

“Money and Wisdom”

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Luke 15:11-16

Then Jesus said, “There was a man who had two sons. The younger of them said to his father, ‘Father, give me the share of the property that will belong to me.’ So he divided his property between them. A few days later the younger son gathered all he had and traveled to a distant country, and there he squandered his property in dissolute living. When he had spent everything, a severe famine took place throughout that country, and he began to be in need. So he went and hired himself out to one of the citizens of that country, who sent him to his fields to feed the pigs. He would gladly have filled his stomach with the pods that the pigs were eating; and no one gave him anything.

Proverbs 21:5, 20

The plans of the diligent lead surely to abundance,
but everyone who is hasty comes only to want.
Precious treasure remains in the house of the wise,
but the fool devours it.

Wrestling with this sermon last week, I was reminded of how difficult it is to say “Enough” – to gifts, sweaters, books... Discipleship call us to live counter-culturally.

Stewardship is about money, yes, but also about our time and skills. Mickey’s father would wake up at the last moment to go to work. He spent his evenings in front of the television or computer screen. Mickey’s mother rose early to work around the house and after work, continued her nonstop activity. One made time only for themselves, the other no time. I struggle with my time the same as most of you. There’s always more to do than there are hours to do it. I remind myself every week that I need to be intentional with my time. Practicing stewardship is not easy. It takes planning. It takes wisdom. Wisdom shapes our approach and gives us tools to move forward as individuals, families, and as a church.

We’re in week 2 of our sermon series called *Enough*.¹ Last week we talked about Affluenza and Credit-itis – about wanting more and living in debt because we succumb to the illusion that more will make us happier.

A man has two sons. When they come of age, one asks for his inheritance – now. He leaves and spends it all on instant gratifications. The word *prodigal* doesn’t actually mean someone who wanders or is lost. It means “one who wastes money.” This younger son wastes money – he’s prodigal.

Many of us struggle with this as well. We don’t think about tomorrow. We buy what we want. But sooner or later, the “famine” comes. Like the prodigal, we don’t know how we’re we going to make it.

¹ This sermon is based on chapter 2 of Adam Hamilton's book *Enough: Discovering Joy Through Simplicity and Generosity* as well as sermon helps in the *Stewardship Program Guide* by the same name, 72-77, and other sources as cited.

God wants joy for us, but we seem to be confused about what brings us joy. A researcher from Yale studied the long-term rise of unhappiness and depression. He found that once we're above the poverty line, money doesn't make us happy. People in prosperous nations suffer "a kind of famine of warm interpersonal relations, of easy-to-reach neighbors, of encircling, inclusive memberships and of solidarity in family life." We spend so much time working that we have too little for friends and family. Relationships are what make us happier and more resilient.²

I used to watch every dime. I'm more financially secure now and I don't watch my spending so closely. I'm not so careful. We can **waste** money many ways but two primary money-wasters are impulse buying and eating out. We don't need to eliminate either one, but we should think more carefully them.

We know the tips to help avoid buying on impulse: never shop for food when you are hungry; shop for only what you need; make a list and stick to it; buy what you need and get out of the store; wait 24 hours before making that impulse buy.

As for eating out, the issue is the frequency. The average American eats out four times a week.³ It's easy. After a long day, or when I forget lunch, why not? But it adds up, I'm shocked by how much I could have put into savings, spent on other things, or given away.

After we face our money-wasters, we need to examine the desires of our hearts and notice what our use of resources says about our priorities. Doing this, we learn certain truths about ourselves.

We have a higher purpose and we need to understand that purpose, and then spend in ways that match it. Part of my purpose is to be there for my family. Part of my purpose is to support the larger mission and ministry of God's church in the world, through active mission work and through annual gifts to UMCOR. Part of my purpose is to support the local church through my tithe. Part of my purpose is to co-labor with others to witness to God's in-breaking kingdom of justice, especially as it seeks to address oppression and poverty.

What purpose defines you? Society defines us by what we have and what we buy, but this is not who we are as children of God. We are created to care for God's creation. Created to love God and love our neighbors. Created to care for our families and those in need. Created to practice justice and mercy.

