



Addressing Shame



Let’s talk about the elephant in the room—SHAME. Do you remember in the movie *The Princess Bride* when the old lady outside the castle starts yelling, “Shame! Shame! Shame!” Well, that’s not what we are going to do here. However, chances are that if you are here today at this retreat, you have probably been wrestling with your finances for a while, and you may feel a touch of shame about it. The purpose in putting this big red word on the screen is NOT to make you feel shame but rather to help you recognize it, label it, and address it.

**“Shame is universal. We all have it. The less you talk about it the more you have it.”
- Dr. Brené Brown**

This quote is from Dr. Brené Brown, a research professor at the University of Houston. She studies courage, vulnerability, empathy, and shame. Dr. Brown defines shame as “the fear of disconnection.” Social disconnection. It is the fear that there is something about me that is flawed, which makes me unacceptable. This universal feeling of shame is the fear of losing connections with others or of never making the connections in the first place.

We were hard-wired for connection by God, but connection with others is not guaranteed in this life. So, we are vulnerable. Hence the fear! The fundamental question that we all ask ourselves is this: “Is there something about me that, if other people know it or see it, makes me unworthy of connection?”

“Is there something about me that I must hide so I will be acceptable?”

“Is there something about me that I hope nobody finds out, so others will think I am worthy of connection?”

“Is there something about me that makes me inherently unworthy of love?”

Shame is different from guilt. Guilt is a feeling of remorse about **doing** something bad or **not doing** something good. Shame, on the other hand, is a feeling that I am bad because of what I did or did not do.

Guilt says “I **did** something bad.”

Shame says “I **am** bad.”

The voice of shame in our heads has two mantras:

1. You’re not good enough.
2. Who do you think you are?



Foundations for Biblical Stewardship

My topic this morning, “Foundations for Biblical Stewardship,” is as daunting to approach as it is significant to share. There have been hundreds of books written as well as millions of sermons preached on the subject. With that in mind, I want to focus on the first word, “foundations.” My intention is to present a view of biblical stewardship in a simple but not simplistic picture.

In the 2016 survey conducted by Nazarene Research that led to the creation of the COMPASS Initiative, there were some interesting discoveries concerning this subject of biblical stewardship. In the responses we received, over 95% of Nazarene clergy consider the teaching of biblical stewardship in the area of financial management as absolutely essential for discipleship. The response of lay leaders to that question was over 88% in agreement. However, while 60% of our senior pastors said they agreed or strongly agreed that it was a “high priority,” only 45% felt “well qualified” to teach it, and less than 23% of the churches had any plan in place for teaching biblical stewardship principles of financial management. The primary approach was to periodically preach on biblical stewardship in general terms or specifically on tithing. It was also interesting to notice in our research that the impression of lay leaders was that they heard the subject address less often than the ministers said they did indeed preach or taught it. So, pastors, you might take note that what you think you are preaching or teaching is not always being heard or remembered.

Here are some more statistics on what pastors say they preach versus what the congregation hears:

Pastors	Lay leaders
How often do you preach or teach on biblical financial management?	How often have you heard preaching or teaching on biblical financial management?
Monthly: 6.5%	Monthly: 1.3%
Quarterly: 18.5%	Quarterly: 16.9%
1-2 times per year: 54.6%	1-2 times per year: 45.5%



Pastors	Lay leaders
How often do you preach or teach on tithing?	How often have you heard preaching or teaching on tithing?
Monthly: 10%	Monthly: 3.9%
Quarterly: 25%	Quarterly: 16.9%
1-2 times per year: 53%	1-2 times per year: 56%

One of the goals of the COMPASS Initiative is to provide better access to excellent materials for both understanding and communicating the full range of biblical stewardship within the local church and to encourage and incentivize a significant number of our local churches to develop and implement plans for teaching and training on the subject. The Church of the Nazarene's Stewardship Development office has produced some really excellent material that is available online, and the office either sponsors or participates in events like this one several times a year. The COMPASS Initiative will collaborate with leaders and events like these to enhance the economic well-being of our ministers and our local churches.

So, let me suggest a solid biblical stewardship foundation upon which we can build our lives and lead our people toward true economic well-being and freedom. I have been working for many years now out of a viewpoint that there are three primary stages or aspects of a foundation for biblical stewardship. These three build upon each other, and I am convinced you can't begin to develop the second before the first one is firmly in place. Similarly, the third is built upon one and two. The three biblical words I have chosen to express the elements of a biblical foundation are faithfulness, generosity, and sacrifice. I suppose to capture my conviction that they build one upon the other, we would say 1. faithfulness, 2. generosity, and 3. sacrifice. Let's take a brief walk through scripture to look at each of these.

Faithfulness

In Luke 12:48, Jesus said, "From everyone who has been given much, much will be demanded..."

Let's take a closer look at the word faithfulness.

- ▶ It is a word used very frequently in the Old Testament to describe the contrasting qualities of God to the people of God.
 - God is always faithful.
 - The people of God continually struggle with being faithful.
- ▶ It is not just an expanded version of the root word, "faith."
 - Faith is certainly where we begin.
 - It is "by grace through faith" that we are saved.
 - Faithfulness is a fruit of the Spirit.
- ▶ Faithfulness is not just about being but mostly about doing.

Being faithful is a response (-ability) to someone (mainly God but family and others as well) or with something you have been entrusted, a fiduciary responsibility.

By the way, the word “fiduciary” is a word I spent 13 years as a district superintendent trying to be certain every pastor, associate, and church board member/leader knew and understood. If it is not a word in your vocabulary please, get it there. See if over the next year you can use the word “fiduciary” at least once a month.

For the Christian, faithfulness in the biblical stewardship of finances really does begin with tithing. Stewardship is certainly much more than tithing, but I am more convinced than ever (and I’ve been preaching this and living it for at least 45 years) tithing is a crucial starting point on the journey to faithfulness. First, it is foundational because tithing has to do with money. As Richard Foster wrote in his book *Money, Sex, & Power* years ago, money is not just an inanimate object we can do with what we want. It has a power all of its own that will seek to control us if we do not control it. Over the years of my ministry, there is no other subject that I might have preach on—NONE—that can elicit such a range of emotion and stir such dramatic responses as the subject of money.

[Illustration of the dramatic response of some people to the subject of money within a church setting]

Martin Luther said there are three conversions necessary: conversion of the heart, conversion of the mind, and conversion of the purse. In Jesus’ teaching as recorded in the Gospels, the only subject that receives more attention than money is the Kingdom of God, and we are trying to build a foundation for dealing with the one and living in the other, so they are truly connected.

Second, tithing is foundational to faithfulness because we don’t have all the same amount of financial ability or responsibility. And tithing breaks it down so simply that anyone can understand the concept. I actually heard someone preaching recently, and they declared from the pulpit that you need to decide in your heart what a “tithe” might be for you... 2% or 3%. I understand the concern and compassion of that preacher, and I’m not commending legalism, but “tithe” does simply mean 10%. And it is easy to figure out. And you don’t have to tithe on what someone else has but on what you have.

I know stewardship is not just about money. It is absolutely vital to consider the significance of our “time” in this matter of faithfulness, but we do all have the same amount of time. Every one of us has 24 hours a day, 365 days a year, and every four years we get one extra day. In fact, in the long view of things, “time” may be truly more valuable than money, but it does not seem to connect to our emotions quite like the subject of money. Perhaps “time” will be a more significant issue when we get to generosity and sacrifice.

Third, tithing is foundational to faithfulness because it is a regular spiritual discipline. It can be truly an act of worship, and it is a significant step in being freed from the control of money. I’ve never quite figured out the total mystery of tithing, but I am convinced that a significant part of the “blessing” (90% goes further than 100% when the first 10% is given in obedience to God’s word) is that when we in faithfulness release with hands down, no strings attached one tenth of all we earn, the potential negative power of money begins to lose its control. We then begin a journey to be better stewards of everything else we have, including our time.

Tithing was God's idea. In early Hebrew times, Abraham was the first recorded tither. He gave tithes to the priest of God, Melchizedek (Genesis 14:20). His grandson Jacob gave a tenth of all God gave to him. Later, Moses taught the people of God to tithe their increase. The people were to give a tenth of their increase from both the field and the flock every year (Deuteronomy 14:22). Leviticus 27:30 tells us the tithe is the Lord's: "A tithe of everything from the land whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD." At first, all tithes were carried to a central place of worship (Bethel or Jerusalem), and a great tithe feast of worship and praise to God was held. Then, anything that remained was distributed to the needy and to the priests. In addition, every third year the tithe festival was held locally so the poor in the rural and small towns back home would not be neglected, and their needs were better served.

