

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

If you're just joining us, we are in the second week of a series where we are looking at our dream to become a community that Gives Freely and extravagantly for the good of our neighbors and for God's glory!

This isn't simply our dream! Jesus' dream for His church is that we would love Him so much that our lives would overflow in rich generosity toward our communities, toward the poor, and toward the mission of our local church!

As a result...Jesus talked a lot about money, not because He wants our money but because He's for our joy! Not only did He call His followers to extravagant generosity; He also addressed the obstacles that hinder the flow of generosity in our lives! You see...if you're ever going to become a generous person...you must be able to recognize and remove obstacles that restrict the flow of generosity in your life!

Last week, we looked at the obstacle of Greed, which Jesus addressed in verse 15 of chapter 12 when he said...

"Beware! Guard against every kind of greed." 12:15

Obstacle #1: Greed – Greed very simply says, *"I must have more."* It's the part of our hearts, that no matter what we have, we're always unsatisfied. And Jesus says... *"Be careful about that attitude because it will cause you to live as if everything you own is for your personal consumption, which will block the flow of generosity in your life!"*

Today...we're going to look at one more obstacle that keeps many of us from overflowing generosity. Jesus addresses it in Luke chapter 12, beginning in verse 22.

"Then, turning to his disciples, Jesus said, That is why I tell you not to worry about everyday life – whether you have enough food to eat or enough clothes to wear. For life is more than food, and your body is more than clothing." Luke 12:22-23

There are very few things that have the power to block the flow of joy and generosity in your life than worry. This is true whether you are worried about not having enough or about losing what you already have!

Worry is, very simply, an overinflated concern for something!

Now...to be clear, it's good to be concerned with, or to regard certain things as important! For example, it's good to be concerned with eating; otherwise, you'll go hungry! It's good to be concerned about wearing clothes; otherwise things get creepy. If you're young and just out of college, it's good to concern yourself with getting a job; otherwise you'll live in your parent's basement for the rest of your life!

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

Single guys, concern yourself with providing for your family, otherwise you're going to have a very difficult time convincing a young woman to marry you!

It's good to have a healthy concern for good things.

Worry, however is an overinflated concern for something...a concern blown out-of-proportion!

For example...though most of us don't worry about whether we'll eat today, we do worry about whether we can afford to eat out at restaurants as much as we'd like...or whether we can shop from the organic section! Most of us don't worry about having something to wear; we worry about whether our wardrobe is stylish enough. We don't worry about having a roof over our head; we worry about how nice the roof is. And we spend a lot of time concerning ourselves with what other people think about the house our roof is attached to! You probably aren't worried about surviving today, but there's a good chance you have spent an inordinate amount of time worrying about tomorrow and whether your current savings or investments will afford you the ability to do what you want to do!

How many of us would confess... *"I have worried about \$"*

Now here's the thing about worry! Not only does it stifle our joy and generosity, worry can cause us to make decisions that give us greater cause for worry!

Today, I want to look at one area of life that, if statistics are true, causes an inordinate amount of worry for many of us. If we're honest, some of us are overwhelmed by it...and unless we allow Jesus to address it, we'll never overflow in joy or generosity!

I'm talking about Financial Debt, specifically, personal consumer debt. In the next few moments I want to do my very best to convince you to bring this area of your life underneath His Kingship!

Family: When it comes to money management, all of us are impacted by our family-of-origin. You will have a tendency to manage money in the same way that your parents handled money! Now...for some of us this is good news because our parents developed healthy habits of giving, spending, and saving. But for many of us, unless we make very deliberate financial decisions, we will continue making the same decisions our parents made and hoping it leads to a different destination!

Unless you make the decision to say...

Here's how much I want to give away... (invest)

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

Here's how much I want to save... (prepare for future)

Here's how I'm going to spend my money... (budget)

Unless you determine where your money is going and determine not to spend beyond what you have, with a simple signature, you can bump up your standard of television viewing, dining, driving, living, and vacationing! At the same time, you will compromise your personal well-being as well as your ability to live in the freedom God created you for!

You see...most people think, "If I can make money, I can manage money." But there is nothing further from the truth...

I grew up in a home with enough, but not a lot extra! My parents handled money with faith and frugality and to this day, as far as I know, they don't have a penny of debt to their name.

But that didn't keep me from going into debt at an early age!

Maui: Beth and I went to Maui for our honeymoon, which on one hand was incredible and exciting and a wonderful ten days, except for that we spent the next 365 days paying for it! To this day, both of us agree that we wouldn't do it over again! You see...when people lay on the beach in Hawaii, they rarely think, "*I really can't afford this.*" But when they get home and Visa kindly sends them a request for payment, they think, "*Gee...I'm not sure I can afford this.*" Now...Beth and I haven't been back to Hawaii in fifteen years, and we haven't taken another vacation on a "Buy-Now, Pay-Later" plan because it's not worth it to enjoy something for a week and worry about how to pay for it for a year!

Now...our plan is to return to Hawaii next summer to celebrate our 16th anniversary, and we're already setting aside money to do so! **And I can't wait to be on the beach again knowing that I'm not going to pay interest on my suntan.**

There are two ways to upgrade your standard of living!

