

God Lessons from the Great Recession Sermon 1: Don't Be a Financial "Fool"

Luke 12:13-21

[Notes: We use a projection system during worship. Throughout this series you'll see the notes we used to communicate with the media team.]

Way back in 1948, Hollywood produced a movie called ***[slide: DVD cover of the movie]*** *Key Largo* starring Humphrey Bogart. The movie was about a gangster whose life was filled with violence, deceit, and greed. In the movie this gangster and his thugs take a group of people hostage. One of the hostages asked him, "What drives you to lead this kind of gangster life? What is it that you really want?" Well, he's not quite sure how to respond. He is not a reflective man and has no real answer to the question, What do you want? So one of the hostages, played by Humphrey Bogart, suggests an answer. He said, "I know what you want. You want more." The gangster's face brightens. "Yeah, that's it." That's what I want. I want more." ***[add to slide: "I Want More"]*** (*John Ortberg, When the Game Is Over It All Goes Back in the Box [Grand Rapids: Zondervan, 2007], 189.*)

"I want more." In many ways that's the story of America. We want more. And through the years we have gotten more. ***[end slide]*** For example, back when *Key Largo* was made, the average home in America had less than twelve hundred square feet. Today the average home in America has more than twenty-four hundred square feet. House sizes have more than doubled since that film was produced. And yet we still don't have room for all our stuff. So in recent decades, a whole new industry has built up in America called the self-storage business. ***[slide: image of a self storage business with lots of storage units]*** There are now more than thirty thousand of these self-storage facilities in the country. These units offer over a billion square feet for people to store their stuff. In the 1960s the self-storage industry did not even exist. Today we spend more than twelve billion dollars a year to store our extra stuff. (*John Ortberg, When the Game Is Over It All Goes Back in the Box [Grand Rapids: Zondervan, 2007], 83.*)

Last year my family and I drove to North Carolina. Somewhere around Ashville, we were driving through some beautiful mountains. And then right on one of those beautiful mountains, I saw a huge self-storage complex. They completely clear-cut the mountain and built hundreds and hundreds of storage units on it. It was such a sad sight. One of the most beautiful places on earth had been totally ravaged to build storage space for stuff we cannot fit into our already oversized houses—stuff we do not need and stuff that does not make us happy. **[end slide]** But like the character in *Key Largo*, we continually want more. And we get more. And in the process we are destroying the planet. Although Americans only represent 5 percent of the world's population, we consume 25 percent of the world's resources and produce 35 percent of the world's pollution. Not only is that unsustainable; it is immoral. But we still want more stuff. And more stuff does not satisfy. For example, think about Michael Jackson. **[slide: image of Michael Jackson]** Jackson had more stuff than anybody could ever want. He used to go on shopping sprees and buy literally millions of dollars of stuff. His home was full of stuff. He bought so much stuff he was in debt by over a half a billion dollars. And yet, in spite of all that stuff, Michael Jackson died a miserably sad man. We want more. But more is not what we need. **[end slide]**

Adam Hamilton talks about wanting more in his book *Enough*, which we are studying this month. Hamilton says that America has a bad case of “affluenza.” Affluenza is the constant desire for more and bigger and better stuff. But the stuff never satisfies. Here is the definition Adam Hamilton offers in his book for alluenza: **[Slide: “Affluenza 1. The bloated, sluggish, and unfulfilled feeling that results from efforts to keep up with the Joneses. 2. An epidemic of stress, overwork, waste, and indebtedness caused by the dogged pursuit of the American Dream. 3. An unsustainable addiction to economic growth.”]** (Adam Hamilton, *Enough: Discovering Joy Through Simplicity and Generosity* [Nashville: Abingdon Press, 2009], 15.)

Don't hear me wrong. It's not that money and things are bad. **[end slide]** We all need food and shelter. We all need to have some savings and retirement resources. In fact, we'll talk about some of those things next Sunday. Not having adequate finances is a terrible thing. God does not want us to be penniless. Stuff is not bad. But spending our life acquiring more and more stuff that we do not need IS bad. Because stuff is never enough. It's not what matters most. And that brings me to today's Scripture reading in Luke 12.

The story begins with an inheritance dispute. A man says to Jesus, “Tell my brother to divide the inheritance with me.” Few things in life are as ugly as families fighting over an estate. They are like vultures, fighting with one another for the largest piece of rotten meat. Well, Jesus refused to get sucked into the fight. He said, “Who appointed me as a judge or arbiter between you and your brother?” Then Jesus told the people, **[slide: “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” (Luke 12:15 NIV)]** Please read that with me. . . . Then Jesus told an interesting story about a rich man who had everything he needed. His barns were full of grain, and life was good. But like the character in Key Largo, he wanted more. So he decided to tear down his barns and build even bigger barns so he could have even more stuff. Then he said to himself, “I have so much stuff I can now eat and drink and be merry.”