In later times, the prophets railed at those who robbed God of tithes and offerings (Malachi 3:8-11) and at those who legalistically paid tithes but lacked a heart for mercy and justice (Amos 4:4). As time went by, the spiritual meaning of tithing eroded and the tithe became more of a temple tax that the "powers that be" in Jerusalem levied and collected with vigor. The tithe is not to be seen as a "tax." Historically, when the tithe has been made a tax, its spiritual dimension has been lost. In New Testament times, Jesus said little about tithes. He once criticized the Pharisees, who carefully paid tithe on everything right down to the herbs growing in their backyards—so God couldn't claim their tithes weren't paid up and levy a judgment on them—but neglected mercy and justice. He also said that in tithing, "the Pharisees did well but must not forget the weightier matters."

The first century church seems to have said little about tithing. They gave so much more than a mere tenth that giving all—rather than the Old Testament minimum—was common among those who risked livelihood, reputation, persecution, and even death for their faith. When we follow the spirit of 1 Corinthians 16:2-3, where everyone is to give, give regularly (weekly), and give proportionately (according to one's ability), it proves to be a bountiful blessing and begins to measure our life as one who will be counted faithful.

Faithfulness is not just about tithing. It is about our time, talents, family, community, creation, discipleship. Discipleship includes, among other things, reading Scripture and prayer and is itself a means of grace.

In the words of the song, "may all who come behind us find us faithful"! Let's each one be willing to place the measuring stick up against our own lives. And we need to know how to lead, guide, instruct, and encourage others toward a life of biblical stewardship. It begins with faithfulness: first living it ourselves and then leading others in how to live faithful lives.

Generosity

Jesus warned against greed in the parable of the rich fool (Read Luke 12:13-21). Note v. 21: "This is how it will be with anyone who stores up things for himself but is not rich toward God." The apostle Paul thanked the Philippian believers for their generosity (Read Philippians 4:14-16). Paul even commended their spirit of generosity to the Corinthian church, and encouraged the Corinthian believers to "excel in this grace of giving" (Read 2 Corinthians 8:1-7).

Giving and generosity are tied inescapably to all of the other spiritual disciplines. Notice verse 7: “as you excel in everything – in faith, in speech, in knowledge, in complete earnestness, and in your love for us – see that you also excel in this grace of giving.” Giving is inescapably tied to our spiritual lives. Giving is inescapably tied to our spiritual maturity and growth. Giving is also inescapably tied to our emotions. There is no subject that I know of that causes more discomfort in the church than the subject of money.

In our scripture context, two of our foundational principles are being highlighted: faithfulness and generosity. Faithfulness always precedes generosity! Individuals will never learn generosity or sacrifice (our next step) until they have been faithful. Let’s look at our scriptural call to generosity.

I. An Example of Generosity

2 Corinthians 8:1-2

Macedonian Church

- ▶ Generosity out of poverty and persecution – v.2
 - Paul is writing to perhaps the wealthiest of the churches.
 - They had been filled with joy.
 - Their hearts were in it a year ago.
- ▶ Generosity because of great joy
 - When giving goes beyond “duty,” something powerful happens
 - “Just Give It Away”
- ▶ Generosity as an act of worship
 - ...their love for God!
 - Tithing is an act of worship!
 - Giving can be done “as unto the Lord”
 - Jesus said of those who had given to those in need “you have done it to me”
- ▶ Generosity because of right priorities

II. An Exhortation to Generosity

- ▶ Generosity is in keeping with other graces – v.7
- ▶ Generosity is evidence of sincerity – v.8
- ▶ Christ is the model of generosity – v.9

- ▶ Generosity comes out of faithfulness – v.10
 - You don't just start being generous one day. It is a life of faithfulness.
 - Sometimes we need to stop and consider if there are promises we have ignored.
- ▶ Generosity is always based on what we have – v.12
- ▶ I am to be a steward of what I have.

[Illustration: A pastor had a farmer friend in his congregation and they were talking over the fence one day. The pastor asked the farmer, "Abe, if you had one hundred horses, would you give me fifty?" Abe said, "Certainly." The pastor asked, "If you had one hundred cows, would you give me fifty?" Abe said, "Yes." Then the pastor asked, "If you had two pigs, would you give me one?" Abe said, "Now cut that out, pastor; you know I have two pigs!" It is easy to be generous in theory, but true generosity is based on the reality of what you have.]

- ▶ Generosity is a response to God's word – v.15
 - ALL the promises of God!

III. An Encouragement for Generosity

Seven Biblical Principles in 2 Corinthians 9

- ▶ v.6 – We will reap what we sow.
- ▶ v. 7 – God loves a cheerful giver.
- ▶ v. 8 – God's grace is abundant.
- ▶ v. 10-11 – Generosity multiplies the harvest.
- ▶ v. 13 – Generosity encourages others.
- ▶ v. 14 – Generosity produces prayer, power, and praise.

Sacrifice

[Read Luke 21:1-4.]

I want you to know that I am very hesitant to talk about this third element of a foundation for biblical stewardship. I do believe that it is absolutely vital, and I believe we have a biblical mandate to live it. I'm just not sure how well I do, and it always makes me feel uncomfortable when I suggest this is part of biblical stewardship. I can feel fairly confident that faithfulness has characterized my life, and although there is no doubt I've fallen short many times, overall, I have a sense that my spiritual formation has included living toward a life of faithfulness. In fact, I would say that most of the people I had the privilege of pastoring lived strong lives of faithfulness. Generosity does leave me a bit uncertain at times. It is something I have aspired to, and when I reflect on my attitudes and my stewardship, I do have a sense that I've grown in this area and at times do okay.

But sacrifice... I have struggled with that one. Historically the church has many great examples of those who lived a life of sacrifice. Most of us would have a list of those we would include as the exemplary models throughout the centuries of the church. For example, I would guess most of us would include Mother Teresa. As a young minister, I recall many times thinking that probably every generation had those incredible models of sacrificial living, but I did wonder about my generation. I had read the historical accounts and I had witnessed personally those of my parent's generation living sacrificially when I was a child growing up in the church. I knew there were Christian brothers and sisters in other lands who lived sacrificially, but I really did wonder if it was even possible for Christians in our culture of consumerism and those with so many privileges to become examples of sacrifice. I questioned whether or not we would be able to live into that third element of a foundation for biblical stewardship. I will tell you that I have come to believe it does happen. In a few minutes, I will tell you a story of what I witnessed as a pastor and how I had to confess my lack of faith in how I believed the people of God in my generation would respond to God's call. I believe that just as there is a measuring stick for faithfulness and for generosity, we have a biblical model or lens through which we can view our own response to God's call to sacrifice.

The scripture text that has become that lens for me is 2 Samuel 24:24 when David declares "I will not sacrifice to the Lord my God burnt offerings that cost me nothing."

It is not that David was perfect — for we know he was not. King David has tried to calculate how his ability and the power of Israel's army could protect them. And God was not very pleased with that action of the king. And of course, we know that was not the only non-perfect thing David did in his life. So, 2 Samuel closes as 1 Samuel begins. We see the entire story of Samuel, Saul, and David between the book-ends of two simple acts of devotion, worship, and sacrifice. 1 Samuel begins with the prayer of Hannah. She is a woman who definitely represents the marginalized of all time. She had no status, no power, no respect, and even felt she had no reason to live. Her prayer — her lament — is an act of worship before almighty God. She has nothing to offer but faith. But out of that faith, she declares that if her praise demands a sacrifice, she would worship still. If God would give her a son, she would give that son back to God. There are very few stories as powerfully compelling as this story of Hannah and God's gift to her and to the nation of young Samuel.

Then 2 Samuel closes with the response of one who not only was not among the marginalized but one who represented grand political and economic power. But David's declaration was the same: "I will put my life into God's hands, and I will not offer to God what costs me nothing."

Notice that David's act of worship was to be a burnt offering.

- ▶ The burnt offering was a consecration offering.
 - Burnt offerings were offered daily by the priest
 - Signified complete surrender to God

Notice how the New Testament idea of giving is tied to the Old Testament practice of burnt offerings.

