

**Wait Till I Get My Money Right**  
**Week 1 - Introduction**  
**Downtown**

As you can tell from the video, this is a series that we are hoping to have a little bit of fun with. I'll tell you the goal upfront. Our goal for this series is to at least get the ball rolling on helping each and every one of us get our financial houses in order. Money and planning and budgeting and saving and investing in retirement are all huge sources of stress for people and we want to use this series so that each of us is equipped to walk in maturity and health and wholeness when it comes to our financial lives. And some of you are absolutely exemplary in this area of your life. We're going to need your wisdom and guidance and help for the rest of us who operate with varying levels of chaos and mess in this area.

Most people do not have a well-thought-out and well-executed plan of attack when it comes to their financial lives. They are operating based on some tips that they have gathered over time and whatever little amount they were taught growing up. Some of you are out there playing the game where you try to buy something and you hand them your debit card and you have no idea if you have enough in your account to cover it. And it's a very exciting game of accepted or declined. I would just say that there are much better ways to add excitement to your life.

We were talking about this series in the Teaching Team meeting and someone said "I've been a member for 7 years and we haven't done a whole series in money since I've been here." And I very confidently said, "no way that's not true." And she said, "look it up." So someone opened up their computer and looked and you guys it's been over 7 years since we've done a series on money! So this deep dive is long past overdue.

So obviously, we will have the teachings on Sunday which will be canonical in style, which means we have a theme or topic and we are letting the canon of scripture speak into it. And then we've got some tools and resources we want to put in your hands. Some of them will actually be homework for you to do before your group meeting time in the middle of the week. And we want to enable life groups to be helpful resources to one another so that we have everyone pulling in the same direction and we are taking advantage of every single resource at our disposal so that while the world around us operates with all types of stress and worry and self-interest and ugliness when it comes to money, we as the people of God have our stuff buttoned up, clean, tidy, and in order.

And when I talk about your financial house being in order, biblically speaking that involves three categories. Contentment. Management. Generosity.

Those are the 3 areas or categories, and you need all 3 of those categories to be in place in order to be following Jesus when it comes to money and resources.

- Contentment. Which is kind of the secret sauce. More on that in a minute.
- Management. Which is all the budgeting and saving and investing and all that good stuff.
- Generosity. The plan and execution of blessing others with the resources God sends your way.

And you need all 3.

So if you're good with your standard of living and freely help others and are generous but I ask you how much you spent this month on food and you say "no clue. Is that even a thing that some people know?" You've got problems.

If you have a nice tidy budget and sound investments and plan for the future but blessing others isn't a significant part of that plan, then you've gone off track as to one of the purposes of those resources.

We will tackle all three of those categories over the course of our series. Today our subject matter is the category of contentment. Let me invite me to turn with me to Luke chapter 12.

Fun fact as you're turning. Did you know that Jesus, during his teaching ministry, spoke more about material resources than he did about faith and prayer combined? I don't know how that hits you but I find that to be fascinating.

One commentator says there are over 2,000 references to material wealth in Scripture. In fact, Jesus goes so far as to say that our attitude and approach to material resources is a primary indicator of the health of our hearts - that our money and resources reveal something fundamental about what we love, and what or who we really worship. To Jesus, there is a direct connection between the condition of our hearts and the way we handle material resources... which, for what it is worth, is not something he says about much else in Scripture.

Luke chapter 12, picking it up in verse 13.

[13] Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

So at this moment, Jesus is teaching a large group of people - like a couple thousand large. And primarily he's been encouraging those closest to him to trust God and not follow in the hypocritical footsteps of the Pharisees.

He's been teaching that God will make every secret, underhanded, or suspicious thing known and his justice and provision will be received.

And a gentleman in the crowd hears these things and looks to take advantage of the situation for a personal issue. He speaks up... "Jesus, I'm so glad you're talking about this stuff. I'll tell you who needs to hear all this: my brother. He's holding out on me. He's as greedy and I would love it if you could bring some of that revealing justice my way and tell him to give me my portion of the inheritance."