In one of his books, pastor and author John Ortberg talks about this man in Luke 12. He said this man had a life plan that included the following:

[slide: LIFE PLAN] (add the following to slide as I get to it—very rapidly)

- **Harvest large crops.**
- **Build bigger barns.**
- **Acquire more stuff.**
- **Achieve financial security.**
- **Eat, drink, and be merry.**
- **Remember not to die.]**

(John Ortberg, *When the Game Is Over It All Goes Back in the Box* [Grand Rapids: Zondervan, 2007], 26.)

Of course, the last part of the plan was hard to pull off. Not many of us can avoid our own funeral. In fact, none of us can avoid our own funeral. Speaking of funerals, I recently heard about a man who was at home, dying in his bed. At best he only had a few more days left on earth. As he lay in bed, he could smell the aroma of chocolate chip cookies. Well, chocolate chip cookies were his favorite food in the world. So he dragged himself out of bed and crawled down the hallway into the kitchen. There he saw a whole table of warm chocolate

chip cookies. He reached his hand out to eat one last cookie before he died. But right as he grasped one of the cookies, his wife smacked his hand with a spatula. “Put that back,” she said. They’re for the funeral.”

In spite of his plans to build bigger barns and acquire more stuff, this man inconveniently died. And when he did, God called him a “fool.” Let’s look again at the text, **[slide: “But God said to him, ‘You fool!’ This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with anyone who stores up things for himself but is not rich toward God.” (Luke 12:20-21 NIV)]** When we make money and stuff the center of our life, and in the process neglect God and others, then we are fools. So God says, “Don’t be a financial fool.” Don’t make money the center of your life. It’s not what matters most.” **[end slide]**

I want to share with you personally today. Years ago, when I was a young man, making a lot of money was my primary goal in life. Out of college I went into the insurance business, and for some reason it really clicked. I was winning all kinds of sales awards and making a ton of money. Unfortunately, I became absolutely consumed with money. Like the character in *Key Largo*, I wanted more. Like the rich man in today’s story, I was all about building bigger barns and acquiring more and more stuff. Almost all my energies were devoted to making more and more money. And in the process I neglected my family, my health, and my soul. One night I came home late from another long day of work. My wife and child were both asleep. I rarely saw them in those days. So I got out a bag of chips and a Coke and turned on the TV and watched the late-night classic movie. It was *Cat on a Hot Tin Roof*, starring Paul Newman, Burl Ives, and Elizabeth Taylor. **[slide: DVD of movie cover]** The movie was based on Tennessee Williams’ Pulitzer Prize-winning play. And that film changed my life. Even though it was a secular film, it was the most powerful sermon I ever heard—before or since. **[end slide]**

The movie was about an old man and his family. The man was rich and powerful. Everyone called him Big Daddy. He had all the things money could buy. He owned twenty-eight thousand acres of fertile farmland, worth an absolute fortune. He also owned a huge southern mansion filled with expensive furniture and art. He had also acquired ten million dollars in stocks and bonds and cash—and that was way back in the 1950s. No telling how much that would be worth today. Big Daddy had it all. He also had an alcoholic son and cancer of the colon and was dying. The end of the movie finds Big Daddy and his son in the basement of

his mansion. For one brief moment all that money and stuff are stripped away. We realize Big Daddy is not wealthy at all. His relationship with his wife was shallow; he was estranged from his son; and his daughter's only concern was getting the lion's share of Big Daddy's estate. He had no significant relationships; he didn't even know the names of his servants. He knew no love, no purpose in life, no meaning, no faith. He was absolutely bankrupt. What did he have? A basement full of expensive antiques. It hit me that night that if I continued on my current course, I would end up just like Big Daddy—rich in material things but bankrupt in the things that really matter. God used that movie and some other experiences to say to me, "Martin, you are chasing after the wrong dream. Don't invest your life in making more and more money. Invest your life in more important pursuits. Don't be a financial fool."

Please join me in reading once again from today's text. ***[slide: "Watch out! Be on your guard against greed. A man's life does not consist in the abundance of his possessions." (Luke 12:15 NIV)]***

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God Lessons from the Great Recession

Sermon 2: Follow God's Financial Plan

Selected verses; see listening guide below

A teenage boy said to his girlfriend, "I don't have a lot of money like Jerome Green, but I sure do love you." She made no response. So he said, "I don't have a big beautiful house like Jerome Green, but I really do love you." Again she was silent. A moment later he said, "I don't have a brand new BMW sports car like Jerome Green, but you mean all the world to me." Finally, the girl responded, "I love you, too, but could you tell me a little bit more about Jerome Green."