- ▶ Romans 12:1-2
 - “Give your life”
- ▶ 2 Corinthians 8
 - Out of poverty
 - True sacrifice
 - Surrender to God... completely/wholly
- ▶ Jesus’ teaching:
 - “Widow’s mite”: comparing to those who gave to be seen and out of abundance

I think we can find a biblical measure of sacrifice in those words; “I will not offer to God that which costs me nothing.” The act of tithing is truly an act of worship and is a measure of faithfulness but God has declared “the tithe is His.” So, when I tithe, I’m giving what already belongs to Him. If I give with strings attached, it does not really cost me; I’m still in control. When I give beyond the tithe – whatever the amount may be – if it is out of abundance, it may be generosity but it is not sacrifice. Jesus said, “if you give love to only those who love you or only bless those who bless you,” has it really cost you anything?

There is a song that Larnelle Harris made popular many years ago by the title “When Praise Demands a Sacrifice.”

*When praise demands a sacrifice, I'll worship even then.
Surrendering the dearest things in life.
And if devotion costs me all, He'll find me faithful to His call.
When praise demands a sacrifice.*

[Illustration: Share a story of sacrificial giving you saw as a child in the church or that you have seen in the older generations.]

As a young pastor, I began to wonder if there really were people like that anymore in the church, or at least any in the USA. I began to wonder if because we were so blessed with so much and that consumerism had so captivated our hearts and minds, we just didn’t see sacrificial living anymore. Oh, I did believe there were those who were generous, but that was out of abundance so in my mind it did not rise to the level of sacrifice.

[Illustration: Share a story of sacrificial giving by a younger person.]

The story in 2 Samuel captures my heart and mind. The call to sacrifice is a biblical call. I do believe it is a greater challenge for those of us who have so much. I think that is what Jesus was saying when He referenced the rich entering the Kingdom. But I needed a lens through which I could see it. I deplored those who trivialized the call of Romans 12:1-2 to “present ourselves as living sacrifices.” I’ve heard that powerful call from the Apostle so spiritualized that it sounded nothing like a call to real living. But I was also certain that the biblical call to sacrifice was not a mandate for a vow of poverty. I am aware there are those over the centuries who have thought it indeed was that. But I began to see the power of this declaration of David “I will not sacrifice to God that which costs me nothing.” Sacrifice: the third foundation stone in biblical stewardship.

*When praise demands a sacrifice, I'll worship even then.
Surrendering the dearest things in life.
And if devotion costs me all, He'll find me faithful to His call.
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As clergy, and clergy spouses, we are not immune to shame. We hear the voice of shame as, “You are not qualified to manage the church’s finances.”

“Who are you to preach about financial stewardship when you’ve got so much debt?”

“You will never get out of this financial hole.”

“What would people in the congregation think if they knew?”

“What’s wrong with me? Why can’t I ever make ends meet?”

“By this point in my life, I should have...” fill in the blank.

When we hear the voices of shame in our heads—when we feel that sinking feeling of unworthiness deep in our gut—we fear disconnection. We feel vulnerable. And what do most Americans do when we feel vulnerable? We NUMB! We are the most obese, the most addicted, and the most in debt cohort of adults in history. And if we don’t numb, we PERFECT. We perfect our bodies. We perfect our homes. We perfect our children. We perfect our churches.

So what is the antidote to shame? What will diminish shame? What will eventually dissolve shame? It is empathy. Empathy, kindness to ourselves, self-compassion—that’s what it takes to overcome shame. Brené Brown said that we must have compassion with ourselves first and then with others, because we cannot treat others kindly if we cannot treat ourselves kindly. Sounds very similar to Christ’s command to “love others as we love ourselves.”

We have to love and accept ourselves as we are, where we are, with all of our limitations, shortcomings, and failures. We have to treat ourselves with kindness and compassion, especially in those areas where we feel shame. When we accept ourselves with love and allow ourselves to be imperfect, we free ourselves to be vulnerable. We free ourselves to risk being authentic with others. We free ourselves to find connections with others based on really being seen and known instead of based on the mask we have put up to hide our shame.

Shame has some gender differences. For women, it tends to be about trying to live up to **conflicting expectations**. “Do it all. Do it perfectly. And never let them see you sweat.” For men, it tends to be about trying to live up to a **singular expectation**. “Be strong. Be the hero. Never be perceived as weak.”

Why bring up shame at the beginning of a retreat about finances? I bring it up because I suspect that your financial situation evokes shame in you. Mine did.

[Share your own story of financial challenges, shame, and victories. Or have one of the retreat staff share theirs.]

[The testimony from the original True North Retreats]

[Pastor] For a long time, I was really ashamed of our financial situation. I remember being really embarrassed and ashamed when I had to list our indebtedness on my licensing and ordination paperwork. I worried that I was the only one with that much debt. I wondered if I could be denied ordination because of my poor financial management. After all, God calls us to be good stewards, and Scripture is full of admonitions to live simply and give generously. Debt complicates life and certainly hinders your ability to be generous. Proverbs often talk about the foolishness of being in debt and the wisdom of handling finances well.

The shame tapes in my head said, “You’re not good enough.” “Who do you think you are, to be a leader in the church with all this debt?” As a staff pastor in charge of adult discipleship, I remember my senior pastor handing me some Crown Financial curriculum and suggesting this would be a good thing to offer in the church. I glanced at it, and shame washed over me. I thought to myself, “How could I possibly encourage people to do this, let alone teach this, when my own finances are a mess? What a hypocrite I would be.” So I put the curriculum on the back burner. I avoided it. I never mentioned it to any small group leaders. I found that just looking at the folder with the curriculum information in it was enough to make shame rise up again. My shame kept me from encouraging biblical financial stewardship. I did a huge disservice to the church I was serving. My financial situation certainly impacted my ability to lead as a pastor. Maybe it impacts yours too.

The shame I felt about my financial situation impacted me as a pastor, but it also had a huge impact in my home. They say that money is one of the biggest areas of conflict in a marriage. That is certainly part of our marital history.

[Spouse] So, when I think about my financial history, I often think of the Greek myth of Sisyphus. He was the Greek god who would push the rock up a mountain. Then, when he was near the top, the rock would roll back down and he would be forced to start over. He did this for all eternity. My relationship with money, of course, started when I was a kid. I grew up in a family of what we now call “the working poor.” I think for her entire life, my mother never understood money. Whenever money came into the house, it simply was spent on the crisis of the moment. The happiest day of the year was the day the tax refund arrived. It lasted a day. Get it, spend it.

There were also the religious pressures that having money and being rich was evil. Being poor was Christlike. I vividly remember the evils of Jordache blue jeans and designer shoes sending you straight to hell.

From there, I went on to college and ironically became a business major learning about finance, the stock market, and accounting. Here is the part nobody mentions: undergraduate business education does not translate into personal financial management like we all assume it does.

I worked full time to pay for college and made \$4.25 an hour—the most money I ever made in my life. Needless to say, I did not handle my new-found wealth very well. I graduated college with a fair amount of student loan debt and then got married. That’s when I learned another great lesson in finance—her debt plus my debt is a lot of debt. The only way to fix that, of course, was to charge our honeymoon.

Since we were both working and realized that a lot of debt was bad, we spent the next two years putting all our money into paying off debt and student loans, and we got out of debt. Then our son Matthew came along, and we decided to become a one-income household so my wife could stay at home. The issue became that, in addition to having a child, I never really did change my spending habits. So naturally, we got back into debt.

That’s what I mean by feeling like Sisyphus: I get into debt, feel trapped by it, get out of debt, feel good about it, get back into debt, feel bad about it, and up the hill I push the boulder only to have it roll back down.

Undergirding all this was my understanding of what it means to provide for my family. I grew up in a single parent household, so all I know about being a husband or father was from Sunday school and Focus on the Family. So I took “providing for my family” to mean I need to do the budget. So, a budget was created on these huge accounting paper sheets in a notebook. We kind of talked about what it should be, but it was not really a collaborative budget. In the end, it mostly ended up being an historical look back on how I failed. In fact, the only thing that was done right was that no matter what we always paid tithe, and that was at my wife’s insistence.

Guess what we fought about, a lot?

So:

- ▶ I had no real understanding of money from early on,
- ▶ I thought I was educated,
- ▶ I had poor teaching on what the Bible says about money,
- ▶ I insisted on being in control because God said so,
- ▶ And I was not big on saying no to myself (or my wife).

Thus, the shame cycle was in full force for decades of pushing the rock up the hill to get out of debt. It would roll back down into debt, I would feel bad, ashamed, embarrassed, and angry and begin pushing the rock back up again, and down and up and down and up....

I don’t know that there was a single point where this all changed. I did not wake up with a new plan God gave me in a dream or anything like that. It took a long time, but there were several aspects of dealing with money issues.