[14] But he said to him, "Man, who made me a judge or arbitrator over you?"

"As much as getting personally involved in a family dispute about money sounds like loads of fun, that's not my primary purpose here." Jesus points out that he did not come to settle matters like this between family members. But, he is interested in getting down to the heart of the question itself... look at what he says next...

[15] And he said to them, “Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.”

### Covetousness

It is the belief that I can fill my inner emptiness through material resources. What I sense is lacking inside of me can be solved with money and possessions and purchasing. By getting or keeping "things" I can experience a level of rest in my soul that otherwise escapes me. Jesus says we should take care and be on guard against this lie because “one's life does not consist in the abundance of his possessions.” That's his thesis.

An abundance of possessions cannot fix what is wrong with you.

I would argue that we live in a society that passionately disagrees with Jesus on this subject. Now, we have all sorts of cliché sayings like "money can't buy happiness" but if we're honest, that's a thing we say but do not believe in the slightest.

- The average American has \$15,000 of credit card debt.
- The average size of the American home has almost tripled over the past 50 years.
- And yet, 1 out of every 10 Americans rent offsite storage.
- The United States has upward of 50,000 storage facilities, more than five times the number of Starbucks. Currently, there are 7.3 square feet of self-storage space for every man, woman, and child in the nation. Thus, it is physically possible that every American could stand—all at the same time—under the total canopy of self-storage roofing. (bigger barns)
- While 25% of people with two-car garages don't have room to park cars inside them and 32% only have room for one vehicle.
- the average 10-year-old owns 238 toys but plays with just 12 daily
- 3.1% of the world's children live in America, but they own 40% of the toys consumed globally
- 12 percent of the world's population that lives in North America and Western Europe account for 60 percent of private consumption spending,
- The average American family spends \$1,700 on clothing annually but the average American individual throws away 65 pounds of clothing per year.
- A book called Affluenza says that teenage girls were asked about their favorite thing to do. Do you know what 93% of teenage girls said was their favorite thing to do? Out of all the things that can be done out there, 93% said their favorite thing to do was shopping.
- According to the Daily Mail, women will spend more than eight years of their lives shopping.

So when Jesus says “your life does not consist in the abundance of possessions”, our collective society looks at him and says “We don't believe you.”

Now, don't mishear what Jesus is saying to us. Material resources are not bad. They are actually good and necessary. It's very expensive to stay alive. Living here is very expensive. You will need to find a way to earn a lot of money if you'd like to stay alive. Especially where we live. There are cheaper places to live on planet earth. There are more expensive places too. But if you live here, in our city, you will probably need a car of some sort. You can make it work without one but it's very difficult. And you should try to have a car that is high enough quality that it doesn't break down every other Wednesday because your

boss is gonna want you to come to work every other Wednesday. And cars are very expensive. This is one of the shockers of becoming an adult. You look around and realize “man everything is so expensive!” I can tell my vision isn’t what it used to be. I can tell some glasses or contacts are in my future. I started looking into costs and I was immediately offended at how much it’s gonna cost me just to be able to see! That’s all I want...to be able to see. And I was instantly jealous of all y’all who are out there seeing for free. You saved thousands and thousands of dollars just because your eyes work. And don’t even get me started on inflation.

The point is, none of that is what Jesus is talking about here. We are creatures who have needs and material resources are one of those things. What Jesus is saying is that material resources, necessary as they are, cannot fix what is wrong with us on the inside. You are asking them to do something of which they are not capable.

And for all of our materialism, are we happier? The research says, no. In fact, well-being has been on the decline in our country since 1952.

In the book, *Your Money Your Life*, the authors plot happiness and materialism on a bell curve and argue based on the data that happiness does go up as income goes up as people come out of poverty and into the middle class. The peak is around \$70k per household. But, then it plateaus and then declines as you make more money.

According to Baylor ethicist and moral psychology scholar Robert C. Roberts, “Upward mobility often ends not in satisfaction and peace, but in exhaustion, disappointment, and emptiness.”

