



God's Twitter: Wisdom for Wealth

Proverbs 30: 7-9

Before I launch into a sermon about God's wisdom for wealth this morning, I want to pause and be as clear as I can about something: this economy is in the strangest, most difficult time I remember in my lifetime, and it has affected more people and families than any other tough economic time in my experience. Hardworking people have lost jobs and can't find work; families that were very prudent about saving for a rainy day have exhausted their savings and are losing their homes or filing for bankruptcy anyway; some people who were careful about their indebtedness have been buried by interest rates that have doubled and tripled; and the whole housing market continues to be impossible. And, of course, some people made decisions that seemed to be okay at the time but turned out to be very damaging when the economy fell apart. This is a difficult time for many. Another book of God's wisdom is Ecclesiastes, and one passage in it says, "Like a bird caught in a snare is a person caught in an evil time"—and this has been an evil kind of time economically.

Now, before getting down to dealing with wisdom for wealth at the personal and family level, I want to offer some extended reflections on what has happened in our nation's—and the world's—economy in recent years. Everybody here knows, of course, that I'm not an economic expert, although I do have some modest experience in the banking world. I know that some of what I'm going to say this morning will seem inappropriate to some people whatever your political persuasion and regardless of the part you play in the economy. So, why take the risk of upsetting some nice people on an otherwise perfectly pleasant Sunday morning? Well, a sermon on God's wisdom about wealth seems to me to demand from a preacher a least a little bit of reflection on these unusually difficult economic times. And, there's something more: I'm doing this because I want to be clear that there is nothing that is outside the bounds of what matters to God—as though "spiritual" things might be okay to talk about from the pulpit, but not economic things. **Economic things, money and possessions, are spiritual issues** that matter to God precisely because they affect people so profoundly and because they are very clear indicators of what's going on inside people's hearts and heads—clear indicators of what needs saving and what looks like maturity in Christ.

So, here we go. I understand that economic downturns are part of a normal cycle that economists generally consider necessary and positive, and I get it about Adam Smith's (the founder of modern economics, author of *The Wealth of Nations*) realistic insights about free markets, supply and demand and self-interest. However, it seems very clear to me that this downturn has been unusual and a collision of some acts and decisions offensive to God and bad for people, and even for whole societies. It is my considered view that there has been a kind of perfect storm of mess-ups throughout our entire culture that are not necessary parts of economic cycles. Here are some of the things I'm convinced have made up that perfect storm. There have been too many banks that didn't follow long-established and sound lending standards; too many politicians whose values and strategies didn't serve the long-term interests of the people; a swath of government agencies that made bad decisions and forgot that their first loyalty was supposed to be to the people of an entire nation, and probably the entire world; there have been multitudes of equities dealers, markets and complex instruments that created wealth for some but did not serve the general well-being of society as they ought to have, and that were imprudent at best and unscrupulous at worst; there continue to be stunningly inept and too-common business practices in massive corporations that reward CEO's and management for short-term profits instead of long-term sustainability—abetted by millions of shareholders who not only tolerate such behavior but expect and reward it; plus lots of plain old greed and short-sightedness at every socio-economic level from rich to poor, including millions and millions of ordinary Americans who didn't act with even their own best interests at heart.

And, since we are talking about our nation and how we're doing in God's eyes, let's wonder a bit about who is to blame that social security isn't able to fund its long-term responsibilities. Who has agreed to decades of "borrowing" from the Social Security fund in order to help pay for all the government does?

Democrats? Republicans? Democrats and Republicans differ on what to spend money on, but they have not differed in spending social security dollars to fund the cost of the government programs they like. You know, a nonbiblical proverb is that people tend to get the rulers they deserve. And we the people have been unwilling to elect leaders who will either reduce government programs or raise taxes. And so we borrow . . . from our own and our children's futures.

May God have mercy on us all. The founders of capitalism said we can count on people to act out of their own self-interest—and our Reformed, biblical understanding of human sinfulness agrees. Which is why, in general, I'm a capitalist. So, if that's the way things are, then for the sake of God, let's do what serves us well over the *long* haul and not merely what gets us what we want in the short run.