1. I needed personal counseling to deal with my issues. Come to terms with that.
2. Work on rebuilding my relationship with my wife.
3. I had to learn that not having the money for fancy vacations or new cars or other things did not mean I was a failure as a man.
4. I needed to learn to cooperate and not be in control. My wife is very smart, talented, and detail-oriented, so my insistence on being the “budget guy” was just plain stupid. Neither of us were working in our strengths. Letting go of that was a big step. I am still involved in the budget process, but my wife can plan out into the future and create scenarios that we can then together make decisions on.
5. There were some educational things that were very helpful. I had to swallow my pride and take the “pedestrian” Dave Ramsey course, which turned out to be an enormous help. That gave us an outsiders language that we could use to discuss money that was not personal. It was just money. And the plan was something we could agree to follow.

Not everything is perfect, but at this point we are essentially debt free, with a mortgage. We have a realistic, sound budget every year that allows us to make decisions together. We are way, way behind on saving for retirement, but we are now heading in the right direction. I feel like I now have more hope and less shame and embarrassment.

Foundations for Biblical Stewardship

My topic this morning, “Foundations for Biblical Stewardship,” is as daunting to approach as it is significant to share. There have been hundreds of books written as well as millions of sermons preached on the subject. With that in mind, I want to focus on the first word, “foundations.” My intention is to present a view of biblical stewardship in a simple but not simplistic picture.

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How often do you preach or teach on biblical financial management?	How often have you heard preaching or teaching on biblical financial management?
Monthly: 6.5%	Monthly: 1.3%
Quarterly: 18.5%	Quarterly: 16.9%
1-2 times per year: 54.6%	1-2 times per year: 45.5%



Pastors	Lay leaders
How often do you preach or teach on tithing?	How often have you heard preaching or teaching on tithing?
Monthly: 10%	Monthly: 3.9%
Quarterly: 25%	Quarterly: 16.9%
1-2 times per year: 53%	1-2 times per year: 56%

One of the goals of the COMPASS Initiative is to provide better access to excellent materials for both understanding and communicating the full range of biblical stewardship within the local church and to encourage and incentivize a significant number of our local churches to develop and implement plans for teaching and training on the subject. The Church of the Nazarene's Stewardship Development office has produced some really excellent material that is available online, and the office either sponsors or participates in events like this one several times a year. The COMPASS Initiative will collaborate with leaders and events like these to enhance the economic well-being of our ministers and our local churches.

So, let me suggest a solid biblical stewardship foundation upon which we can build our lives and lead our people toward true economic well-being and freedom. I have been working for many years now out of a viewpoint that there are three primary stages or aspects of a foundation for biblical stewardship. These three build upon each other, and I am convinced you can't begin to develop the second before the first one is firmly in place. Similarly, the third is built upon one and two. The three biblical words I have chosen to express the elements of a biblical foundation are faithfulness, generosity, and sacrifice. I suppose to capture my conviction that they build one upon the other, we would say 1. faithfulness, 2. generosity, and 3. sacrifice. Let's take a brief walk through scripture to look at each of these.

Faithfulness

In Luke 12:48, Jesus said, "From everyone who has been given much, much will be demanded..."

Let's take a closer look at the word faithfulness.

- ▶ It is a word used very frequently in the Old Testament to describe the contrasting qualities of God to the people of God.
 - God is always faithful.
 - The people of God continually struggle with being faithful.
- ▶ It is not just an expanded version of the root word, "faith."
 - Faith is certainly where we begin.
 - It is "by grace through faith" that we are saved.
 - Faithfulness is a fruit of the Spirit.
- ▶ Faithfulness is not just about being but mostly about doing.

Being faithful is a response (-ability) to someone (mainly God but family and others as well) or with something you have been entrusted, a fiduciary responsibility.

By the way, the word “fiduciary” is a word I spent 13 years as a district superintendent trying to be certain every pastor, associate, and church board member/leader knew and understood. If it is not a word in your vocabulary please, get it there. See if over the next year you can use the word “fiduciary” at least once a month.

For the Christian, faithfulness in the biblical stewardship of finances really does begin with tithing. Stewardship is certainly much more than tithing, but I am more convinced than ever (and I’ve been preaching this and living it for at least 45 years) tithing is a crucial starting point on the journey to faithfulness. First, it is foundational because tithing has to do with money. As Richard Foster wrote in his book *Money, Sex, & Power* years ago, money is not just an inanimate object we can do with what we want. It has a power all of its own that will seek to control us if we do not control it. Over the years of my ministry, there is no other subject that I might have preach on—NONE—that can elicit such a range of emotion and stir such dramatic responses as the subject of money.

[Illustration of the dramatic response of some people to the subject of money within a church setting]

Martin Luther said there are three conversions necessary: conversion of the heart, conversion of the mind, and conversion of the purse. In Jesus’ teaching as recorded in the Gospels, the only subject that receives more attention than money is the Kingdom of God, and we are trying to build a foundation for dealing with the one and living in the other, so they are truly connected.

Second, tithing is foundational to faithfulness because we don’t have all the same amount of financial ability or responsibility. And tithing breaks it down so simply that anyone can understand the concept. I actually heard someone preaching recently, and they declared from the pulpit that you need to decide in your heart what a “tithe” might be for you... 2% or 3%. I understand the concern and compassion of that preacher, and I’m not commending legalism, but “tithe” does simply mean 10%. And it is easy to figure out. And you don’t have to tithe on what someone else has but on what you have.

I know stewardship is not just about money. It is absolutely vital to consider the significance of our “time” in this matter of faithfulness, but we do all have the same amount of time. Every one of us has 24 hours a day, 365 days a year, and every four years we get one extra day. In fact, in the long view of things, “time” may be truly more valuable than money, but it does not seem to connect to our emotions quite like the subject of money. Perhaps “time” will be a more significant issue when we get to generosity and sacrifice.

Third, tithing is foundational to faithfulness because it is a regular spiritual discipline. It can be truly an act of worship, and it is a significant step in being freed from the control of money. I’ve never quite figured out the total mystery of tithing, but I am convinced that a significant part of the “blessing” (90% goes further than 100% when the first 10% is given in obedience to God’s word) is that when we in faithfulness release with hands down, no strings attached one tenth of all we earn, the potential negative power of money begins to lose its control. We then begin a journey to be better stewards of everything else we have, including our time.

Tithing was God's idea. In early Hebrew times, Abraham was the first recorded tither. He gave tithes to the priest of God, Melchizedek (Genesis 14:20). His grandson Jacob gave a tenth of all God gave to him. Later, Moses taught the people of God to tithe their increase. The people were to give a tenth of their increase from both the field and the flock every year (Deuteronomy 14:22). Leviticus 27:30 tells us the tithe is the Lord's: "A tithe of everything from the land whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD." At first, all tithes were carried to a central place of worship (Bethel or Jerusalem), and a great tithe feast of worship and praise to God was held. Then, anything that remained was distributed to the needy and to the priests. In addition, every third year the tithe festival was held locally so the poor in the rural and small towns back home would not be neglected, and their needs were better served.

In later times, the prophets railed at those who robbed God of tithes and offerings (Malachi 3:8-11) and at those who legalistically paid tithes but lacked a heart for mercy and justice (Amos 4:4). As time went by, the spiritual meaning of tithing eroded and the tithe became more of a temple tax that the "powers that be" in Jerusalem levied and collected with vigor. The tithe is not to be seen as a "tax." Historically, when the tithe has been made a tax, its spiritual dimension has been lost. In New Testament times, Jesus said little about tithes. He once criticized the Pharisees, who carefully paid tithe on everything right down to the herbs growing in their backyards—so God couldn't claim their tithes weren't paid up and levy a judgment on them—but neglected mercy and justice. He also said that in tithing, "the Pharisees did well but must not forget the weightier matters."

The first century church seems to have said little about tithing. They gave so much more than a mere tenth that giving all—rather than the Old Testament minimum—was common among those who risked livelihood, reputation, persecution, and even death for their faith. When we follow the spirit of 1 Corinthians 16:2-3, where everyone is to give, give regularly (weekly), and give proportionately (according to one's ability), it proves to be a bountiful blessing and begins to measure our life as one who will be counted faithful.

Faithfulness is not just about tithing. It is about our time, talents, family, community, creation, discipleship. Discipleship includes, among other things, reading Scripture and prayer and is itself a means of grace.

In the words of the song, "may all who come behind us find us faithful"! Let's each one be willing to place the measuring stick up against our own lives. And we need to know how to lead, guide, instruct, and encourage others toward a life of biblical stewardship. It begins with faithfulness: first living it ourselves and then leading others in how to live faithful lives.