Richard Foster calls our way of living, “A rival religious philosophy about what constitutes blessedness” He goes on to say, “We in the West are guinea pigs in one huge economic experiment in consumption. We now have more than enough data that Jesus was right all along.”

This constant drive for just a little bit more - is not leading us to more peace, more faith, more contentment, or more joy. But the opposite - less peace, less contentment, less joy, less of the life God has for you in His Kingdom.

Ecclesiastes 5:10 says He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

And that’s why Jesus says to be on guard against it... because it’s a trap. If you buy the lie that having or buying or accumulating is going to solve your inner discontent...you’re in for a rough time. And he tells them this parable to emphasize the point...

[16] And he told them a parable, saying, “The land of a rich man produced plentifully, [17] and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ [18] And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. [19] And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ [20] But God said to him, ‘Fool! This night your soul is required of you, and the things you have

prepared, whose will they be?' [21] So is the one who lays up treasure for himself and is not rich toward God."

I've always found it interesting what God calls the man. He doesn't call him a sinner. Although the man is in sin and that term would have been true and accurate. He doesn't call him unholy or unrighteous or unloving or unneighborly or God-dishonoring although he was all of those things and any would have been accurate.

God calls him a fool. What you did was sinful. It was wrong, it was unloving, unneighborly, God-dishonoring. Yes. But the biggest thing is...it was really dumb. How could you have thought this was actually going to work out for you? You thought you were going to fix what is wrong with you with stuff? That was really really silly.

Which, if I'm honest, in a way hits me even harder. Like, if Jesus looked at me and said "you're a sinner." I would say "yeah man that's why I need you. That's what this whole me and you thing is about." But if he looked at me and said "you're being really dumb." ouch. That stings a little bit.

I love a story that pastor Jon Ortberg shares on how he learned to understand what Jesus was teaching here. He says he played Monopoly a lot when I was a kid, and loved being the guy who would buy the whole side of the board with the expensive properties.

He says he remembers his mom smiling with approval, telling him that he was getting the point of the game. And after he'd taken all her money and utterly demolished her at the game, he says she taught him the most important lesson of all: she scooped it all back into the box and said, "Son, you won. You made all that money, but it makes no difference. It all goes back in the box. Now, go clean your room."

When the game is over, it all goes back in the box.

My granddad was fond of the saying "you'll never see a u-haul behind a hearse."

The reality for every one of us in the room is that one day, everything we've amassed for ourselves here is either gonna be given to somebody else... or thrown away.

Eternally speaking, EVERYTHING is a depreciating asset.

And this is the perspective Jesus teaches us to have. The issue is less about how much stuff we have and more about how much stuff has us. At some point, we move from consuming things to being consumed with things. And I think Jesus looks at our society frantically trying to stockpile and purchase our way out of our discontentment and says "this is really dumb you guys."

Pastor Tim Keller calls it "money sickness". And he uses the parable Jesus just told to help us diagnose ourselves to see if, like the man in the parable, we might also be "money-sick." I would like to egregiously steal his diagnostic and share it with you. I adapted it some, but not much.

7 signs you are money-sick. Or, 7 signs that your money has you, instead of the other way around.

## 1. Comparison

For the person who is money-sick, how you feel about yourself is often determined by how you compare to everyone else. You often find yourself looking around at the lifestyles of others. “Must be nice.” “How did they afford that?!”

You don’t have to have a lot of money to have this symptom.

It’s all fundamentally the same thing, “The value and quality of my life is tied to what I have.”

## 2. Worry

If you’re constantly worried about the future... you’re likely money-sick. Jesus is going to hit this in the next section of Luke 12 which we’ll study next week...

But anxiety defines the money-sick... what are you going to eat or drink or wear?

- What’s going to happen to your retirement?
- What if you never make the kind of money that will afford you really nice things?

This is reflective of the man’s question, “where am I going to store all my wealth? Essentially, how am I going to keep it... protect it... never let it slip away.

You think “the good life” consists of material things, and you’re worried that if you can’t afford those things, you’ll be limited to a second-class life.