Well, like that girl, we are all interested in money. During the month of October, our congregation is studying the book *Enough: Discovering Joy Through Simplicity and Generosity*. As part of that study, I'm preaching a series called *God Lessons from the Great Recession*. Today's sermon is called "*Follow God's Financial Plan*." If you take the hundreds of passages found in the Bible about money and boil them all down, at least six principles stand out. Today I want to review those six principles with you. Today is one of my teaching sermons, which means the sermon will be longer than normal. My goal for this sermon is to provide a big-picture, broad-strokes overview of what the Bible teaches about money. Please turn to your listening guide (**see the end of the sermon for the listening guide**). The first principle is:

1. Earn ethically. [**slide: 1. Earn ethically. "Woe to him who . . . makes himself wealthy by extortion . . . who builds his realm by unjust gain!" (Hab. 2:6, 9 NIV) "The LORD abhors dishonest scales." (Prov. 11:1 NIV) (put money image in background on all six of these slides)**] The Bible is clear: God expects us to earn our money with integrity. We see that in these two passages in your listening guide. Hundreds of other examples could also be given. God demands that we earn our money honestly. So if we have jobs that are unethical or hurt people in any way, we need to get new jobs. The first biblical principle, therefore, is: earn ethically. The second principle is:

2. Resist greed. [**slide: 2. Resist greed. "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income." (Eccl. 5:10 NIV)**]

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Tim. 6:9-10 NIV) From cover to cover, the Bible warns us to flee from greed. I’ve listed two examples in your listening guide. God knows that greed is like a cancer in the soul. Greed can destroy us financially. Greed can destroy us physically. Greed can destroy us relationally. Greed can destroy us spiritually. So God says: “Resist greed. Don’t let your life be about acquiring more and more stuff.” That’s not a big enough god to live for. Since we already talked about this at length last week, I’ll move on. The third principle is:

3. Spend modestly. ***[slide: 3. Spend modestly. “Godliness with contentment is great gain. 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.” (1 Tim. 6:6-8 NIV) “Do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’” (Matt. 6:31 NIV) “Be content with what you have.” (Heb. 13:5 NIV)*** Throughout the Bible, God encourages us to live a simple lifestyle, to spend modestly, to be satisfied with the basics. You can see that in these two passages printed in your listening guide. Middle-class American Christians need to ask ourselves: “How much is enough? How expensive a car do we really need? How big a house do we really need? How many expensive vacations are enough? Do we really need a boat or a third car? How many shoes and coats do we really need? How much is enough?”

The Bible says the basics are enough. Scripture encourages us to live simply, to spend modestly, and to be content with what we have. Take clothing for example. Although Jesus tells us not to worry about our clothes, we do. In fact, every year in America, eighteen billion articles of clothing are purchased. Eighteen billion! How many clothes does a person really need? Most of us have closets stuffed full of clothes that we never wear. I once read a story about a woman named Kay, who tries to live out God’s command to spend modestly. Kay has two rules about her clothes. The first rule is, if any article of her clothing goes unworn for six months, Kay takes it out of the closet, cleans it, presses it, and gives it away. The second rule is, when Kay purchases a new article of clothing, she donates another article of her clothing to someone who needs it. When I read about Kay, I was inspired. That kind of simple, modest, unselfish living is what God has in mind for all of us. And the beautiful thing is that a simple,

uncluttered life is so much richer than a life spent acquiring more and more stuff. So the third principle is, live simply. Well, if we will follow principles 2 and 3—if we will resist greed and if we will spend modestly, then it will be much easier to follow principle number 4, which is to:

4. Avoid debt. **[slide: 4. Avoid debt. “The borrower is the slave of the lender.” (Prov. 22:7 NRSV) “Let no debt remain outstanding, except the continuing debt to love one another.” (Rom. 13:8 NIV)]** Since this is such a major problem today, I want to spend some time on this. As Christians, we need to know that the Bible frowns upon debt. We see that in this first passage from Proverbs, which says, “The borrower is the slave of the lender.” And boy is that true. Let me give you an example. Last year a man considered taking his family on a big, blow-out, first-class dream vacation. **[slide: on one side put a Disney World image]** First they were going to go to Disney World for several days, followed by a short cruise. **[add to other side of slide a cruise ship image]** The total package (travel, hotels, tickets, food, everything) was going to cost \$5,560. **[add at bottom of slide: \$5,560]** The man planned on putting the entire trip on his credit card at 18 percent interest. But then he began to do the math on the trip. The interest on the money for the trip was going to be a thousand dollars a year. The minimum payment was going to be eighty-three bucks a month, which only paid the interest. He figured out that if he paid the minimum payment, he would NEVER get out of debt. In fact, he pushed it out forty years. If he paid the minimum payment, which is what most people do on their credit cards, and he paid it for forty years, he would still owe the credit card company the 5,560 dollars for the original vacation. He would be seventy-four years old, his family would have taken the Disney trip and cruise forty years earlier, and they still would not have paid it off! And in the meantime they would have paid the credit card company forty thousand dollars in interest.

Listen. Debt is not your friend! On the other hand, this man figured, if he put that same eighty-three dollars a month into a balanced portfolio mutual fund and it earned anywhere near what the market has historically earned, in forty years it would be worth \$500,000. The difference between those two different scenarios blew him away. **[back to previous slide of principle number 4. Avoid debt. (with 2 Scriptures)]** This is why the Bible says, “The borrower is the slave of the lender.” But sadly, people continue to borrow. And they don’t just borrow money for their homes and cars anymore, but they borrow money for televisions and stereos and washing machines and clothes and vacations and on and on and on. Instead of living within their means, millions of Americans borrow more and more money to pay for a lifestyle they

cannot afford, and the ending to that story is always unhappy, including foreclosures and bankruptcies. Debt hurts people in so many ways. For example, debt is one of the major causes of divorce and family breakdown. So God says—avoid debt, live within your means.

