

Sunday, October 9
9:00am 11:00am

Problems
and
Possibilities



Sermon for Sunday, October 9, 2022
“What Happened to the Jebusites?” | 18th Sunday after Pentecost
Charlie Berthoud | Mark 6:24-33

To begin our series on MONEY, let’s turn to the wisdom of Calvin. Not reformer John, but the little boy with the big ideas.

One of my favorite “Calvin & Hobbes” comic strips has Calvin’s father standing with a bunch of paper.

“Any good mail today?” asks Calvin’s mother.

“Mm... Not really,” replies the father... “You got a ‘You’re not attractive enough’ women’s magazine, with an article on swimsuits that minimize all your body flaws. Here are some ‘You’re not stylish or ostentatious enough’ catalogs...and coincidentally an invitation to go deeper in debt from a credit card company.

“And here’s our news magazine to identify the trend of the week that we’re missing...and I got a hobby magazine featuring new equipment I ought to have. Yikes!”

He scratches his head and asks, “Why do I get the feeling that society is trying to make us discontented with everything we do and insecure about who we are?”

Calvin’s mother replies, “I suppose if people thought about real issues and needs instead of manufactured desires, the economy would collapse and there would be total anarchy.... It’s our patriotic duty to buy distractions from a simple life.”



Just then, young Calvin comes running into see his parents saying, “Hey mom, I saw a bunch of products on TV that I didn’t know existed but I desperately need.”

We chuckle at this, but it reflects some of the interrelated problems concerning possessions and money in our culture today.

Millions of people are heavily in debt with credit cards, mortgages, student loans, and more. The statistics are disturbing. The human cost is real.

At a former church, a wonderful congregation just like Covenant but in another state, one Sunday I shared statistics about credit card debt. After worship, one prominent member said to me a little dismissively that they didn’t think personal debt was a problem in *that* church community.

A few days later, one of the Elders involved in the finances of the church wanted to meet. He was a well-respected person at church and in the community, always had a smile and good word. He was very involved in his kids’ activities, a great guy. Almost in tears, he told me how he and his family were buried in credit card debt, struggling to survive. He told me he was embarrassed and ashamed.

People’s financial situation is often not what it may appear to be.

Another problem with money is relationship stress. Behind adultery, money is the biggest factor in divorces. I know a couple (in another state) that got divorced after an argument over what kind of car to buy. Obviously there were other factors, but they had very different ideas about saving and spending that coalesced around a car purchase.

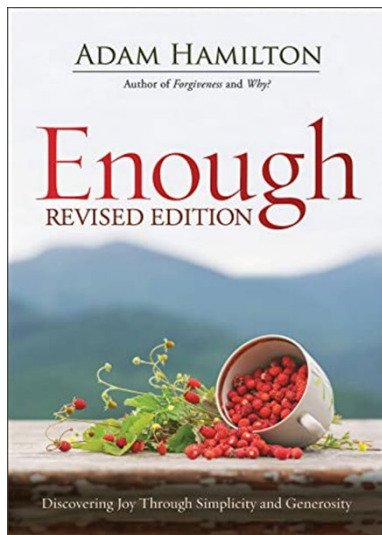
And money problems aren’t just with marriages, as arguments about money tear families apart when dealing with inheritances, estates, and such. Some of you have been in those arguments; some are in them now.

Some people aren’t in debt and don’t have disagreements about spending, but many people have the problem of finding themselves in big homes filled with lots of stuff—stuff they thought would bring happiness. Too many of us have too much stuff, so we get storage units for their stuff. As more and more grandparents are learning, their kids and grandkids don’t want their stuff.

Because of these and other problems, we need to talk about money, spending and saving, possessions, and more. Earlier this year, we had a six-week series called “Let’s Talk About Sex.” The simple takeaway from that series was that our sexuality is a gift from God which we rarely talk about, so we need to encourage healthy conversation.

In the same way, with this series, we need to talk about money.