## 3. Money-comfort

It’s related to worry but is sort of the other side of the coin.

The man’s solution to his problem, his comfort, so to speak, was telling himself that his money guaranteed his safety and security.

When you have money sickness, maybe you wouldn’t say that you are “worried”... but, you feel safe or secure when your financial prospects are abundant. When they aren’t, you feel intolerably vulnerable.

The heart that needs possessions in order to feel secure is the heart that gives birth to greed.

## 4. Stinginess

The man in the parable never once thinks about what his money could do for others or why God gave him so much in the first place. It’s fair to assume that Jesus meant for his audience to see this man as a normal religious Jew. Thus, he surely would have been one to pay his tithe to the temple, but for him, that’s where it ended.

Generosity was not the joy of his heart. Instead, he was most excited about being able to live a life of ease. Money-sick people, and greedy people might give, but it always hurts. And they only want to give what they feel obligated to give. Then, they go back to their life of building bigger barns. A lack of joyful generosity is a very clear indicator that the money you have may actually have you.

## 5. Overspending

When we have money-sickness, we can’t say “no” to ourselves. When, even though we know we can’t afford it, or it’d be unwise to make this purchase... we do it anyway... An excessive number of things is a sure sign of money sickness.

Often, we overspend when money becomes the medication for whatever negative emotion we feel. When we’re sad or angry or hurting and buy something new to fix that, we’re just building a bigger barn.

Retail therapy... isn't real therapy.

This is often why debt is such a problem for us. We medicate life's strains with stuff. Our savior becomes our credit card.

## 6. Discontentment

When the guy in this story was a young man, I bet he thought, "Man, if I could just ever have enough money to buy some nice clothes, that would be the life!" Then he got that and thought, "What would it be like to one day own my own farm? To have my own workers?" And now he's got that, but he needs bigger barns.

Morgan Housel, the author of *The Psychology of Money* says the hardest financial skill is getting the goalpost to stop moving... learning to be able to say when enough is enough.

A symptom of money-sickness is never being satisfied. That consistent belief that "enough" is right around the next corner but never here.

## 7. Stockpiling

This is the main thing the man from the parable does. He hoards. Bigger and bigger barns. A wise investment plan is necessary and biblical; Responsibly managing your money is righteous. This man long ago crossed that line but prioritizing saving over obedience to God is a mark of money sickness. You save excessively, or, even more significantly, you fail to be radically generous along the way. You hold your money with a tight fist because it is the entire basis of your security for the future.

So, my assumption is to one degree or another, we likely all find ourselves on that list somewhere.

[21] So is the one who lays up treasure for himself and is not rich toward God."

The invitation of Jesus is to come and be made well... to learn to in Jesus' words "be rich toward God." For Jesus, the key to financial, and subsequently spiritual health, is to not be deceived by wealth, but to instead learn to be rich towards God.

As we said earlier, to see it and relate to it as He does. To leverage and invest what He's given us into the things He means it to be used for. To turn our perspective on money from our earthly life... and shift it to an eternal one. That's the goal. That's the aim.

And if we're going to make any headway towards finding freedom and healing and health in our financial situations... It has to start here. It has to start with the right perspective on money. The truth is, the more you treat money, wealth, and possession as ultimate, the sicker you will become.

One of the most over-quoted but underapplied passages in the whole bible...

Phil 4:11-13

[11] for I have learned in whatever situation I am to be content. [12] I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. [13] I can do all things through him who strengthens me.

A life undeterred and undestroyed by lack and also by plenty. A life of a quality that can and will last forever.

And that only happens when we realize that life isn't found in the abundance of possession; life is found in a person. The key to your financial health, peace, and freedom begins by first knowing that money isn't ultimate; Christ is. And we're going to unpack all of those things and more throughout this series... but the only thing I want to leave you with today is just the reality that the secret to life isn't material, it's spiritual and relational. As long as you chase it through possession, you're gonna come up empty, but when we seek it in a person Jesus, you'll find it full. So let's bring our money-sickness to Him. Let him heal our hearts, and learn to be rich where it really counts.