That doesn't mean borrowing money is always wrong. For example, a valid exception to this general principle is a home mortgage. Since a home is an appreciating asset, borrowing for a home is acceptable. However, even then, it's wise to get a modest house with a modest loan and pay it off as soon as possible, say fifteen years instead of thirty. But other than home ownership, or perhaps a business loan, we should try to avoid debt altogether, especially credit card debt. Sadly, millions of people are drowning in credit card debt. As one financial expert says, most Americans need to have plastic surgery. They need to cut up and throw away their credit cards.

Read with me this passage from Romans. . . . This should be our goal. We should strive to get out of debt and stay out of debt. And it can be done. We don't have to live our lives in bondage to debt. If we will obey principle 2 and resist greed, and principle 3 and spend modestly, we CAN avoid debt. It may mean living in a modest house. It may mean we don't get to take expensive vacations. It may mean we own a modest wardrobe. It may mean that we eat fewer meals out and more at home. It may mean a lean Christmas. It may mean buying a used car instead of a new car. And it may mean driving our car for a long time. For what it's worth, that's how I avoid car payments. I buy a car with cash, and then drive it for twelve to fourteen years, or even longer, and all the while, I save for the next car. It's easy to save for a car if you have twelve or fourteen years to do so. And if you save up for a car rather than taking out a loan, you won't have to borrow money to purchase a rapidly depreciating asset that is destined for the junkyard. I could give many other examples, but the point is, if we really want to, and we are willing to make the necessary sacrifices, we can become debt free. It's not easy. It may take a lot of years. But it can be done. If you would like some help getting out of debt, I recommend you get a copy of Dave Ramsey's book *Financial Peace*. He gives excellent advice on how to get out of debt and stay out of debt. Well, let's move on to principle 5:

5. Save diligently. *[slide: 5. Save diligently. "The wise man saves for the future, but the foolish man spends whatever he gets." (Prov. 21:20 LB). "They should collect all the food of these good years that are coming and store up the grain under the authority of*

Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.” (Gen. 41:35-36 NIV)] Read with me this passage from Proverbs 21. . . . Unfortunately, most Americans ignore God’s advice to save for the future. Huge numbers of Americans don’t save anything. For example, financial experts recommend that every family have an emergency cash fund of at least three months of expenses. But a recent survey discovered that 92 percent of Americans don’t have three months of expenses saved, much less adequate retirement savings. I read recently about a grandmother who told her granddaughter that she needed to have an emergency cash fund, **[slide: image of a grandmother, on the side put “GOK fund”]** what the grandmother called a GOK fund. The granddaughter asked, “What’s a GOK fund?” The grandmother said, a “God only knows fund.” **[add to slide “God only knows fund”]**

That’s pretty good advise. God only knows what emergencies may come our way in the future. People get sick, people have accidents, people get laid off, plumbing goes out, and cars break down. We need to save for these kinds of emergencies. **[back to previous slide, 5. Save diligently. (with 2 Scriptures)]** A good biblical example is seen in our second passage. By saving during the good years, the people of Egypt were able to survive during the bad years. Times of financial famine are going to come to everyone from to time. Therefore, it’s crucial that every person save something on a regular basis. And we need to save not just for emergencies but for opportunities, for retirement, for things we need, and for things we want. Let’s move to our final principle:

6. Give generously. **[slide: 6. Give generously. “Honor the LORD with your substance, and with the first fruits of all your produce.” (Prov. 3:9 NRSV) “Do good, . . . be rich in good deeds, and . . . be generous and willing to share.” (1 Tim. 6:18 NIV)]** A financial consultant once said, “I meet few well-balanced, happy, healthy people who don’t give money away.” To be fulfilled in life, we must give some of our money away, even if we have a small income. God is clear about this in the Bible. Hundreds of passages encourage us to give generously. I’ve printed just two them in your guide. From cover to cover, the Bible encourages us to be generous givers. I’ll talk a little bit more about this in two weeks, so I won’t say anymore on that topic today. But clearly God expects us to give generously of our resources—for our sake, for God’s sake, and for the sake of people in need.