"Barbara Glanz is a motivational speaker who conducts workshops for large companies. One day she was speaking at an event for the employees of a grocery store chain. She talked to them about how they saw their life purpose, suggesting that their work was more than stocking shelves or ringing up customers' food purchases or delivering supplies. She told them that every person they met was an opportunity to bless someone, to live out a higher calling or mission.

The employees were inspired by her words, including one nineteen-year-old grocery bagger named Johnny. Johnny, who has Down syndrome, took her words to heart. He went home and tried to think of ways he could be a blessing to others. Finally, he came up with a plan. Each night he would search the Internet for a positive saying that would encourage people. Then he

² Robert E. Lane *The Loss of Happiness in Market Democracies*, Yale University, 2000 and D.W. Miller, "Can't Buy Me Contentment," from *The Chronicle of Higher Education*, chronicle.com

³ "Statistics About Eating Dinner Out," by Magali Rheault, *Kiplinger's Personal Finance Magazine*, October 2000; findarticles.com/p/articles/mi_m1318/is_10_54/ai_65368848?tag=content;coll.

The State of American Dining in 2016, January 26, 2016, zagat.com/b/the-state-of-american-dining-in-2016
Michele Stewart, "How often do families eat out?" quora.com/How-often-do-families-eat-out.

would print out 300 copies and carefully cut the sayings into individual strips. The next day, he would put one of the sayings in the grocery bag of each of his customers while saying, "I put a saying in your bag. I hope it helps you have a good day. Thanks for coming here."

A month later, the manager noticed that Johnny's line was much longer than the others. Even when he announced that there was no waiting in lines 2 and 3, no one budged. People wanted Johnny to be their bag boy. He touched them and filled them with hope. Johnny got it. He was pursuing a mission that was bigger than his personal satisfaction."⁴

How well we use our God-given resources reflects our commitment to that greater mission. The bible reminds us that our joy comes from relationships – to God, to creation and to each other.

Living God's purpose requires planning. Setting worthy goals is vital if we're to be wise stewards. When you came in, I hope you received a Financial Goals worksheet. (*If you're listening to this as a podcast, or reading it online, you can find this and other resources on our website, fumcwausau.org.*) Use this to think about your purpose and goals. Identify two short-term financial goals, two mid-range, and two long-term that lead you toward your life goals. At least one goal in each category should relate to your faith.

Once you've set some goals, you can develop a plan to meet them. A **budget** is a spending plan that enables us to realize our goals. There are lots of ways to do this; the important thing is to have a plan.

I suggest Six Financial Planning Principles that can help you to live your life purpose. They're pretty basic, but still a good reminder for us.

Accept God's call to tithe and pay your offering *first*. Putting God first is the way we practice following God's lead. Give from the top of your paycheck; then live on what's left.

Create a budget and track your expenses. The other worksheet in your bulletin will help put some numbers into your plan. This way you're in charge of expenditures; they're not in charge of you.

You can do this with your time too. Budget time for God, and for yourself. Once you've budgeted time, finances and skills, simplify your life. Live below your means. This discipline is critical, so next Sunday's sermon is devoted to the topic.

Lastly, establish an emergency fund – an account separate from checking or savings that's just for emergencies. Dave Ramsey recommends building it to three months' income.⁵ Make automatic payments to this fund regularly.

As you do this, start paying off your debt. Some experts suggest starting with the card with the highest interest rate. Others say pay down the smallest debt first. Experience that victory, and apply payments from the first card onto the second, and so on, so you pay them all off as soon as possible. Cut up cards as you pay them down.

And practice long-term saving and investing habits. Saving is the number-one wise money management principle. Don't save for the sake of saving. That's hoarding, something the bible frowns on as the practice of fools who don't understand life's purpose. Saving is meant to be purposeful, for three things – emergencies, goals, and retirement.

⁴ Hamilton, 38-39.

⁵ *The Total Money Makeover*, by Dave Ramsey (Thomas Nelson, 2007); pp. 102–08.

Working toward financial peace requires one of two things. Either we make more or spend less money in order to have it for whatever's most important to us. We have little control over the first one, but we can choose to spend less and simplify our lives.

Which do you admire more, someone who lives beyond their means and can't do things that really matter, or someone who lives below their means and lives a meaningful life on purpose?

Which do you want to be?

Amen.