Generosity

Jesus warned against greed in the parable of the rich fool (Read Luke 12:13-21). Note v. 21: "This is how it will be with anyone who stores up things for himself but is not rich toward God." The apostle Paul thanked the Philippian believers for their generosity (Read Philippians 4:14-16). Paul even commended their spirit of generosity to the Corinthian church, and encouraged the Corinthian believers to "excel in this grace of giving" (Read 2 Corinthians 8:1-7).

Giving and generosity are tied inescapably to all of the other spiritual disciplines. Notice verse 7: “as you excel in everything – in faith, in speech, in knowledge, in complete earnestness, and in your love for us – see that you also excel in this grace of giving.” Giving is inescapably tied to our spiritual lives. Giving is inescapably tied to our spiritual maturity and growth. Giving is also inescapably tied to our emotions. There is no subject that I know of that causes more discomfort in the church than the subject of money.

In our scripture context, two of our foundational principles are being highlighted: faithfulness and generosity. Faithfulness always precedes generosity! Individuals will never learn generosity or sacrifice (our next step) until they have been faithful. Let’s look at our scriptural call to generosity.

I. An Example of Generosity

2 Corinthians 8:1-2

Macedonian Church

- ▶ Generosity out of poverty and persecution – v.2
 - Paul is writing to perhaps the wealthiest of the churches.
 - They had been filled with joy.
 - Their hearts were in it a year ago.
- ▶ Generosity because of great joy
 - When giving goes beyond “duty,” something powerful happens
 - “Just Give It Away”
- ▶ Generosity as an act of worship
 - ...their love for God!
 - Tithing is an act of worship!
 - Giving can be done “as unto the Lord”
 - Jesus said of those who had given to those in need “you have done it to me”
- ▶ Generosity because of right priorities

II. An Exhortation to Generosity

- ▶ Generosity is in keeping with other graces – v.7
- ▶ Generosity is evidence of sincerity – v.8
- ▶ Christ is the model of generosity – v.9

- ▶ Generosity comes out of faithfulness – v.10
 - You don't just start being generous one day. It is a life of faithfulness.
 - Sometimes we need to stop and consider if there are promises we have ignored.
- ▶ Generosity is always based on what we have – v.12
- ▶ I am to be a steward of what I have.

[Illustration: A pastor had a farmer friend in his congregation and they were talking over the fence one day. The pastor asked the farmer, "Abe, if you had one hundred horses, would you give me fifty?" Abe said, "Certainly." The pastor asked, "If you had one hundred cows, would you give me fifty?" Abe said, "Yes." Then the pastor asked, "If you had two pigs, would you give me one?" Abe said, "Now cut that out, pastor; you know I have two pigs!" It is easy to be generous in theory, but true generosity is based on the reality of what you have.]

- ▶ Generosity is a response to God's word – v.15
 - ALL the promises of God!

III. An Encouragement for Generosity

Seven Biblical Principles in 2 Corinthians 9

- ▶ v.6 – We will reap what we sow.
- ▶ v. 7 – God loves a cheerful giver.
- ▶ v. 8 – God's grace is abundant.
- ▶ v. 10-11 – Generosity multiplies the harvest.
- ▶ v. 13 – Generosity encourages others.
- ▶ v. 14 – Generosity produces prayer, power, and praise.

Sacrifice

[Read Luke 21:1-4.]

I want you to know that I am very hesitant to talk about this third element of a foundation for biblical stewardship. I do believe that it is absolutely vital, and I believe we have a biblical mandate to live it. I'm just not sure how well I do, and it always makes me feel uncomfortable when I suggest this is part of biblical stewardship. I can feel fairly confident that faithfulness has characterized my life, and although there is no doubt I've fallen short many times, overall, I have a sense that my spiritual formation has included living toward a life of faithfulness. In fact, I would say that most of the people I had the privilege of pastoring lived strong lives of faithfulness. Generosity does leave me a bit uncertain at times. It is something I have aspired to, and when I reflect on my attitudes and my stewardship, I do have a sense that I've grown in this area and at times do okay.

But sacrifice... I have struggled with that one. Historically the church has many great examples of those who lived a life of sacrifice. Most of us would have a list of those we would include as the exemplary models throughout the centuries of the church. For example, I would guess most of us would include Mother Teresa. As a young minister, I recall many times thinking that probably every generation had those incredible models of sacrificial living, but I did wonder about my generation. I had read the historical accounts and I had witnessed personally those of my parent's generation living sacrificially when I was a child growing up in the church. I knew there were Christian brothers and sisters in other lands who lived sacrificially, but I really did wonder if it was even possible for Christians in our culture of consumerism and those with so many privileges to become examples of sacrifice. I questioned whether or not we would be able to live into that third element of a foundation for biblical stewardship. I will tell you that I have come to believe it does happen. In a few minutes, I will tell you a story of what I witnessed as a pastor and how I had to confess my lack of faith in how I believed the people of God in my generation would respond to God's call. I believe that just as there is a measuring stick for faithfulness and for generosity, we have a biblical model or lens through which we can view our own response to God's call to sacrifice.

The scripture text that has become that lens for me is 2 Samuel 24:24 when David declares "I will not sacrifice to the Lord my God burnt offerings that cost me nothing."

It is not that David was perfect — for we know he was not. King David has tried to calculate how his ability and the power of Israel's army could protect them. And God was not very pleased with that action of the king. And of course, we know that was not the only non-perfect thing David did in his life. So, 2 Samuel closes as 1 Samuel begins. We see the entire story of Samuel, Saul, and David between the book-ends of two simple acts of devotion, worship, and sacrifice. 1 Samuel begins with the prayer of Hannah. She is a woman who definitely represents the marginalized of all time. She had no status, no power, no respect, and even felt she had no reason to live. Her prayer — her lament — is an act of worship before almighty God. She has nothing to offer but faith. But out of that faith, she declares that if her praise demands a sacrifice, she would worship still. If God would give her a son, she would give that son back to God. There are very few stories as powerfully compelling as this story of Hannah and God's gift to her and to the nation of young Samuel.

Then 2 Samuel closes with the response of one who not only was not among the marginalized but one who represented grand political and economic power. But David's declaration was the same: "I will put my life into God's hands, and I will not offer to God what costs me nothing."

Notice that David's act of worship was to be a burnt offering.

- ▶ The burnt offering was a consecration offering.
 - Burnt offerings were offered daily by the priest
 - Signified complete surrender to God

Notice how the New Testament idea of giving is tied to the Old Testament practice of burnt offerings.

- ▶ Romans 12:1-2
 - “Give your life”
- ▶ 2 Corinthians 8
 - Out of poverty
 - True sacrifice
 - Surrender to God... completely/wholly
- ▶ Jesus’ teaching:
 - “Widow’s mite”: comparing to those who gave to be seen and out of abundance

I think we can find a biblical measure of sacrifice in those words; “I will not offer to God that which costs me nothing.” The act of tithing is truly an act of worship and is a measure of faithfulness but God has declared “the tithe is His.” So, when I tithe, I’m giving what already belongs to Him. If I give with strings attached, it does not really cost me; I’m still in control. When I give beyond the tithe — whatever the amount may be — if it is out of abundance, it may be generosity but it is not sacrifice. Jesus said, “if you give love to only those who love you or only bless those who bless you,” has it really cost you anything?

There is a song that Larnelle Harris made popular many years ago by the title “When Praise Demands a Sacrifice.”

*When praise demands a sacrifice, I'll worship even then.
Surrendering the dearest things in life.
And if devotion costs me all, He'll find me faithful to His call.
When praise demands a sacrifice.*

[Illustration: Share a story of sacrificial giving you saw as a child in the church or that you have seen in the older generations.]

As a young pastor, I began to wonder if there really were people like that anymore in the church, or at least any in the USA. I began to wonder if because we were so blessed with so much and that consumerism had so captivated our hearts and minds, we just didn’t see sacrificial living anymore. Oh, I did believe there were those who were generous, but that was out of abundance so in my mind it did not rise to the level of sacrifice.

[Illustration: Share a story of sacrificial giving by a younger person.]

The story in 2 Samuel captures my heart and mind. The call to sacrifice is a biblical call. I do believe it is a greater challenge for those of us who have so much. I think that is what Jesus was saying when He referenced the rich entering the Kingdom. But I needed a lens through which I could see it. I deplored those who trivialized the call of Romans 12:1-2 to “present ourselves as living sacrifices.” I’ve heard that powerful call from the Apostle so spiritualized that it sounded nothing like a call to real living. But I was also certain that the biblical call to sacrifice was not a mandate for a vow of poverty. I am aware there are those over the centuries who have thought it indeed was that. But I began to see the power of this declaration of David “I will not sacrifice to God that which costs me nothing.” Sacrifice: the third foundation stone in biblical stewardship.