There you have it—six biblical principles about money. **[slide: 1. Earn ethically. 2. Resist greed. 3. Spend modestly. 4. Avoid debt. 5. Save diligently. 6. Give generously. (with money image background)]**

I once heard about a little girl who was attending church. The preacher’s sermon dragged on and on, and she became restless. She leaned over and whispered to her mother, “Mommy, if we give him the money now, will the pastor let us go?” Well, I’m about to let you go. But before I do, I want to share with you the best financial advice I ever received. When I was a young preacher, just starting out, a wise old Baptist preacher said to me, “Martin, you’ll never make a lot of money in this business. So let me give you four pieces of financial advice. If you’ll do these four things, they will serve you well.” “First,” he said, “Stay out of debt. **[slide: 1. Avoid debt. (with money background)]** Debt will kill you so avoid it at all costs.” “Second,” he said, **[add to slide: 2. Give 10 percent.]** “Give 10 percent of your income to God’s work.” He said, “If you are going to challenge others to give generously, you need to do so yourself.” “Third,” he said, **[add to slide: 3. Save 10 percent.]** “Save 10 percent of your money—more if possible. “Fourth,” he said, “After giving 10 percent and after saving 10 percent, **[add to slide: 4. Live on the rest.]** live on the rest. Do these four things, and you’ll be blessed financially.” This preacher wasn’t a financial counselor or an economic expert. But even after all these years, it’s still the best financial advice I ever got. “Stay out of debt. Give 10%. Save 10%. And live on the rest.” That advice has served me well for 30 years. If you will follow it, it will serve you well also.

LISTENING GUIDE

1. Earn _____.

- “Woe to him who . . . makes himself wealthy by extortion . . . who builds his realm by unjust gain!” (Hab. 2:6, 9 NIV)
- “The LORD abhors dishonest scales.” (Prov. 11:1 NIV)

2. Resist _____.

- “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.” (Eccl. 5:10 NIV)

- “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Tim. 6:9-10 NIV)

3. Spend _____.

- “Godliness with contentment is great gain. 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.” (1 Tim. 6:6-8 NIV)
- “Do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’” (Matt. 6:31 NIV) “Be content with what you have.” (Heb. 13:5 NIV)

4. Avoid _____

- “The borrower is the slave of the lender.” (Prov. 22:7 NRSV)
- “Let no debt remain outstanding, except for the continuing debt to love one another.” (Rom. 13:8 NIV)

5. Save _____

- “The wise man saves for the future, but the foolish man spends whatever he gets.” (Prov. 21:20)
- “They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.” (Gen. 41:35-36 NIV)

6. Give _____

- “Honor the Lord with your substance, and with the first fruits of all your produce.” (Prov. 3:9 NRSV)
- “Do good, . . . be rich in good deeds, and . . . be generous and willing to share.” (1 Tim. 6:18 NIV)

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God Lessons from the Great Recession
Sermon 3: Cultivate a Life of Contentment
Philippians 4:10-13

[slide of book cover] During the month of October, our church is studying *Enough: Discovering Joy Through Simplicity and Generosity*. In this book the author, a United Methodist pastor named Adam Hamilton, says that most Americans suffer from “Restless Heart Syndrome.” **[slide: (caption at top of screen) “Restless Heart Syndrome (RHS)”]** Let me read a quote from the book, “Perhaps you’ve heard of restless leg syndrome, a condition in which one has twitches and contractions in the legs. Restless Heart Syndrome works in a similar way, but in the heart.” Then he adds, **[add to slide, “Its primary symptom is discontent. We find that we are never satisfied with anything. The moment we acquire something, we scarcely take time to enjoy it before we want something else. We are perennially discontent.”]** (Adam Hamilton, *Enough: Discovering Joy Through Simplicity and Generosity* [Nashville: Abingdon Press, 2009], 55.)

Hamilton says not only are we discontented with material things like our cars and houses, but many of us are also discontented with our job, our spouse, our church, and many other things. **[end slide]** I think Adam Hamilton is right. There is a lot of discontent in America. Unfortunately, the way most Americans deal with discontentment is to buy more stuff. But in spite of what the advertising industry tells us, buying more stuff does NOT bring contentment. The Bible tells us that. And so does scientific psychological research.

For example, every year in this country, a major survey measures the level of contentment and happiness among Americans. These happiness surveys go all the way back to the 1950s. In case you weren’t around—or have forgotten—let me remind you of life in the fifties. **[slide: a collage of 1950s images: small modest house, rotary telephone, black-and-white TV with Walter Cronkite on the screen if possible, and a plain and simple-looking 1950s car]** In the 1950s, most Americans lived in small houses. Most families only owned one car that might have had an AM radio. But it did not have a CD player or cruise control or navigation system or air conditioning or much of anything else we expect today. TVs, if you were lucky enough to own one, were in black and white and there were only three channels to choose

from. People didn't have air conditioning, or computers, or the Internet, or cable TV, or cell phones, or BlackBerries. I could go on, but you get the picture.