Feel free to let me know your thoughts on all this—and be sure to sign your note or email if you want me to read it.

Last Sunday I said I'd preach this morning about how to help our children grow up to be truly financially secure instead of merely looking rich. We could call the rest of this sermon: "**God's Wisdom for Wealth: the Secret to Having Enough.**" Let's talk about God's wisdom about wealth at the household level—how followers of Jesus deal with money, possessions and spending. It's a sermon for adults, mostly, because when we get wise about wealth we'll have the right stuff to pass along to our children. And, again, this is a sermon about what's wise in general, and not for people hanging on for dear life.

Now, the wise secret to having enough isn't something magical like a formula for buying a winning lottery ticket, and it's not even a promise that if you tithe God will just shower so much money on you that things will be great—though if you want to you can find a proof text for that. And, wisdom about wealth is not, not, not "work harder and faster and smarter" to earn so much money you'll finally have enough. The truth is that **most of us will earn a fortune in our lifetimes**—it's just that however much we earn it always seems to be almost, but not quite, enough. Here are some numbers that show what I mean: a family with a household income of \$50,000 a year for 45 years will have earned \$2,250,000 in their working lifetime. To paraphrase Larry the Cable Guy, I don't care *who* you are, that's a lot of money! The secret to wisdom about money isn't really about how *much* we earn but how we *manage* our earnings and even more, how we manage our lifestyles.

Here's the secret to having enough, to being financially secure instead of merely having lots of things and looking rich: **Pay God first. Pay yourself second. Pay your bills and other costs third.** To put it more concretely: **Give God 10%, save 10% and live on 80%** of your income. Some of you may be thinking, "What? That's not possible, it's probably un-American, and who would even *want* to do such a thing!?" But, some people here from the generation before mine are thinking, "That's it? I *grew up* knowing that—this isn't news, Mead, this is what your *grandparents* knew." By the way, if you want to read a book I read about this, read Bill Hybels' wonderful little book *Honest to God?*

Okay, it's church, so you expect the Pay God First thing, and tithing 10% is the predictable preacher number. Yadda, yadda, yadda, as they used to say on *Seinfeld*—somebody wake me up when he gets to the next illustration or funny story. I'm not going to dwell on it, and I'm not going to defend it much. I will tell you part of **Carolyn and my personal experience**, though.

When we were 40-45 years old, we were such enthusiastic participants in this culture's ways of dealing with money that we were seriously in debt: car payments, credit cards, proms and more . . . plus college. In about 1990, having been nearly at ten percent giving a decade before, we were so upside down financially that we were giving nearly nothing to God's work, and I was the senior pastor of a big church! We were embarrassed, and ashamed.

Carolyn and I began to talk and pray about our money, our debt and our lifestyle. We decided to do some of the things that were wise in God's eyes: we'd control our lifestyle—we kept it exactly at the same level for about 3 years, and because I got a raise every year, in about 2 years my income caught up with our lifestyle. We prioritized paying off our bills starting with those that had the worst interest rates, and we stopped giving each other permission to buy stuff we couldn't pay cash for. And, we committed to getting to a tithe, ten percent, of our net income as soon as we could. It took us three years, but we got there, and two years later we were tithing our gross income. I'll tell you the truth, though: this stays an ongoing

struggle for Carolyn and me: we get it worked out, then we “fall off the wagon” and have to get our lifestyle under control again. That’s okay; what’s not okay is just giving up and giving in to being foolish about wealth instead of wise.

In his book, Hybels talks about the “**Money Monster.**” Something more like Oscar the Grouch than Tickle Me Elmo. The Money Monster tells us we never have enough money or stuff; that we are what we buy (the house we live in, the car we drive, the clothes we wear); that shopping is a wonderful recreational activity, dispelling depression, lifting spirits, and is downright patriotic because it’s good for the economy. The Money Monster tells us that plastic will make us free, especially when it’s in the shape of a credit card.

