize you're not alone.

Jesus talks about counting the cost in today's lesson. What is the cost of your debt or of your daughter's? What is the cost of following today's culture rather than God's direction? Number four names materialism as the core of our debt culture. What does materialism cost you? More than 70% of Americans live financially upside-down, spending more than they bring in. Debt is not the only consequence of such a lifestyle! There's also guilt, stress, and low self-image. God wants better for us.

In May, I spoke of John Wesley's Earn-Save-Give rule. In the 18th century, large numbers of poverty-stricken Methodists following this stricture found they could tithe to God and still save. And rise in affluence. This is our model.

Lastly, but only last for emphasis' sake, put God first in your financial plans. God intends whatever we have to be used for our and other's good living. Share and save.

A few years ago, I read the book, *Nickel and Dimed*. In it, author Barbara Ehrenreich writes of spending a year working at entry-level jobs with goal of learning and writing about how people are manage on low wages, some less than minimum wage, and no healthcare.

Through that time, she worked physically demanding, demeaning, low-paying jobs. It was a tough assignment and, if I remember correctly, she had to end the project early as her own health was compromised. Which leaves the reader more aware of the plight of those who have no choice but to continue.

Ehrenreich talks about the unspoken rule in these jobs; no one is to discuss wages. In some workplaces, employees could be fired for making comparisons. People work better and harder when they feel valued. What does such a rule say to workers about their importance? "If you're made to feel unworthy enough, you may come to think that what you're paid is what you are actually worth."ⁱ

Today, we don't generally see people dressed in rags. Thrift stores allow anyone to look casual-chic. This disguise may help them to feel decent about themselves and for that we can be glad. But it also allows the rest of us to overlook the many people who look just like as we do who are struggling to survive. The grocery store or discount department store clerk, the waitress, the custodian we nod to as we pass may be barely scraping by, often doing without the necessities of life.

It's easy not to think about the ones who have it worse than we do. This is bad because then we forget to be thankful. We forget that God intends for us to help, not just with money, toilet paper and shampoo but with our voice to those in power.

In one turn as a waitress, Ehrenreich says the worst were the Visible Christians, "Like the ten-person table, all jolly and sanctified after Sunday night service, who run me mercilessly and then leave me \$1 on a \$92 bill. Or the guy with the crucifixion T-shirt... who complains that his baked potato is too hard and his iced tea too icy (I cheerfully fix both) and leaves no tip at all. As a general rule, people wearing crosses or WWJD? Buttons look at us disapprovingly no matter what we do" (36).

People are watching us. Jesus identified with the poor. If we claim to be followers we need to follow in his example. It's not what we say that matters; it's what we do that communicates the reality of our faith to others.

You've heard me mention "wrestling with God" a few times in recent months. Anything that leaves you squirming is an invitation. It could be your attitude toward people different from you, working different professions. It could be the ways you spend and save. I hope you're wrestling about your giving to the church.

The way we view money matters because it affects the rest of our lives. This week, I encourage you to think about the meaning you attach to money. Ask yourself if that meaning has become a hook that places you into bondage. And wrestle with God.

Actually, there is one more step. Pursuing true happiness. We'll cover that in detail next week.

¹ Barbara Ehrenreich, *Nickel and Dimed: On (Not) Getting By in America*, 36.