

Why Less is Usually More

Sterling UMC
January 29, 2012
Matthew 6:16-34

Today we conclude our series of sermons on the out-of-control life. And we've been looking at the cures for the out-of-control life. And as we do we focus on this topic of money. Now I don't want to presume but I would bet that most of us here have worried about money from time to time. In fact, let's take a quick congregational poll. Everyone close your eyes so we can vote anonymously—which is important because, as we all know, money can be a very sensitive subject! Close your eyes. Okay—if you have ever been stressed about money raise your hand. Thank you. Now keep your eyes closed—if you're stressed about money RIGHT NOW—if your CURRENT financial situation is causing you frustration, or you feel like things are out of control—raise your hand. Pretty high majority both times! So don't feel embarrassed if you raised your hand. All of us worry about our money from time to time.

The American psychological Association does a survey every single year and over the last few years they have found the same result in their surveys. They ask, "What are the lead stressors in your life? What is it that keeps you up at night? What is it stresses you out?" And for the last three years running, the American public has said, "Money is what stresses us out." 75% of all Americans in the survey in 2011 said that they stay awake at night worrying about this, that they have physical symptoms because of this. This is the number one stressor for three out of four people. This is a huge issue for us.

And I want to begin by recognizing upfront, as we begin to talk about our out-of-control lives, when it comes to finances and how we get them back in control, that there are two categories of people who are really experiencing the hardship of the economy, or experiencing struggles financially that lead to that major stress. And one of those categories is people who were doing everything right. They were doing everything that we're going to talk about in this sermon, they were doing these things, and you got caught up in what happened in our country when many of us were not doing them. And so you lost a job, your retirement fund tanked and you found yourself in a place where you couldn't meet the demands that you had on your economic means prior to this point. And so you find yourself in a situation that you didn't create and yet it creates great stress for you right now. I want to recognize that some of what I speak in the sermon was speak directly to you; some of it may be not.

95% of us here at Sterling UMC have not lost our jobs or are at least employed right now. And for us the question isn't so much about economic loss related to our jobs or income, it has to do with overconsumption and spending more than what we have coming in. So were going to be focusing our attention largely on that as a way of getting at the stress that we feel in our lives and getting control in our lives when it comes to the area of finances.

Now everyone knows that we are entering an election year. And we also know that the economy is one of the hot issues. And because of that the rhetoric is really starting to heat up. Each side wants to point the finger and assign blame. Each side believes it knows the root cause of our economic and financial hardships. And each side is bold at making their claims about the root causes and as you can guess the it's divided along partisan lines.

And the truth is there's probably some truth on both sides of aisle. But finger pointing and blaming aside I don't believe the politicians have gotten anywhere near the root causes of the problem. Because to get at the root requires spiritual language. It requires us to talk about

what happens when you stray from the right path and you walk away from a path that we were intended to take as human beings, and the word that we use for that in the theological realm is sin. And then specifically as we talk about some of the cardinal sins, or the kinds of sins that are underneath all the rest of the sins, and we talk about those as the seven deadly sins. At least three of those are among the root causes of what happened in the crisis. Let me just mention those three.

The first of the seven deadly sins for a very long period of time wasn't lust, but instead it was luxuria, in Latin. And of course you recognize the word luxury. But it was this idea of what reckless extravagance. It was having more than one should be having, more than one actually could afford out of a desire that really could never fully be satisfied.

The second of the deadly sins is gluttony. We picture this as somebody sitting at a table and stuffing their mouth as fast as they can with food and never really being satisfied. They eat so fast and so much that they make themselves sick. They engorge themselves. And yet gluttony is not just about what we do with the food that we eat, it is about all kinds of things that we over consume.

And then the next was avarice. And avarice is greed. It is the relentless desire for more that can never be satisfied. And you can see how intertwined all three of these are as root causes of what has happened in our society.

We couple those root causes with a set of three assumptions which we thought were absolutely true. Those three assumptions were: 1) that our incomes will always go up. Every year I'm going to get a raise and I'm going to make more money this year than I did last year. 2) And the second assumption was that the stock market is always going to go up. And so as the stock market continues to go up I know that my net worth is going to increase every single year and I don't really have to worry about it so much because I'm going to be worth more next year than I am this year. 3) And then the third assumption was that no matter what happens in the stock market, housing prices never go down and so I can take the equity out of my home and in a few years my home will inch back up there and be worth more and more and more. I really don't have to worry about saving. I can spend everything I have and what's in my house. And of course we learned in 2008 those were false assumptions. So we combine the root issues, the spiritual issues, of luxuria and gluttony and greed with some false assumptions and we have a recipe for disaster.