Save...

Go into Debt...

Now...it might surprise you that our Heavenly Father has spoken on this issue! The Bible is packed full of insight related to how to manage our money. Even if you don't agree with the Bible, you'll see in a moment that if you had followed the wisdom of the Bible, your life would be better!

While the Bible never says we can't borrow, it warns us of the implications of borrowing. Therefore, we need to be very careful about what we borrow!

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

Let me show you two of those places...

"Just as the rich rule the poor, so the borrower is servant to the lender."
Proverbs 22:7

Solomon says that it is possible for us to purchase and consume ourselves into personal slavery...

Layaway – Now...this used to be much more difficult to do! When I was growing up, credit cards were much harder to come by. In fact, if you wanted to purchase something (furniture or a washing machine), but didn't have the money to do it, many stores offered something called **Layaway!** If you're younger than thirty, you're probably asking, "*Lay-a-what?*" I remember my mother paying for our Christmas gifts each year using layaway! She would go to the store...select the items she wanted to purchase, and put a few dollars down. Then, every month she would go back and pay \$10 or \$20, depending on what she could afford. When she finally made the last payment on those items, she got to take them home!

That's stupid...use plastic and take it home!

Here's the benefit of layaway – when you made the final payment, the thing you purchased was brand new!

Today, by the time we make our last payment, oftentimes we don't even know where the item is? It's somewhere in the basement...it's not shiny, it's barely working, the new car smell has worn off and we're ready to trade it in! Some of us are still paying on things that are worth nothing!

The reason many of us go into debt is because we believe things are going so well financially that we can live as if things will always go well (car, furniture, clothing, equity line, vacation). But when things stop going well for whatever reason, the margin finally goes away and the debt comes calling, the borrower becomes a slave to the lender. You're no longer free!

If you disagree, don't pay your credit card statement for a month and see who is in the driver's seat.

God asks us... *"Why would you want to be in debt? Why would you limit your freedom for stuff? Why would you allow a creditor, who doesn't even know who you are, tell you how to spend your money? You're just another email and phone number to them...and they'll do anything to get you to spend more! Why would you do that?"*

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

Maybe you're saying... *"Jed, is debt really a big deal? I have it under control. I'm able to make the payments!"* Let me share one more text with you...

"A person without self-control is like a city with broken-down walls." Proverbs 25:28

This verse is true in every area of life, and especially finances. Here's the picture! You're like a commander of a city, defending your life and family against the enemy! Things are going very well, but suddenly the enemy breaches the outer wall...

Every commander knows that the moment the wall is breached...the battle is over! You must secure the wall!

Solomon says that a person without self-control...without the ability to control his/her appetite by saying 'no' is like a city with crumbling walls!

Think about it for a moment. A lack of financial self-control has hurt some of our marriages! It has hurt us emotionally by causing conflict and heartache in our homes. It has hurt us physically...we can't sleep because we're anxious! A lack of self-control has taken away our margin! We have to get extra jobs to make extra payments!

Why would we do that for fashion? Why would we do that to have a better television in your house? Why would we do that for a new car or a house we really can't afford?

Solomon says...it's because we lack self-control...

Now...what would you expect our compassionate and kind Heavenly Father to say when he sees us compromised, anxious, and hurting? He says... *"Get out of debt. The walls of your life have been penetrated. You've given up peace, control, joy, and security...things that are so valuable to you!"*

Our Heavenly Father says to us...*"I didn't create you to be overwhelmed. I created you to overflow in joy, peace, and generosity!"*

Yet...when we are enslaved to debt...we no longer think, 'How can I please God with my money? How can I serve my neighbor with my money? Instead...we're asking, *"How much interest do I owe? How can I make a payment to avoid default? How do I get out from under this mountain of crushing debt?"*

Though we might still desire to be generous...though our heart might be telling us, *"Give, Give, Give,"* Amex is saying *"Pay, Pay, Pay"*.

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

At the end of the day, many of us can't give to people in need because we've spent so much money on things we don't need!

God says, "Why continue to live in that bondage! Make whatever adjustments are necessary to experience freedom again!"

So...what do we do if we know that Jesus is speaking to us? What do we do if we've exchanged freedom for bondage? Joy and peace for worry?

Close

I want to give you some practical steps to help you begin moving toward financial freedom and generosity. Before doing so, I want us to simply listen to Jesus as he invites us into a whole new rhythm of living...the rhythm of the Kingdom!

*"Look at the ravens. They don't plant or harvest or store food in barns, for God feeds them. And you are far more valuable to him than any birds. (27) Look at the lilies and how they grow. They don't work or make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are. And if God cares so wonderfully for flowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith? And don't be concerned about what to eat and what to drink. Don't worry about such things. These things dominate the thoughts of unbelievers all over the world, but your Father already knows your needs. **Seek the Kingdom of God above all else, and he will give you everything you need.**" Luke 12:24, 37-31*

Jesus says...don't worry about provision, food, clothing! Rest in the Father's care. How do we rest in the Father's care if our economic lives are anything but restful...if financially we're out of control? How?