*When praise demands a sacrifice, I'll worship even then.
Surrendering the dearest things in life.
And if devotion costs me all, He'll find me faithful to His call.
When praise demands a sacrifice.*



Financial Best Questions



One of the greatest lessons I learned while studying for the ministry is this: in order to find the right answers, you have to know how to ask the right questions.

Many people make significant mistakes in life by simply going along with whatever they are told instead of asking the right questions. This is, for example, a really bad way to buy a car, especially when the salesperson is paid by commission.

Other people ask questions, but they ask the wrong questions. For example, when looking to buy a home, it's a bad idea to ask your lender "how much house can I afford to buy?" Lenders are generally willing to loan you more money than is financially healthy for you to pay back.

So, as we talk about financial best practices this morning, I do not want to give you a list of 50 financial rules to live by. Instead, I want to give you just a few "right questions" to ask. And if you are able to ask these "right questions," you will be in a very strong position to maintain a financially healthy lifestyle.

Question #1: Is my financial life organized and protected?

These may sound like two different questions but they are largely interrelated. You will be working on a personal budget, the bedrock of an organized financial life. But it also serves as a protection, for if followed, it will protect you from unnecessary expenses.

Here are some other ways to think about this question. There are several websites that will help you keep track of your financial life. They aggregate all of your financial life from credit cards to bank accounts to retirement accounts and even home values. The first of these sites to really take off was Mint.com, which is the site I use. Since then other sites have arisen, such as Dave Ramsey's EveryDollar and YNAB.

If you are willing to take on a measure of risk by putting all your financial information on one platform, these aggregate sites can be great tools. You can use them to not only keep up on your loans, accounts, and investments but also keep track of your budget. Because they can track your debit and credit cards as well as your checks, they can make maintaining your budget much easier as they learn to categorize your spending. These services can also send you reminders when bills are coming due, send you alerts if you have unusual spending on a bank account or credit card, and also offer services like a free credit score every month.

Another benefit of a service like this is it helps both spouses be on the same page about your financial condition. Sometimes the spouse who does not pay the bills can feel in the dark about your financial condition, and these services allow them to go to the site and quickly see the bank account balance, credit card balances, etc.



Which brings me to the protection part of this question. There are services you can pay to monitor your credit and identity. For many years I assumed if I could just closely monitor my credit card and bank statements, and if I was very careful with the personal information I gave out to others, I could avoid having my identity stolen. However, I changed my thinking on that when the Experian data breach was revealed. Experian is one of the three big credit rating agencies. So, here was a company to whom I never gave my personal information, never signed a lending contract, and yet they had just about all my financial data. And they were hacked. Since then, I have signed up for a service that not only monitors my accounts but that will do the leg work for me to correct mistakes.

You don't have to hire a company to do this. You can access your annual credit report yourself. According to U.S. law, you are entitled to receive a free copy of your credit report each year from each of the three credit reporting agencies. If you space the reports out, you could get one every four months, so you can keep track of what is on your report throughout the year. Be sure to go to the official site, listed here: annualcreditreport.com. There are many websites out there that will charge you for getting your reports, so be sure to use this one. Frequently reviewing your credit report will help you catch signs of identity theft early and allow you to take the necessary action to correct it.

Keeping your financial life organized can also help you keep your interests rates lower. Missed or even late payments can result in increased interest rates on loans and credit cards.

Another part of protecting your financial life is having an emergency fund. A survey by CareerBuilder.com last year found 75% of Americans live paycheck to paycheck. When you live paycheck to paycheck, it steals away your ability to handle unforeseen expenses. Those unforeseen expenses then become debts as they go on credit cards. The car will break down, the refrigerator will go out, the hot water heater will need to be replaced, and odds are, they will all happen in the same month. Well, hopefully not, but an emergency fund will help protect you from going further into debt.

There are many other aspects to what it means to be organized and protected, but hopefully these few examples have made you think of just how well organized and protected you are right now.

Question #2: What are the long-term costs to my financial habits?

This is an important question to ask when making big purchases like a vehicle or appliances. A lot of businesses will offer you 0% financing if you pay off your purchase in a set amount of time. Now, why in the world, with credit card interest rates around 20%, would a company offer to lend you money to buy their product at 0% interest? Well, they have learned that a good number of people will not get those items paid off by the end of the 0% interest window, and guess what happens when you can't pay it off in time? The buyers are not just paying interest on the remaining balance, but now they owe interest on that whole 0% interest payment period.

It may sound great to buy appliances at 0% interest, but what is the long-term cost if life happens and you are not able to get those items paid off in time? You may think you will have no problem paying it off on time, but trust me, shops only offer these deals because enough people fail to pay them off.

Thinking about the long-term cost is not just about big items like cars or appliances. It is also a question that needs to be asked about any purchase you make that goes on a credit card whose balance is not paid off at the end of the month. If you make the minimum payment on a \$50 date night of dinner and a movie, it is actually a \$55 date night. That does not sound like a big deal, but if you continually add one small credit card charge upon another one, the long-term cost becomes significant.

Now, I know this is going to make me sound like a very old, out of touch person, but using credit cards is expensive. It is expensive because study after study shows that people pay more when they use credit cards than when they use cash. For example, McDonald's reports that people spend on average \$7 when using credit cards versus \$4.50 for cash. Other studies have found people spend on average 12-18% more when using a credit card than when using cash. And notice this does not even take into account whether or not you are carrying a monthly balance. So, even if you pay off your credit card bill each month, simply using credit cards is probably costing you more money than you realize.

Many people do not have a "daily snack" line in the budget even though they buy a coffee each day and an afternoon snack at the vending machine. These "daily dribbles" can really add up. If you have a daily Starbucks Venti Mocha for \$3.50, or just a Coke and vending machine snack for \$3.50 a day, that adds up to \$1,430 a year.

Question #3: How much is enough?

How do you determine when you have "enough?" How much money in the bank account would be "enough?" How many square feet would make your house big "enough?" What would attendance at worship have to be for you to consider it "enough?"

Truth be told, most Americans do not think in terms of "enough;" we think in terms of "more." For all the questions above, the natural response is to not to think in terms of a set number — whether it be dollars, square footage, or people — but to think in terms of "more." Regardless of how much money we have in the bank, we always want "more." Regardless of how many bedrooms are in our house, we would love "more." No matter how many people attended worship Sunday, we always hope for "more" next week.

And to a certain extent, it is very good to have high expectations, goals to reach, and optimism that the future will be better than the present or past. However, there is also a danger of only thinking in terms of "more" and never in terms of "enough." The danger is that we miss out on appreciating the present blessings God is already providing.

Paul writes to the Christians in Philippi: “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. I can do all this through him who gives me strength” (4:12-13, NIV).

What does it look like to live, plan, and enjoy life under the blessings of being content with having “enough” versus always wanting “more?”

On a personal level, in our household at least, it looks like living at a lower standard of living than our paychecks provide. One of the problems many Americans face is they do not have a personal budget to guide how they spend their money. However, even for those who do have a budget, they mistakenly begin the budgeting process with how much income they project and then determine how much money they can spend. What would happen if instead we began our budgeting process with what is needed? When we determine our lifestyle based on what we need rather than what we want, we find freedom from simply spending all the money that we receive.

To many, all this may sound like a lack of faith. Don't we believe in a God who can do immeasurably more than all we can ask or imagine? Don't we believe in a God who owns the cattle on a thousand hills? So, why would we not expect this God who has more than enough to give us more than enough?

I believe God will give us more than we need, but He will not give us more than we want. For, as Americans, our wants are unlimited. We are taught from a very young age to “need” the newest toy, the latest fashions, and the fastest devices. When we learn contentment, we discern if the newest, latest, fastest things we desire are really necessary.

Apparently having unlimited wants is not just a 21st century American problem, for John Wesley addressed it himself. John Wesley gives three directives in his sermon *The Use of Money*: “Gain all you can,” “Save all you can,” “Give all you can.” This second directive, “Save all you can,” is not about savings accounts or retirement planning. Instead, his focus is on saving money by refusing to waste money on “idle expenses.”

We must provide food, clothing, and housing for ourselves and our families. However, Wesley warns we can end up wasting much of our money by allowing our desires rather than our needs to determine what kind of food, what kind of clothing, and what kind of housing we purchase.