Now there's one more root cause that's underneath those three deadly sins and it's the sin of idolatry. Now idolatry in the Old Testament was pretty easy to identify. It was when human beings took things, like metal or stone or wood, and they created for themselves gods and then they made those gods the most important things in their life and they bowed down and they offered to serve the gods, gods made with their own hands. The biblical authors are constantly chastising the people for worshiping idols. But of course our idolatry is a bit more complex than that, a bit more nuanced. It was the desire to worship our desires and the things that we possess. We never really call it worship but they became the desires of our hearts. We said that God was God in our lives, just like the Israelites said that. They said, "God we worship you." And then they worshiped their idols. And we've done the same thing. So that we said that God was the desire of our heart but in fact the desire of our heart was the stuff that we had, or stuff that we wanted to have. And in all of that we really found our culture sort of fueled that, that idolatry. So that every time you turn on the television, every time you turn on the radio, you open up the Internet you have the pop-up ads, and they're constantly telling you that you need more. They're constantly reminding you that the stuff you have is not good enough anymore.

That you need some other stuff to make you happy. You will be really happy if you just have this and this and this. And that's how capitalism works. And that's going to be with us. The challenge of course is when we don't have the self-discipline and we don't have our heads on straight to say, "Hey maybe that assumption needs to be questioned just a little bit." And so we find that inside we're never quite satisfied, wrestling with these deadly sins.

This is why Jesus in the Sermon on the Mount says to the people he was speaking to, the disciples and those who were listening to him, these words. He says to them, "Do not store up for yourselves treasures on earth." Now remember he's talking to peasants in first century Palestine when he says this. But they were still struggling with these things. "Do not store up for yourselves treasures on earth where moth and rust consume, and where thieves break in and steal. But store up for yourselves treasures in heaven where neither moth nor rust consume, where thieves do not break in and steal. For where your treasure is there your heart will be also." He's speaking about what you worship. He's speaking about what you're willing to serve. And what happens for many of us is we get fixated on the stuff we can see, and feel, and touch, the stuff that we want to have or the stuff that we already have that we have to take care of and then we find ourselves slaves to it. We find it becomes the desire of our heart. And God says, "You know, I created you to have one central desire in your heart, and that is to know, love, and serve me. And then when you do that everything else works out." I mean it's not always easy, but you find your desires, starting with the central desire, everything else seems to matter a little bit less.

But over say the last 20 years, at least the last 10 years, we've had this sense as Americans, and really globally, that the desire of our heart was not so much God, but stuff we could touch. And it's as though God said as he did in the days of Jeremiah when the people were practicing idolatry, "Fine, if you think the idols can save you, I'm just going to let you experience the consequences of living a life solely focused on them." And the children of Israel were destroyed. And I have to wonder if that's not exactly what we've been experiencing in recent years.

Now Jesus was speaking about this same issue in Luke 12 as he is preaching and he speaking to a crowd and there are two brothers in the crowd and the one cries out and interrupts Jesus and he says, "Teacher, tell my brother to give me my share of the inheritance." Clearly the guy is focused on my part of the money. And I need it. And so Jesus tells a very interesting parable about a man who built barns and stored more and more of what he had. But he ends that in Luke 12 with these words. "Take care, be on your guard against all kinds of greed. For one's life does not consist in the abundance of possessions."

Now this is something that I have to constantly remind myself of, because every time I turn around the world is telling me that I need more and more, that my life does consist in the abundance of my possessions. That is my net worth. And I have to remember my net worth isn't really the sum total of all my assets minus my liabilities, I have a different kind of worth. And I have to constantly remind myself that the stuff I think is going to make me happy, probably isn't going to make me as happy as I think it is. Which of course we've all learned along the way. My problem is I have this way of being able to talk myself into spending more than I have for things that I don't really need. And that leads to problems.

Because all the devil has to do is convince you that you can't be happy unless you have this other stuff that you can't really afford and then to talk you into living on tomorrow's dollars today and when that becomes a habit in your life you become a slave. And you find that the worry and stress and the anxiety begins to rob you of life. That's how it works. So the apostle Paul

says this: "There is great gain in godliness combined with contentment. For we brought nothing into the world so that we can take nothing out of it. But if we have food and clothing we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money (not just money, but the love of money) is the root of all kinds of evil and in their eagerness to be rich, some have wandered away from their faith and pierced themselves with many pains."

In my 20 years as a pastor I have watched this happen over and over again to people who started off on the right track and somewhere along the way the desire for wealth, led them to do things they never should've done, led them to take risks they never should've taken, led them to wander away from their faith and in the end I've watched them be pierced with many kinds of pains as a result of not learning the importance of contentment; making sure the true desire of your heart is God and not all the stuff.

Okay so let me just mention the first solution. We want to figure out how to proceed, or what to do next, the solution is really found in a biblical word and in the Greek it is metanoia. You see the beginning point of the solution is for me not to teach you financial planning habits and to get you to do a budget, and to save and to invest. You can learn that somewhere else and if you need some resources let me know I and I can point you in the right direction. These things are important but it doesn't come first. Metanoia comes first. And Metanoia is the Greek word that means that suddenly I become convinced in my mind that I've been heading in the wrong direction, my eyes are opened and I can finally see.