Contrast all of that with life in 2009. Life in America in the twenty-first century has dramatically improved since 1950. **[slide: collage of 2009 images: upscale nice home, iPhone, large-screen HDTV, a brand-new sleek car, a laptop computer]** The average family income, even after being adjusted for inflation, is double what it was in 1950. The square footage of the average American home has doubled. Most families own at least two cars loaded with options nobody could have dreamed of in 1950. TVs today are not only in color, but they also come in big screen and high definition, with hundreds of channels to choose from. Almost everyone has a personal computer, often a laptop computer. Most every person you meet has a cell phone. Our homes, our offices, and even our cars are air-conditioned. I could go on and on and on. But in spite of all of these increases in material possessions, the percentage of Americans who describe themselves as happy and content has not budged since the 1950s. We are not one iota happier than we were fifty years ago, in spite of dramatic improvement in our standard of living. In fact, our happiness levels have slightly decreased. We've conducted a sixty-year experiment to see if a higher standard of living makes people content and happy and learned that it does NOT. Why is this? Because acquiring more stuff does not lead to contentment. Contentment comes from the inside, not from external circumstances. **[end slide]**

And that brings me to today's text. In Philippians 4 Paul says, **[slide (ancient looking font for the text): "I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." (Phil. 4:11-12 NIV)]** The amazing thing is that Paul wrote these words in prison!

You see, contentment does not come from external circumstances. Big houses, fancy cars, beautiful clothes, or even job promotions don't buy contentment. Instead, contentment is an inside job. And the primary key to being content is to be a person of gratitude. If you read the book of Philippians carefully, you'll see that gratitude is everywhere. After the opening greeting, Paul says, **[slide (same ancient looking text) "I thank my God . . ." (Phil. 1:3 NIV)]** And that spirit of thanksgiving permeates the letter. Everywhere you look in the book of Philippians, Paul expresses gratitude. He was thankful for the congregation at Philippi. He

was thankful for Jesus. He was thankful for his dear friend Timothy. He was thankful that his good friend Epaphroditus who was sick was now well. He was thankful for the hope of eternal life. He was thankful that the gospel was being spread. He was thankful for the financial support of the church in Philippi. And on and on. And that overwhelming gratitude made him content—even in jail. You see, contentment is not about getting more money or more status or more success. Instead, contentment comes from being intentionally thankful for what we already have. **[end slide]**

As you came into church today, you received a plastic card that says “Contentment.” Please get that out and take a look. The card includes a contentment prayer by Adam Hamilton. (See *Enough: Stewardship Program Guide* for information about ordering these contentment cards). It says, **[slide: (at top put) Contentment Prayer “Lord, help me to be grateful for what I have, to remember that I don’t need most of what I want, and that joy is found in simplicity and generosity.” Adam Hamilton]** (p. 8, *Enough: Discovering Joy Through Simplicity and Generosity*, Adam Hamilton, Abingdon Press, 2009) I hope you will put this contentment prayer on your key ring, or in your wallet, or on your desk, or someplace that you will see it on a regular basis. In fact, you might want to put it right on top of your credit card. The prayer reminds us that contentment is not about getting more stuff. Instead, contentment comes from being grateful for what we already have, and by leading a life of simplicity and generosity. **[end slide]**

I want to tell you a story today about a young family who discovered the secret of true contentment. Steve and Lisa met and fell in love while earning their MBAs at a leading university. Young, sharp, and highly motivated, they shared a common goal to succeed in business, make a lot of money, and live the American dream. Immediately after receiving their MBA degrees, Steve and Lisa married. Soon thereafter they accepted business positions in a large city. A decade later found them earning huge incomes in major-league, high-finance corporations. Although their jobs routinely demanded sixty to eighty hours of work per week, the money was great, and they loved spending it. They bought a large house in a fashionable part of the city. Between the two of them, they owned four cars. They bought a cabin in the mountains about an hour outside the city. They even purchased a boat. Their entire lives focused on career success, money, and the stuff money could buy.

Steve and Lisa were now pushing forty years of age. With her biological clock ticking louder every year, Lisa wanted a child. About a year later they had a son, whom they named Nathan. Steve and Lisa had it all—youth, success, money, and now a beautiful child. But things were not right in their souls. Since both of them worked an enormous number of hours, Nathan stayed in day care all day, and a nanny took care of him most evenings. Steve and Lisa rarely spent time together and had minimal contact with their baby. And, because of their busy schedules, they had virtually no time for friends, community affairs, or church. By the time Nathan was a year old, Steve and Lisa hit a crisis point. They asked themselves, “Is this all there is to life? Do we really want to put in endless hours at work in order to make more money and buy more stuff?”

Eventually Steve and Lisa realized that climbing the corporate ladder of success, making boatloads of money, and buying lots of stuff was not a big enough life. So they made a life-changing decision. On the same day they both resigned their jobs. Steve took a forty-hour-a-week job managing a small business that paid less than half of his corporate salary. Lisa took a part-time job as a business consultant working two days per week, making about 20 percent of her previous income. They sold their huge house and purchased a simple home in a middle-class neighborhood. They also sold their cabin, boat, and two of their four cars. Although their new life proved dramatically different, for Steve and Lisa, less equaled more. They now had time for each other, for Nathan, and for their friends. They also got involved in their community and went back to church. Although they earned substantially less income, life was far richer.

