

Good morning

The \$%&X series comes from a book written by pastor in Manchester New Hampshire-his name is Bo Chancey.

He leads a church near my home, I often go there on Thursday night. When I heard him preach the series-and it really impacted me and changed the way I thought of money.

Today I'll be looking at the # sign... Have you ever thought of that magic number that would change everything for you?

We've heard it said before haven't we, that we always think a little more will make us happy.

"If I just had \$_____,
things would be so much better."

- \$1,000?
- \$100,000?
- \$1,000,000?

Funny thing about the magic number...

it is never enough! Would 1 million more dollars make us happy? Maybe...

As Mike said last week, There are some people who win the lottery and use their resources to bless others...And It brings them great joy -But many lottery winners often go broke and end up miserable and worse off then they were before the money was won. Why?

Last week Mike looked at the first symbol and showed us that \$ takes its correct place in our lives

When we believe that our we believe that God is –The Ultimate Owner and Ultimate Giver

Money is a tool that God gives us to steward and advance His Kingdom. It needs to be in its rightful place.

We are stewards- the people who manages or looks after someone else's recourses... we care for what God has placed in our hands. He is the ultimate owner and the ultimate giver.

And when we believe that—we become people who give freely. We have a generous attitude. We believe that Everything- our time, talent and treasures belong to God

I know for some people, talking about money in church seems wrong.

But when Jesus spoke, he talked more about the kingdom of God than he did anything else... BUT second to that-he talked about money

Matthew 6:21 NLT

Where our treasure is, our heart will be there also.

God loves us.

He knows peace and joy are found when we seek Him and His kingdom first.

Even though money is something Jesus often talked about in his parables and teachings, it can be easy for us to think "money" as a dirty word- not to spoken about in church.

Maybe it's because of the greed we see in the world around us (and in ourselves) or just because we like to keep our finances private.

No matter what the reason, the truth is there is often a disconnect between our spiritual lives and the way we view and treat money.

We are called to love God with our heart, soul, mind and strength...and there is nothing that can take away our peace quicker than debt will.

So today, we're going to talk about the word we have often felt we should not say in church and get to the bottom of what it really means to view money the way God wants us to view it.

Instead of thinking of money as something we only talk about in hushed voices, or as an uncomfortable topic that stirs up anger and frustration, I hope we will continue to be a community who sees Giving freely as another way to serve God!

Before we continue I want us to look at an important verse.

Paul is speaking to the people of Rome when he says therefore, Rome 8:1

Therefore, there is no condemnation for those who are in Christ Jesus.

For the law of the Spirit of life has set me free from the law of sin and death.

No matter what we say these next few weeks, no one is condemning anyone.

There is no guilt or shame here.

If you are uncomfortable that we are dedicating four weeks to looking at money in church...or saying that word "MONEY" out loud... I encouraged you to press into that feeling.

Ask yourself...why do I feel uncomfortable about it?

I believe it is important to talk about finances in church.

Jesus said where your treasure is, There your hearts will be also.

And there's nothing we can invest in that has eternal impact, except for the kingdom of God.

So on the count of three lets say Money in church (1,2,3)

What do you think about when you say money?

I thought of my first paycheck.

I can actually remember the outfit I bought with the money.

Do you remember your first job? One of my first jobs was to work at the Yum Yum bakery ...and I never thought I would ever complain if I could just make \$5.00 an hour☺

Minimum wage was \$3.75/hr. and then I got a raise to 4...but I used to dream about 10.00- I knew when I got a job that paid that-well life would be AMAZING then!

But of course= that was not true...

Debt often occurs we decide the only thing between us and happiness is more money, or a better car, new home or something we can't afford ...

Then we believe money will keep us safe, or make us happy- then for all intents and purposes, \$ becomes our god.

This is an idolatry issue. God says have no other gods before him.

Jesus repeated this First, we must love God with all of our heart, soul, mind and strength.

That's how Jesus said it when he taught it... all of who we are was created to love God.

And if anything else tries to move into that place-we lose our peace and our joy. Or worse, we have a false peace that comes from having our identity found in our money or the things money can buy.

As I start to think about this message- I thought of a job I had long ago. I worked for a man who had a small family business and my job was simply to take the owner's checkbooks, decades worth of them, and enter the data into a computer.

I have a vivid memory of one night sitting at the computer... I know it was Christmas time and that "So this is Christmas" by John Lennon was playing on the radio in that little office...

The man I worked for came in and sat next to me and said- "those checkbooks are proof of my life...I wonder what they say about me?"

I don't know why those words had such profound impact on me...but it is a vivid memory... what do my checkbooks say about me? I think what makes me sad when I think of that conversation is- he found his identity on what his checkbooks said-

Some years he thought they said he was good and valuable- the numbers added up...some years the numbers did not add up- there was debt and loss.