And just to be clear up front: I’m not here to say that money is bad or that we can’t spend money on vacations or restaurants or nice things. Jesus came that we might have abundant life, right here and right now.



Part of the inspiration for this series comes from a little book called *ENOUGH: Discovering Joy Through Simplicity and Generosity*, by Adam Hamilton.

As we think about money and possessions, it’s tempting for us to look at other people’s situations and raise our eyebrows. But we need to remember that we don’t really know the details of other people’s lives.

In the book, Hamilton tells of a pastor who invited a missionary to speak at the church about social justice and ministry with the poor. He writes:

As the pastor and missionary were pulling into the parking lot of the church, a man driving a brand-new top of the line Lexus drove in beside them. The missionary said, “Now that’s what I’m talking about right there...people driving cars like that.”

The pastor replied, “I know this guy. He makes a million dollars a year. He gives \$700,000 a year away to run the mission for the poor in our city. [He] is humble and caring.... So don’t criticize him. Would to God that you and I gave away as much of what we have as he does.” (p. 11-12)

So in our thinking about money, we need to avoid the temptation to judge and instead focus on ourselves.

In our small groups this month, we've been sharing our money stories, our histories with money—talking about what our parents taught us and showed us about money, about our first jobs, about early mistakes with money. We all have a story.

Some of us grew up poor, having to struggle for everything. Some of us grew up with abundant riches. Most of us grew up somewhere in between. In premarital counseling, I always ask people to share their money story.

I'm grateful for my parents who instilled a sense of restraint in me and my brothers, teaching us the importance of saving and not buying every new thing. I brought that attitude into adulthood.

As a child I wasn't real happy when my parents said "No" that I couldn't have the latest game or that they wouldn't buy me that candy bar. But now I'm grateful.

Shortly after I was ordained and began my career as a pastor, I was encouraged to meet with a financial advisor, so I made an appointment. I expected to learn the nuts and bolts of IRA's along with info about long term savings and such.

Instead, the financial advisor asks me all sorts of questions about my life and purpose. Did I think I would get married and have kids? Did I want to live in a big house? Did I want to go on expensive vacations? Did I want to support lots of charities? It was almost like a therapy session—and with the wisdom of the years, I see why.

The choices we make with money shape our lives. The plans we make (or don't make) with our money reflect our priorities.

To avoid the problems of excessive debt and over-indulgence, we need to be intentional about our money. We need to plan. We need to talk. We need to pray.

And in a world where we get inundated with messages about spending more, as Calvin and family illustrated, we need to remember that there are alternatives, other possibilities, like **simplicity and generosity**.

Scripture gives abundant guidance. A few examples:

In Hebrews 13, we hear an invitation to seek contentment...

Keep your lives free from the love of money, and be content with what you have, for God has said, "I will never leave you or forsake you."

In Proverbs 30:8, we read of the yearning for enough...

Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that I need.

In Luke 12, we read about a family dispute over money, with Jesus sharing words of caution...

Someone in the crowd said to Jesus, "Teacher, tell my brother to divide the family inheritance with me." But Jesus said, "Friend, who set me to be a judge or arbitrator over you?" And he said to them, "Take care! Be on your guard against all kinds of greed, for one's life does not consist in the abundance of possessions."

The gospel today reminds us that we have choices, and that money can become a false god. These words come from the middle of the Sermon on the Mount, the collection of Jesus' teachings in Matthew 5 through 7. Listen for God's word.

²⁴ "No one can serve two masters, for a slave will either hate the one and love the other or be devoted to the one and despise the other. You cannot serve God and wealth. ²⁵ "Therefore I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food and the body more than clothing? ²⁶ Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷ And which of you by worrying can add a single hour to your span of life? ²⁸ And why do you worry about clothing? Consider the lilies of the field, how they grow; they neither toil nor spin, ²⁹ yet I tell you, even Solomon in all his glory was not clothed like one of these. ³⁰ But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you—you of little faith? ³¹ Therefore do not worry, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear?' ³² For it is the gentiles who seek all these things, and indeed your heavenly Father knows that you need all these things. ³³ But seek first the kingdom of God and his righteousness, and all these things will be given to

you as well.