Six years later, when Nathan turned seven years old, his second-grade teacher gave her class a unique assignment. She told each student to write a brief essay and to draw a picture depicting their version of a perfect life. Nathan completed the assignment and turned it in to his teacher. After she graded the assignment, Nathan brought it home, along with some math and spelling worksheets. He laid them on the kitchen table and went out to play with his neighborhood friends. Later Lisa sat down at the table and picked up Nathan’s papers. As she looked at his “perfect life” assignment, tears began to flow down her face. In fact, she began to weep—not out of sadness but out of joy.

Nathan’s perfect life project had three sections. First, he drew a picture of his modest house. The drawing included Nathan, his mom and dad, and his dog. Under the drawing of his house

he wrote “My home.” To the right of his house he drew a checkerboard with faces inside each square. The caption under the drawing read, “My friends.” Next to his friends Nathan drew a picture of a church with a steeple. The caption read, “My church.” Under the three pictures of his home, friends, and church, Nathan wrote his brief essay. I’d like to read the essay to you word for word. Nathan wrote, ***[slide: (if possible, make this in coloring crayon in a child’s handwriting) “A perfect life for me is the life that I’m in right now. Because I have a lot of friends and a good family too, and a good church. I do not need a perfect life. I already have a perfect life.”]***

Nathan is only seven years old. But he’s already figured out that contentment in life does not come by getting more. Instead, contentment comes by living a simple life and by being grateful for what we already have. May that be true in your life and in mine.

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God Lessons from the Great Recession

Sermon 4: Follow Dr. Green's Final Prescription

Proverbs 11:24-25; Acts 20:35

[slide of book cover] During the month of October, our congregation has been studying a little book called *Enough*. As a part of that study, I've been preaching a sermon series called *God Lessons from the Great Recession*. The first sermon was, **[slide with money image background: "Don't Be a Financial Fool."]** Financial fools are those who make money the center of their lives. Money and the stuff money can buy are gods too small to serve. The second sermon was, **[slide with money image background: "Follow God's Financial Plan."]** In this message we looked at what the Bible teaches about money. In broad strokes the Bible tells us to **[add to slide with bullets: Earn ethically. Resist Greed. Spend modestly. Avoid debt. Save diligently. Give generously.]** The third sermon was **[slide with peaceful nature scene in background: "Cultivate a Life of Contentment."]** We said that contentment does not come from a higher standard of living. Instead, contentment comes from being grateful for what we already have. **[end slide]**

Today's message, the final one in this series, is called, **[slide with photo of Dr. Green from ER (Anthony Edwards): "Follow Dr. Green's Final Prescription"]** To understand this title, you need to know a little bit about the television show *ER*. How many of you have ever watched *ER*? It ran for well over a decade and was one of my favorite shows. One of the main characters on *ER* was Dr. Green. He was an excellent physician and a good man.

In the show Dr. Green developed a brain tumor. In spite of the best medical treatments available, he was about to die. He had only a few weeks left to live. So he and his wife and daughter went to Hawaii where he lived as a kid. He always loved Hawaii and decided that's where he wanted to die. Right before his death, Dr. Green spoke his last words to his daughter, giving her his final fatherly advice. Dr. Green thought long and hard about what to tell his daughter before he died, and he finally came up with the words he wanted to share. The day before he died, he shared his final words of advice to his daughter, his "final prescription" so to speak. He said to her, **[slide—a doctor's prescription pad with the words, "Be generous.]"** "Be generous. Be generous with your time. Be generous with your love. Be generous with your life. Be generous." **(If you have projection capabilities**

and would like to show this clip, you can find it at: (<http://www.youtube.com/watch?v=EPbUSul6pzc&feature=related>)

I don't know what final words I would give my children if I knew I was about to die, but it would be hard to improve on Dr. Green's final words. Although Dr. Green was not a particularly religious man, his final prescription was deeply spiritual. Throughout the Bible, God encourages all of us to be generous. God wants us to be generous with our time, our love, our compassion, and our service. And God also wants us to be generous with our money, which is our focus today.

From cover to cover, God tells his people to be generous givers. For example, today's New Testament reading says, **[slide: "The Lord Jesus himself said, 'It is more blessed to give than to receive.'" (Acts 20:35 NIV)]** Unfortunately, most American Christians are not very good at giving. In fact, research shows that we are not generous with our money at all. A few weeks ago I read a book called *Passing the Plate: Why American Christians Don't Give Away More Money*. [slide of front cover of book] In this book the authors share some alarming research. I want to read a paragraph from the introduction of the book.