Now I know some of you here don't even have a checkbook...Many of us only use credit and debit cards... but we still have a record, an end of year credit card or debit card statement...An envelope system of cash...Something that reflects where the finances that were put into our hands ended up.

And at the end of the year, when we look at where the money went for the past year, do you wonder where it all went? Do you now owe more than you made?

Debt is simply the state of owing...often we think of it as owing money- but it could be we are in the debt of someone for their time or for their service – we owe them one or they owe us one...

But when it comes to money- how do we avoid living in debt?

Andy Stanley's is a Pastor and he wrote one of my favorite books on Money- and in it he says

How do you say enough in a world that has fine-tuned it's messaging, to make you continually dissatisfied with everything you currently own?

Honestly, that is the struggle for me-

My husband and I owe a mortgage and will soon need a new car. We have one daughter in college and two on the way- and there is no way to send them without debt..

So as I prepared and thought what is the truth about money, I realized that the way we look at debt matters.

So as you leave today, I think we can see the word debt in a new light.. and realize that God's way is always the right way.

D- discern

E- enough

B

T- Be thankful

Discern what God is telling you-

How often do we think to ask God about what we should do with our money?

Know that He has given us ENOUGH

Do we believe that limits are a gift from God?

Finally- do we know how to be thankful

First Timothy 6:7,8

For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, We will be content with that.

When was the last time you saw a Super bowl commercial that said- less stuff results in greater contentment?

There is a phrase that has impacted me as I prepared for this message.

It is not too hard to remember, just hard to do.

If you feed an appetite it grows

Satisfying an appetite does not diminish it, it expands it.

To diminish an appetite you have to starve it.

When I say appetite, some of you thought of food..

I do to...I seem to do ok with knowing food is food, not my friend or comfort... except when I'm tired or stressed.. Then I might eat ..even when I'm not hungry...

Also true with spending... I have found myself buying things before that I did not need... just because I was bored, or sad or angry...

Appetites aren't bad things. God created them, but sin distorted them. Appetites

bring zest and passion to life. But they are terrible filters for making decisions.

I love LysaT says it- Feelings are indicators, but they are not truth

I don't think it is an exaggeration to say that our responses to our appetites will determine the direction and quality of our lives if we do not learn what discernment means.

Discern is acting with wisdom. How often do we ask God to speak into our lives in re: to our money?

All through scripture he has shown us the antidote for the dizzying effects of wealth,-
Generosity

So can we discern- ask God- help me to become a person who gives freely so I can help other people find their way back to you? Will you give wisdom and courage to do hard things.

The appetite for more keeps us from God-honoring generosity.

Our appetite for more stuff, for security has the potential to squash our efforts to be generous. And that's a problem.

If we feed an appetite, it grows. Satisfying an appetite does not diminish it.

It expands it. **To diminish an appetite, you have to starve it.**

We have to say no, I have enough- and I am thankful...

I remember when I was in my 20's...when I did not have a lot of extra money to do extra things.

I lived in a studio- and rarely had enough money to buy groceries, I won a lunch meat platter one super bowl- but most days I was content. I was forced to starve the appetite...all my resources were needed to pay for college.

But once my income increased, I never fully felt like I had enough..

When we bought our home-

I thought I would never want one more inch of space in my home. 5 years later, we built an addition

Generosity is the antidote to the disease Andy Stanley calls AFFLUENCE.

We need God's help to discern what things are best.

We need to believe He loves us when he says what enough for us, at this time – it is enough..

God has given each one of us different gifts: But we are not limitless;
God does not expect us to complete all work.

This changed my life-
Jesus completed the work God gave him to do without doing everything.

Who did God intended for us to be? Any more or less is a step out of His plan...

How often do we pray for an understanding of godly, healthy limits in our lives, and for the wisdom to see all the opportunities God has given us...and to ask for His courage to say no to the things that were not meant for us...

I know as my girls head to college I am looking for God's best plan for them, what school is enough? Only He knows.

Paul says. Contentment is great gain...Understanding what "Enough" looks like, is important.

1 Timothy 6:6-(NLT)

6 Yet true godliness with contentment is itself great wealth. **7** After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. **8** So if we have enough food and clothing, let us be content.

Another version says

6-8 A devout life does bring wealth, but it's the rich simplicity of being yourself before God. Since we entered the world penniless and will leave it penniless, if we have bread on the table and shoes on our feet, that's enough

Money is not something we can put our trust in. Twice in my life I have seen it cause great pain.

I was in college when the market crashed in 1987.

I remember friends whose parents had put money aside for college for them, and then that October the money was gone. And they did not return to school in the winter.

I remember the day the market collapsed in 2008.

I was sitting on my bed watching CNBC. I had to leave at 2pm and get my girls at school and I was not sure what the next day would hold..

Fear was overwhelming me. It felt like the world was ending

Over and over in history we've seen this to be true.
\$ is fleeting. Jobs are lost. . Stock markets crash. Economic systems collapse.
Kingdoms crumble. In the end, only one God will remain...and His name is *not* money.