He also warns we waste much of our money by allowing our pride rather than our needs determine what we buy. When we dress to impress, when we want our vehicle or house to be a reflection of who we are, we are allowing pride to determine how we spend our money.

Wesley also warns about the vicious cycle we then enter into when we allow our desires and our pride to determine how we spend our money. For the more we feed our desires and the more we feed our pride, the more we will crave. And he says, “daily experience shows, the more they are indulged, they increase the more.”

When we discover what is “enough,” we will learn to find satisfaction with whatever God is already providing. When all we want is “more,” we will struggle to ever find satisfaction with God’s provisions. What safeguards can you put in place to help you appreciate all the blessings God is already entrusting to you rather than focusing only on the blessings you have yet to receive?

Question 4: What motivates us to reach our financial goals?

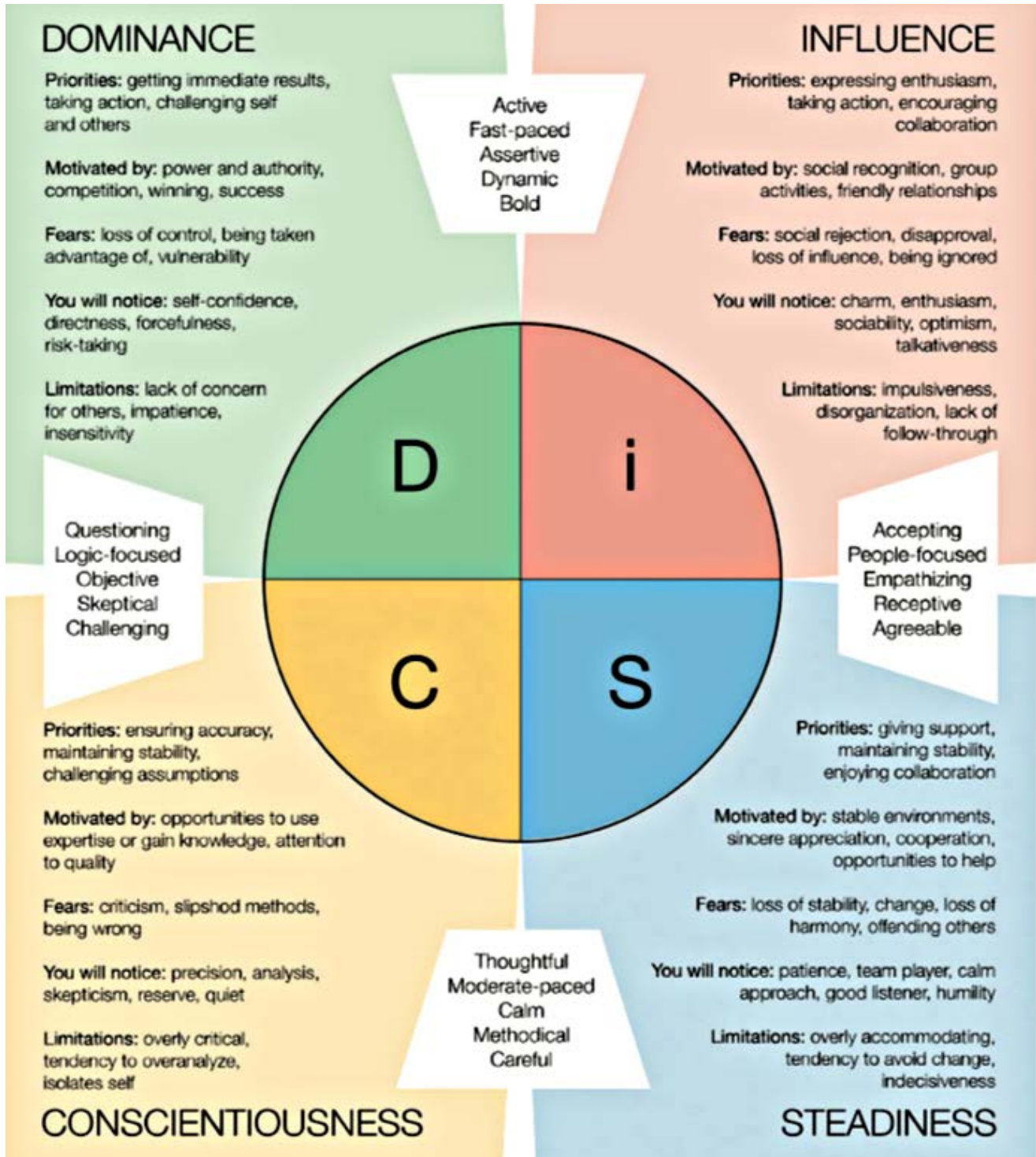
Our personalities have a significant influence on how we both feel about and treat money. We are not “blank slates” when it comes to finances but have our own innate tendencies on how we feel about and treat money. Recognizing our own tendencies in this regard is an essential step to mastering money rather than being mastered by money.

Further, this is also an important truth to recognize if you are married. To have a healthy relationship with your spouse, you must not only have a healthy relationship with money yourself but also recognize how your spouse feels about and treats money. Just as opposites sometimes attract when it comes to marriage, so opposites sometimes attract when it comes to how couples feel about finances.

Personality tests are useful tools in helping us recognize how we feel about money and giving us insights into why we use money the way we do. The DiSC personality test is one personality test that both Christian financial author Larry Burkett and Christian financial personality Dave Ramsey use to help Christians understand their attitudes toward and habits with money. Larry Burkett has an excellent exposition of the DiSC personality traits and money in his book *More than Finances*. Dave Ramsey also has some excellent information on his website (daveramsey.com/blog/disc-personality-test).

Before we get into the personality traits, I want to make clear two limitations of personality tests. First, these tests do not give you the whole picture. Our personhood cannot be summarized in one of any number of categories, nor do the following generalities apply perfectly to you. So, take the test for what it is: a tool to help begin a discussion on how personalities view and handle money differently.

Second, as with all personality discussions, there is no “right” or “wrong” personality. This is true with how personalities feel about and treat money. Each of the following personality traits have something good to bring to the table when it comes to their money practices. Each of the following also have some warnings when it comes to their money practices. Everyone can handle money well, regardless of their personalities. In order for this to happen though, we need to know our own strengths and weaknesses, so we can build on our strengths and make provisions for our weaknesses.



Dominance. In general, people with a high “D” are achievers. They are “big picture” thinkers who like to like to turn dreams into reality. They are the ones who volunteer to take responsibility for projects at work. They like to develop clearly defined goals for the projects and make sure the goals are accomplished. They excel in providing direction to the family or organization.

They are also great planners when it comes to finances. However, gaining money is often not their goal. Instead, money is usually a means to an end. Money is a tool to be used in order for them to save time and energy as they pursue their big goals. For example, money allows them to hire the right people to get a project done. Yet money can also make them quite frustrated when it is not available.

Because dominance personalities are focused on the goals, they often do not want to be bothered with the details or the process. Therefore, they cringe at the thought of balancing a checkbook or looking over the line items of a budget. It is not that they cannot do these tasks, they just see their time and energy better focused on supervising people who do these kinds of tasks.

Think about the strengths that high “D”s bring to the table regarding finances in a marriage. What would be some weaknesses high “D”s might bring? If you are a high “D,” which of these tendencies do you recognize within yourself? If you are married to a high “D” person, which do you recognize in him or her?

<input type="checkbox"/>	Set ambitious financial goals	<input type="checkbox"/>	Delegate tasks with details
<input type="checkbox"/>	Pioneering attitude	<input type="checkbox"/>	Demand accountability for expenditures
<input type="checkbox"/>	Not afraid of borrowing large sums of money	<input type="checkbox"/>	May keep spouse “in the dark” financially
<input type="checkbox"/>	Seek financial challenges	<input type="checkbox"/>	Frustrated; breeds anger
<input type="checkbox"/>	Willing to sacrifice today to reach tomorrow’s goals	<input type="checkbox"/>	Dictator when under financial stress
<input type="checkbox"/>	Not easily distracted from financial plans	<input type="checkbox"/>	Determined to find a way
<input type="checkbox"/>	Impatient with financial setbacks	<input type="checkbox"/>	Quick to “bounce back”
<input type="checkbox"/>	May overlook family needs	<input type="checkbox"/>	Entrepreneur
<input type="checkbox"/>	Strive for financial independence	<input type="checkbox"/>	Financial risk-taker

Influence. People with a high “I” are initiators, but their initiation focuses on *people*, not *goals*. Influencers are “people-persons” who enjoy and gain satisfaction in relating to others. Influencers excel as promoters who convince others to follow their ideas. They are the “life of the party” and bring fun to the family.