Contemporary American Christians are the wealthiest believers in the world today and the most affluent group of Christians in two thousand years of church history. They have a lot of money. They belong to churches that teach them to give money generously for the work of God's kingdom. Most American Christians belong to churches that teach tithing, the giving of 10 percent of one's income. Most American Christians also profess to want to see the gospel preached in the world, the hungry fed, the church strengthened, and the poor helped. And yet, despite all this, American Christians give away relatively little money to charity. A sizeable number of Christians give no money, literally nothing. Most of the rest of American Christians give very little sums of money. Only a small percent give money generously. All of the evidence points to the same conclusion: when it comes to sharing their money, **[add to the slide: "Most American Christians are remarkably ungenerous."]** (*Christian Smith and Michael Emerson with Patricia Snell, Passing the Plate: Why American Christians Don't Give Away More Money [New York: Oxford University Press, 2008], 3.*)

The book goes on to share several facts about giving in America. Let me share just two of them with you. **[slide: with the book in the background but without the above quote, put): Fact 1: 20% of all U.S. Christians give nothing to charity.] (Passing the Plate, p. 30) They**

spend every dime they make on themselves. [add to slide: Fact 2: The vast majority of U.S. Christians give very little to charity.] (*Passing the Plate*, p. 34). American Christians, on average, give less than 2 percent of their income to charity. As bad as that sounds, it's even worse in reality. That number includes big givers, thus skewing the average. In reality, the typical American Christian gives less than 1 percent of their income to charity. In fact, the number is closer to 1/2 percent. (*Passing the Plate*, p. 36). I could go on, but the facts are deeply troubling. American Christians, with few exceptions, are not generous givers. There are a lot of reasons American Christians don't give more than they do. Many churches are timid when it comes to asking for money. A lot of preachers are wimps about challenging people to give. But the main reason we don't give more to charity is because we live in a radically consumerist culture. We live in a culture that is intentionally designed to create permanent discontentment so that we'll buy more and more stuff. The end result is that we spend so much money on ourselves that we have little left for God and for people in need. **[end slide]**

But this is not God's will for our lives. God's will is that we be generous with our income. In fact, God's will is for us to be tithers. In both the Old Testament and the New Testament, God says his people are to give 10 percent of their income to God's work. For example, in the book of Malachi God says to his people, **[slide with offering plate in background: "Bring the whole tithe into the storehouse, that there may be food in my house" (Mal. 3:10 NIV).]** God wants us to tithe, to give 10 percent of our income to God's work. Unfortunately, few of us do.

[Note: At this point in the sermon, I showed a DVD clip of Adam Hamilton talking about tithing from *Enough: Stewardship Program Guide*. He used the old story about God giving a man ten apples. God told the man he could have nine of them, but he was expected to give God the tenth one. In the end the man ate the tenth apple and gave God back the core. Although it's an old story, Adam did an artful job of retelling it in a humorous, contemporary, and effective manner. If you have projection capability, you are going to want to show the clip to your congregation.]

Most of us here today know we should tithe. And yet most of us don't. Sadly, the more money we make, the less we give. When you look at percentage giving, people who make under fifteen thousand dollars a year give away twice as much of their income as people who make over one hundred thousand dollars a year. (*Passing the Plate*, pp. 43-48). Tragically, the

more money we make, the easier it is to be greedy. That reminds me of an old story about Peter Marshall, who years ago, was the chaplain of the United States Senate. Peter Marshall was talking to a man who struggled to tithe even though he had a huge income. The man said to Peter Marshall, “I have a problem. I used to tithe regularly some years ago, but now I am earning half a million dollars a year, and there is just no way I can afford to give away fifty thousand dollars.” Peter Marshall said, “I can certainly see your problem. Let’s pray about it.” The man agreed. So Marshall bowed his head and prayed, “Heavenly Father, I pray that you would reduce this man’s salary back to the place that he can afford to tithe.”

I know that tithing is not easy. But it’s what God asks from us. Let me share with you on a personal level. I am a tither. I give 10 percent of my income to this church. On top of that tithe, I give to other charities as well. And giving that money away is one of the great joys of my life. For one thing it helps me resist a selfish consumerist lifestyle. It also allows me to be a part of something bigger than my puny little self. And it allows me to support God’s work here in Lebanon and literally around the world through the United Methodist connection. But mostly, my tithe is a way to love and worship God. Tithing is a great blessing in my life. So I want to encourage you to move toward tithing.

However, few people can begin tithing all at once. Most people work up to it. They increase their giving by 1 percent or 2 percent a year until they reach the goal. I hope as you make your financial pledge for next year, you will take a step forward toward tithing. This church needs your financial gifts. God deserves your financial gifts. And you will be blessed by giving. We see that in today’s OT reading. Proverbs 11 says, *[slide: “One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.” (Prov. 11:24-25 NIV)]* I love that last line, “He who refreshes others will himself be refreshed.” [underline that last phrase] When we are generous—with our time, our love, our service, and our money—we will be blessed; we will be refreshed.

Two weeks ago a member of our church walked into my office and told me about volunteering at our Habitat for Humanity build. He was so enthusiastic. He said, “I know it helps the family who gets the house. But it is such a blessing to me to help other people in this way.” He even got a little emotional. He said, “I’m so glad to be able to give to others, both of my time and of

my money. It does me more good than it does them.” He’s learned the truth of Proverbs 11, “He who refreshes others will himself be refreshed.”

So as I conclude, let me encourage you to follow Dr. Green’s final prescription. *[slide: Dr. Green’s picture with the words, “Be generous.”]* Be generous. Be generous with your time. Be generous with your love. Be generous with your life. Be generous with your money. Be generous. Amen.