It is the Greek word that we translate into English as repentance. It is the word repent. We have a lot of repenting to do as a nation, as a people. Even those of us who do not find ourselves in financial distress, but we still have made so many decisions that lead us away from God and putting other things really on the throne of your hearts, making them the desire of our hearts. Now Jesus says this, now you're going to walk in another direction, here's the direction. Matthew 6:33, "Strive first for the kingdom of God and his righteousness, and all these other things that you need they will be added to you as well." God knows you need food. God knows you need something to wear. Somehow you'll be taken care of, but seek first the kingdom of God, make this the primary desire of your heart.

Now following closely on the heels of Metanoia, as we have begun to turn around and put God first in our lives then we need to deal with money, and have a different perspective on it and the Bible gives us a very clear direction for this. The Bible calls it tithing, or bringing our first fruits.

Now let me just say up front, this is not the stewardship campaign. I'm not preaching this so that you'll give more money, but I do know this that what I'm about to tell you is truly important in your life. So here's what the Scripture says, "Bring the best of what you have, and the first tenth... Exodus 34:26

You know about this. We've talked about tithing before. Most of you understand this but maybe some of you are new. Tithing means ten percent. Part of putting God first is you take the thing the world says is the most important and you give it to God. God says the first ten percent of all that I make goes back to Him to honor Him as number one in my life. That's what tithing is. In Malachi 3:10, God says, "*Bring to My storehouse a full tenth of what you earn. Test me in this,*" says the Lord. "*And I will open the windows of heaven for you and pour out all the blessing that you need.*" This is the only place in the Bible where God says, "I dare you!" Only one place in the Bible does God say, "This is how you can prove that I exist. You can prove it by tithing.

You put Me first in your money, give Me the first ten percent back, and see if I don't bless your life. Test Me. I dare you. Try it out!"

Why tithe? God obviously doesn't need my money. He doesn't need your money. So why does God say do it. Because He wants what it represents, your heart. When I give my tithe to God, I'm saying, "God, I realize that I wouldn't have anything if it weren't for You. You gave me my mind. You gave me my health. You gave me my body. You gave me the clothes on my back. Here's ten percent back to You out of gratitude but I know that it all came from You in the first place."

But it's more than that. It is also a statement of faith. Every time I tithe, I'm saying, "God, I believe Your promise. I believe that You will take care of me, that somehow You'll figure out how I can live on 90% better than if I had all 100%. So I'm going to trust. If I trust You enough to save me and get me into heaven, I'll trust You enough to take care of my finances."

Now in addition to this; we repent and we put God first by giving our tithes, and as we move beyond that we need to figure out how to simplify our lives a bit. You're not going to be able to tithe unless you can simplify something else, this is how it works, in every one of these sermons. Over the last three weeks we've talked about the idea of margin. And we need this in every area of our lives, including our finances. What happens in our finances is that for many of us we have slowly added on more demands; another car, another house, another this and another that, and now we find ourselves with not enough to meet demands, or just barely enough. And so we have no margin, or maybe even worse, negative margin. And so the only way that we can get back to having more money than we have expenses is by thinning some of these things out, by simplifying our lives.

You see again there really is no silver bullet. The cure is to live below your means. If you live below your means you always have a margin. You'll find you'll always have money to give to God. You find you'll have money to do the things that are important in your life. You'll find that you're saving and investing for the future. This happens as we live below our means and develop some margin.

That means that some of us might need to downsize and simplify our lives. Sometimes less is more. Let me tell you something, when it comes to money, just like with our schedule, every "yes" you say to one thing is a "no" to something else. And just like in our schedule if we keep saying, "yes and yes, and yes" to everything we see and want it won't take long for our lives, our families to be out of control and to find ourselves in deep trouble.

Friends money cannot be the desire of your heart. The stuff cannot be the desire of your heart. It's not meant to be the desire of your heart. And when you figure that out and you put God first and you begin to trust God with your finances and you begin to simplify your life, you know what you find you can have? You find that suddenly you can see clearly, you can listen carefully, you can think deeply, you can savor life fully, and you can serve God effectively. And that's my hope and prayer for you.

Let us pray: I like to invite you to pray, we all have some repenting to do in some area of finances, may be places you squandered money or excessive waste or you're constantly feeling like you need the latest and greatest of everything. Why don't you just talk to God about that for a moment. Say, "God you know where I struggle with this. Please forgive me and help me to put you first in my life."

You may be overwhelmed with fear and anxiety right now as it comes to finances. You might just stop and say, "God help me to thin out my stuff, demands on my finances and help me to know the next right thing to do. Give me your peace and take care of me oh God."

Oh Lord as the shepherd of this flock, I pray that you would bless them. I pray that you would help us together to have our heads on straight about money. To remember that our life doesn't consist in the abundance of our possessions, to put you first in our tithes and offerings, to simplify our lives and in the process to find freedom and joy. We ask this in your holy name. Amen.