Application

Let me give you two steps to take. Then, in the weeks ahead, we'll look at several more steps together!

#1 – Stop the Bleeding

When Beth and I had only been married three or four years, not too long after we paid off our trip to Maui...I was making \$32,000 a year as a youth pastor...we had three kids and a dog we should have never purchased...so expenses were high and we were going into debt almost every month!

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

One evening, we decided it would be wise to create a budget to see where our money was going. We quickly realized the problem! We were spending anywhere between \$400-600 more a month than we were bringing in. Now, if you graduated fifth grade, you see the problem! It doesn't play out mathematically!

In that moment, we joined a Financial Peace University small group; we created a budget and began paying cash for every purchase to monitor every dollar that was spent! Before long, we began experiencing financial freedom...but first, we had to find the problem, manage our overspending, and stop the bleeding!

Some of you are going to need to make some radical decisions to move toward financial freedom!

Some of us need to decide, "We're actually going to find out where are money is going!"

Some of us need to say, "We're not going to do that major renovation until we can pay for it!"

"We're going to downsize."

"We're not buying that new car...our cars still run! They're not pretty, but they work."

Some of us will make the radical decision to take day trips this summer instead of an expensive vacation!

Sure...day trips aren't as luxurious and don't sound as cool when you're sharing what you did this summer with your friends. Here's what you need to see. Friends will often get together and share their travel stories, renovation stories, and new car stories. No one gets together and shares debt stories!

No one is like, *"Look at my Visa bill. I am way over my head in debt! I'm killing it."* We don't do that...we hide those things and play that we're not bleeding.

To move toward financial freedom, some of us need to make the radical decision to stop the bleeding! To admit, *"There is a wise, good Heavenly Father who wants to heal this area of my life, and unless I acknowledge how bad things really are, they will only get worse."* **Stop the bleeding...**

#2 – Ask for Help

In fact...can I encourage you to do this first! Go to your Heavenly Father. Get very honest with your finances. *I've been unwise, impulsive, overspent. I haven't been a*

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

good steward. If you'll give me wisdom and self-control, I'll follow your lead. I want you to be my only master!

Maybe you're asking, "Why would I ask God for help? How is he going to help me?"

Jesus said that our Heavenly Father feeds the birds and dresses the flowers of the field!

Have you ever considered how ridiculous that is! It's just mind-blowing! God cares for robins and perennials!

Birds & Flowers: We had an awful winter...awful...yet, on the first semi-warm day, did anyone notice that the birds were out? April came and geese start migrating in like nothing happened. They spend the winter in North Carolina and summer in New England! Without thinking, they come back on the first warm day. How is that?

Perennials: I planted perennials for the first time last spring. It was beautiful, and I was proud...but winter came and buried my hydrangeas in snow and ice. I was concerned that it was all going to die. But when the first warm week came, I stripped away all of the dead leaves and branches and within weeks they were more beautiful and vibrant than ever. How is that? God clothes them! It is a mind-blowing mystery!

"And you are far more valuable to him than any birds...and if God cares so wonderfully for flowers that are here today and gone tomorrow, he will certainly care for you." Luke 12:24b, 28a

Jesus asks, *"Don't you see! He cares about robins and perennials to show you how much He cares for you! **Why not go to Him and ask for help!**"*

I'll never forget the day that a young couple in our community walked into my office and began to tell me how they were overwhelmed by tens of thousands upon tens of thousands of dollars in debt! They didn't know what to do. They were on the verge of financial collapse and bankruptcy seemed like the only option! In the months ahead, we came alongside them. We prayed...we offered financial counsel. And in the years that have passed (that was eight years ago), they have slowly climbed out of debt and today they are free, and they're one of the most giving couples I know!

Their walk toward freedom began with a single choice to ask God for help and begin trusting him. Today, it is a joy to see their faces light up when they talk about the ways God has provided for their family.

Overflow

Part 1: Overflowing or Overwhelmed?

May 16th & 17th

If you're overwhelmed financially, will you begin by inviting your Heavenly Father into this area of your life?

He is a Heavenly Father who sent His only Son to lay down His life to make you His son...His daughter! When you see how good God is in the face of Jesus Christ, who loved you and laid down His life to give you peace, joy and freedom, you will begin to trust Him in every area of life!

Close

As we close...know this! Jesus' dream isn't for you to simply be free of the constraints and burden of personal debt! His dream for your life is much greater...

"Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Wherever your treasure is, there the desires of your heart will also be! Luke 12:33-34

Jesus invites us into the economy of the kingdom...where we get to join Him by investing in eternal causes! By investing in people. Caring for the poor. Providing for a child. Investing in the mission of the local church.

Jesus says that somehow, when we invest in causes close the heart of God, we make eternal investments that outlive this life...and we will see the dividends in eternity!

Baptism! In a moment, we get to see with our eyes the effect of our generosity! Because people like you give...many people this weekend will declare their love for Jesus through baptism! Because of the generosity of this community, they encountered Christ and are responding to Him...

Imagine what could happen if we all made the decision to say no to the obstacles that overwhelm our joy and freedom to generous and instead chose to invest in causes close to the heart of God!

We could change the world...

Pray