If you read any of the numerous books or articles about personal finances, you'll see many recurring themes for strategies to gain financial health. Some common themes are:

- Spend less than you make; live below your means
- Avoid debt; work to pay off credit cards
- Save for big purchases and rainy days
- Choose your friends, your neighborhood, and your spouse wisely
- Have a budget, a spending plan, talk about your spending

<https://fortune.com/2020/12/07/personal-finance-advice-credit-card-debt-income-savings-investing-money-taxes-retirement/>

All of these make good sense. Let's unpack one a little bit.

Have you ever heard of the 10-10-80 plan?

The idea is that you plan your finances in terms of percentage of your income, your **after-tax** income.

- 10% goes to charity, for Christians this would be to somehow serve God's work in the world, through the church or through other way. At some level we all know the joy of generosity and making this world a better place, so it's important to prioritize it.
- 10% would go to savings, for retirement, as people are living longer and longer after retiring
- 80% would be for living.

So if you have \$50,000 in after tax income, you'd give away \$5,000, you'd save \$5,000 and you would live on \$40,000.

Some financial planners would take it a step further and say you need to save another 10% for big expenses, like a car or house or kids college.

The numbers vary, but the point is the same: we have to plan, and we should plan on not spending every penny.

All these tips are important, and just like with healthy eating and exercising, we

know what is good for us, the challenge is doing it.

What we need to do is get our hearts in the right place, to get a firm foundation. We need to keep Jesus' words in mind: Seek first God's kingdom, God's realm, God's love. We need to have our priorities straight.

Every week in worship, we have a chance to do this.

We confess our sin, we acknowledge ways that we have gone astray. We ask God's forgiveness, and we seek to repent—to turn around, to change direction, to change our minds, and to live more Christ-like lives.

If we think honestly about our money situation, we may need to repent, to turn around, to change direction, to change our minds. Remember at membership and baptism, we ask questions, including a question about turning from the ways of sin and evil and turning to Jesus Christ. This turning isn't a one-time thing. We regularly have to make choices and find the courage to turn away from things that aren't life giving.

To help us do this, we need to know who we are, and where we're going.

In his book about money, Adam Hamilton asks:

“What is your life about? Why do you exist? Do you exist simply to consume as much as you can and get as much pleasure as you can while you are here on this earth, or do you have a higher purpose? How do you understand your life purpose—your vision or mission or calling? And are you spending your money in ways that are consistent with this life purpose?” -Adam Hamilton, in *ENOUGH: Discovering Joy Through Simplicity and Generosity*



Fifty years ago, Yvon Chouinard founded Patagonia, an outdoor clothing store, now worth billions. He recently made a decision to essentially give away the vast majority of his wealth, to groups that will help protect the environment from climate change.

He realized that he had more than enough

money and wanted to leave a lasting positive impact on the world.

<https://www.nytimes.com/2022/09/14/climate/patagonia-climate-philanthropy-chouinard.html>

I don't know if he's a religious person or not, but he's exhibited the spirit of Genesis 12:2 which reminds us that we are **blessed to be a blessing** to others.

I invite you to prayerfully ponder your financial situation this week and have a conversation with a loved one or a friend, to dig a little deeper about what is really important for you.

Maybe talk about your spending over the past month. What brought you joy and satisfaction? What if any mistakes did you make? Look ahead and think about how you can spend your money and your time wisely this week.

If you have a wallet or any money in your pocket, get it out. I'm not going to ask for it. I want you to look at it.



I know we don't use cash as much as we used to, but at some point this week, take a look at a dollar or a coin, and you'll see the words "In God We Trust."

Next time you spend some money, remember these words, and remember Jesus' call to seek first the Kingdom of God.

Let us pray...