I think one of the most important things we can learn as we become people who
Live fully, Love deeply and give freely... is that God places boundaries in our
lives that are good for us..

In fact if there were one thing I would love for you to Take home with you today..
It is this

Limits are a gift from God.
God is good, He loves you,

He made you on purpose, for a purpose..and he places limits in our lives..for our
good and for His glory.

When we read the New Testament we see-

Jesus spoke more about the kingdom of God than anything else.

Because nothing else gets in the way the kingdom of God, like our pursuit for
more.

If we Think we could ever have enough resources to protect us from the pain of
life- is a lie.

Jesus said consider the lilies of the field, consider the sparrows of the air-how
much more does God care for us?

Fear is a real thing. Fear is magnified when we look for security in something
that is incapable of providing it.

But what does God say? ..Do not be afraid ..
Believe this you are who God says you are, rest in the limits he has set.

DEBT occurs- when we go past the limits we have been given.

How do we deal with the reality of life and avoid DEBT-

I think as we look at that word we can redeem it

Discern- Ask God for wisdom with our finances
Enough- live with the limits we have been given

Be Thankful The way to avoid coveting is to be thankful for what we have.

We are Who God says we are,

We are **not** a number in a bank account, **not** an address on a street and we are **not** a credit score. But we are:

We are

- Not guilty
- Set free
- Holy/blameless
- Filled w/the Spirit
- God's masterpiece
- A treasured child of the Most High God

We belong to Jesus; our true identity is found in the One (and Only). Therefore, we have an identity than can never be taken, lost or thrown away.

I think the most important reason to talk about money and church is we need to connect the dots.

Money and debt were never intended to take first place in our hearts. That belongs to God alone, He is our treasure- His kingdom is where we need to invest our resources.

When Debt takes first place in our minds- we worry and scheme and are unable to rest.

But-When we seek first His kingdom, and we place all we are and all we have in His hands- we are taking a step of faith. As we believe God...We continue Take steps of faith, that allow us to become people

Who Live fully, Love deeply, and give freely.

When you give freely and invest in God's Kingdom at Harbor-I want you to know -we take those gifts very seriously. As a church, we have no debt...This year, we cut our budget back to the 2011 level.

We do ask for you to invest your money here-because we need resources to pay the rent, keep the lights on and buy cheerios in Kid's Harbor.

But when we talk about money, we do not ever want to manipulate anyone.

We know it is the provision of God and generosity of all who call Harbor home allow us to be a place where people find their way back to God.

And as we find our way back to God, we become his disciples...We follow him, Listen to him, and Believe him.

As we look at what giving freely looks like.

What does it look like for you today?

I know some of you may be sitting here today and think- You would love to give freely, but life feels out of control with regard to your finances. You are thinking- Kelly, If you could only glimpse into my financial life, you would not ask me to give. There is nothing to give. We struggle week to week to just get by.

I know- my story is lot like many of you. There have years where I did not know how God would make sure I had enough money to go to college, pay my rent or buy food. But I know this , God somehow multiplies whatever we put in His hands...and when we do there is enough.

Do you ever think of the little boy who brought his lunch to Jesus? Mike shared that passage last week and I was struck by this thought- Was he really the only one with food to share? Or did he see something in Jesus that everyone else missed.

Did he think, I can hold on to my lunch, or I can place them in His hands and trust He will provide...that little boy had enough food for his lunch...but when he gave it to Jesus- God multiplied it. I don't how he does it. But I know He does.

I am not a financial expert, but my life is an example of the provision of God.

But I think we need to take the steps God has called us to take.

After I wrote most of this message, I received an email from EHS where Pete spoke about the steps we want each of you to take-

Gospel_ ask Jesus to be the Lord of your life...confess, believe..

1 **Discern. What% of my income is generous to invest? We will talk about this more next week...**

Giving freely means saying no to one thing to say yes to something else. So today your next step might be to ask God, - what are you asking me to do-

?" Find people who have wisdom to walk with you. Stop at Group Link table or try financial peace. Ask God for wisdom with the resources He has given to you to steward.

Know that Limits a gift from God.

But also know that resting His limits will remain the greatest challenge of our Christian life.

The limits God continues to place around me reveal my self-will, my rebellions, and my desire to run the world...

The only way to diminish ANY appetite is to starve it.

And finally, what does life look like when we choose to Be Thankful.

Before we buy the next things, can we stop, breathe, be still and believe that we have enough....

When we see that # sign, can we rest in the provision of God, and thank him for all He has provided.

We see it a lot, IG, FB...and a step to becoming debt free is to say- the right # is what I have...

God help me to discern your will, hear your still small voice that speaks love over me.

You paid the debt you did not owe, it was my debt and I could never pay it

And as I rest in the provision of God- I start to see that I have enough.

Leave today with a new # Be Thankful..