So, what’s the Money Monster have to do with tithing for me and Carolyn? Well, when we decided to let God be in charge of our lifestyle so that we could start to give 10% to God’s work, it broke the grip of the Money Monster on our lives. It pried those cold fingers off our necks and we began to be free for the first time in years—it changed the way we looked at everything: our income, our expenses, the stuff we needed, the things we ought to be doing with every dollar of our money, not just the money we gave to church. And, just so you’ll know, last year we tithed our gross income—most of it to Chapel Hill—and we saved about 8%. Right now, however, we’re having a hard time again, partly because we have lots of medical bills in the last 2 years, and partly because we’re only getting about a B in overall financial control.

So, we say Jesus is our Lord and Savior. Pay God first, let it be the first check you write. My experience, and that of millions of believers, is that giving to his work in a way that affects our lifestyle—and 10% will do that—lets Jesus begin to save us from the grip the Money Monster has on our lives. If you can’t give that much because you’re upside down, then get out of debt and control your lifestyle first. If you can’t give that much because you’re losing your home, of course take care of that first. Honestly, though, if you don’t want to give significantly to God’s work, then take some time to have it out with God about what you will give, or just tell God you’re going to give what you darned well please and that you’d like him to save you about other things besides money and possessions.

Then: Pay **yourself second**. Save 10% of your income. **Regular, off-the-top savings is the key to actual financial freedom.** Military people tell us that freedom isn’t free—it comes at a price. The same thing is true about financial freedom, beloved. Savings and tithing aren’t bondage, they are freedom!

One of the best things that has happened as a result of this recession is that Americans have begun saving again. Praise God, who lovingly brings good things out of bad things. For decades, we Americans were spending 105% of our incomes every year—every year 5% more in debt, more hopeless, more to argue about at home and worry about at night. But, in the last year or two, we’ve been saving 4-6%. Super! So, when the recession ends, what will we do? Yippy: maybe we’ll go back to the old “normal”! God forbid.

If you aren’t saving, begin now. If you’re young and just in your first job, or maybe you have a job for the summer, **start saving something now**. If not 10%, then a specific amount from each bit of pay you get. Learning to save now will begin to build a future for yourself: each time you save you help build a habit that will form your character. The key to being financially secure instead of merely looking like we’re rich is to control our lifestyles, stay out of debt, and save money! Most people get old with very little savings, and it’s because all their lives they paid everyone but themselves!

Pay God first: 10%. Pay yourself second: 10%. Live on 80%. Wow! **Can anyone really live on 80%?** Listen, dear people, we are among the richest people in the history of planet earth—billions of the people in the world would be happy to live on 80% of what you make, even if you are poor by America’s standards, and even if you are a teenager working part time for Papa John’s Pizza. No foolin’.

Moms and dads, **train your children to be wise about wealth**, beginning when they are young. Have a plan! Give them an allowance. Have them pay God first, themselves second and everything else third. 10% to God’s work—and please NOT to something *they* pick or something cute like chickens for poor people. There are other ways to teach them to share with the poor. If you aren’t careful, you’ll teach them to stay in control of the money they give to God’s work and to only give to things that make them feel good—which means that other Christians will have to pay for everything they don’t care about, including heat

and lights, Sunday school, salaries to God's leaders, all the things it takes to make worship happen on Sunday, and so on. Teach your children to let go of their money to God's work and God's people—honestly, even giving a birthday present is supposed to be about letting go and giving the other person what *they* want, isn't it? Teach them to save 10%. And with the remaining 80%, let them have freedom with lots of it to buy whatever suits them, but also give them a few responsibilities for things they must buy for themselves. Start small and over the years increase their responsibilities. When they are in their teens, give them at least part of the money you'll devote to buying school clothes, and let them live with their decisions, however good or almost good they were. The mistakes they make won't kill them, especially if you don't rush in to fix them! Train children up in the way they should go, and when they are old they won't depart from it—and when they are old they'll *be* financially secure instead of just looking rich.

It's hard to believe, but God's wisdom for wealth and the secret to having enough, is not having more, but learning to live with less. Honest! God wants to be in control of our lifestyles and money under the Lordship of Jesus—and not to be controlled by money and possessions. God wants us to be free from being in debt and the fear that we are one emergency away from financial disaster. God wants us to trust him . . . and to let him save us by letting Jesus be in charge of our money and our lifestyles.

Grace and peace to you in Christ Jesus: the Lord is with us. Amen.