One of the influencer’s strengths is in recognizing how to use money to help others. Unlike the high “D”s who are tempted to simply ignore other people’s concerns, high “I”s will stop and listen to the concerns of others. Because of their concern for others, they also tend to be very compassionate and generous people, using money to meet the physical and felt needs of others.

However, one of the temptations for influencers is to allow their concern for what others think and feel to sidetrack their financial goals. They may be tempted to use money to gain recognition or approval from others. Mutually agreed on budgets and goals can be pushed aside for the sake of avoiding personal conflict. And like high “D”s, influencers also struggle with financial details and organization.

Think about the strengths that high “I”s bring to the table regarding finances in a marriage. What would be some weaknesses high “I”s might bring? If you are a high “I,” which of these tendencies do you recognize within yourself? If you are married to a high “I” person, which do you recognize in him or her?

<input type="checkbox"/>	Buy things to impress others	<input type="checkbox"/>	Resist living on a budget
<input type="checkbox"/>	Carefree	<input type="checkbox"/>	Spend to have fun
<input type="checkbox"/>	Quick, impulsive purchases	<input type="checkbox"/>	Forgetful of financial details
<input type="checkbox"/>	Financially optimistic	<input type="checkbox"/>	May struggle with numbers
<input type="checkbox"/>	Overlook practical aspects of fulfilling a vision or dream	<input type="checkbox"/>	Faithful giver
<input type="checkbox"/>	Spend to overcome depression (thereby usually making the problem worse)	<input type="checkbox"/>	Seek approval of others
<input type="checkbox"/>	Naïve and gullible	<input type="checkbox"/>	Easily distracted
<input type="checkbox"/>	Blame others for problems	<input type="checkbox"/>	Responsive to appeals to help others
<input type="checkbox"/>	Struggle with self-control	<input type="checkbox"/>	Live in the “fast lane” of life
<input type="checkbox"/>	Like flashy clothes, jewelry	<input type="checkbox"/>	

Steadiness. People with a high “S” tend to be responsive to people. They are usually caring individuals. They excel in relationships, in one-on-one relationships, and in small groups. High “S”s are very attentive and responsive to the needs of others. They are patient, loyal, and dependable.

When it comes to money, they are team players who like to bring people together to achieve goals. They can be very organized and detail-focused when it comes to handling money, however, they do not want to go it alone. As their name suggests, they are the rock of the family or organization, bringing steadiness and patience to projects.

However, high “S”s are tempted, in their desire for relationships, to avoid conflict when it comes to money. Whether it is struggling to tell a salesperson “no” or holding the team to their future goals when the team wants to focus more on the present reality, high “S”s can struggle to stay focused on the goal while also trying to avoid conflict.

Think about the strengths that a high “S” brings to the table regarding finances in a marriage. What would be some weaknesses a high “S” might bring? If you are a high “S,” which of these tendencies do you recognize within yourself? If you are married to a high “S” person, which do you recognize in him or her?

<input type="checkbox"/>	Generous in helping others	<input type="checkbox"/>	Never shop as a “leisure” activity
<input type="checkbox"/>	Tend to avoid creditors	<input type="checkbox"/>	Slow to make financial decisions
<input type="checkbox"/>	Procrastinate	<input type="checkbox"/>	May be stubborn about making changes
<input type="checkbox"/>	Able to “tighten the belt”	<input type="checkbox"/>	Dependable employee
<input type="checkbox"/>	Good saver	<input type="checkbox"/>	Live within my income
<input type="checkbox"/>	Reluctant to make and carry out long-range plans	<input type="checkbox"/>	Seek consensus for making decisions
<input type="checkbox"/>	Give to lessen human suffering	<input type="checkbox"/>	Eager to support the plans that others make
<input type="checkbox"/>	Slow to change investments	<input type="checkbox"/>	May hide real feelings
<input type="checkbox"/>	Spend to “enjoy the moment”	<input type="checkbox"/>	Prefer for others to make the “tough” financial choices

Conscientiousness. People with a high “C” tend to focus on the quality and accuracy of tasks and are conscientious employees. High “C” people excel at organization, quality, and efficiency. They are detail oriented, structured, and logical. They create safety and order in the family.

Unlike the natural tendencies of the other three personality types, high “C”s love making and maintaining budgets. While high “D”s make the goals and push others to achieve the goals, the high “C”s are the ones doing the detailed work to get those goals achieved. They love it when the checkbook balances!

High “C”s can be tempted though to care more about the “bottom line” than about people. Their high standards can make them inflexible and overly cautious. When it comes to making changes to budgets or making financial decisions, they may not take into account other people’s input or feelings. They also tend to over-analyze and may become so focused on making the “right” decision that they end up making no decision.

Think about the strengths that a high “C” brings to the table regarding finances in a marriage. What would be some weaknesses high “C”s might bring? If you are a high “C,” which of these tendencies do you recognize within yourself? If you are married to a high “C” person, which do you recognize in him or her?

<input type="checkbox"/>	Great at balancing the checkbook	<input type="checkbox"/>	Desire to have financial plans
<input type="checkbox"/>	May be moody or distant at times	<input type="checkbox"/>	Stick to the rules; no deviation
<input type="checkbox"/>	Insist on efficiency	<input type="checkbox"/>	Miss opportunities while analyzing the options
<input type="checkbox"/>	Willing to spend for quality	<input type="checkbox"/>	Resist urgent decisions in order to be well prepared
<input type="checkbox"/>	Control family dynamics with facts and figures	<input type="checkbox"/>	Logical planner
<input type="checkbox"/>	Cautious about new investments	<input type="checkbox"/>	Fearful of what the future may bring
<input type="checkbox"/>	Supreme organizational skills	<input type="checkbox"/>	May combat fear by stashing money
<input type="checkbox"/>	Postpone decisions to gather more facts in order to “be right”	<input type="checkbox"/>	Great appreciation for aesthetics
<input type="checkbox"/>	A natural at the budgeting process	<input type="checkbox"/>	Shop-a-holic

Setting wonderful goals and good budgets for our lives are important. However, if we are not aware of how we personally feel about and treat money, much less how our spouse feels about and treats money, even the best goals and budgets can become worthless. The good news is that there is great strength and promise when people come together, using all their talents to create a roadmap for their financial future. When love, mutual respect, reflection, and prayer are the foundations of both marriage and finances, God can create something beautiful.

Note: The information on pages 6-10 was adapted from Larry Burkett, More than Finances (Chicago, Illinois: Moody Publishers, 2000), 57-80.



An Extravagant Grace



ACTS 26:9-22a

Purpose: To bring about a surge of courage in the face of any and every challenge (finances, family, or ministry) through a fresh encounter with the God of extravagant grace.

- ▶ Introduction
- ▶ A Divine Disruption
- ▶ The Divine Embrace
- ▶ The Divine Invitation
- ▶ Communion

Introduction

I commend you for being here—for your courage, for the hunger in your hearts to care well for your marriage, your ministry. I commend you for your hard work.

These sorts of steps involve spiritual warfare, and thankfully, we have the armor of God. And, we have each other—this time with each other this weekend and these cohorts.

When Wesley used the phrase, “social holiness,” he was not talking about how holiness moves us to social action in response to the needs of others. He was speaking of how holiness, as a work of God in our hearts, comes to maturity and into its fullest impact only as we are connected to a community of believers. Otherwise, our growth in holiness is stunted.

Introduce the sermon text. It is part of a long story within community that begins in Acts 21.

- ▶ the arrest
- ▶ a series of situations where Paul makes his defense
- ▶ transfer to Caesarea from Jerusalem
- ▶ a long period with Festus (2 years!), then Felix and then King Agrippa

Enter into the moment. Read text: Acts 26:9-22a.

Let’s pray.



A Divine Disruption

What Paul describes here is what some would call a **God moment**: A moment of God breaking in.

In relating to us, God—in His grace—insists on dealing with reality (the good, the bad, and the ugly).

The problem is, reality is **not our** starting point! This has been the case since the Fall. We are self-deluded. John Wesley reminded early Methodists that **the first movement of grace is to bring us to reality**.

John Wesley said, we must first have the veil removed from our eyes. The initial conversations God has with us prod us toward reality.

[Illustration: God breaking into someone's routine to open their eyes to the spiritual reality around them or in them.]

Magic Bus Story

A Nazarene preacher boarded this city bus in London, England, just as he had done every day for the past two weeks. There was nothing magical about it. He rode that particular bus because it was the cheapest. As such, it was also one of the most crowded, but he boarded at the end of the line so he was one of the first to enter.

There was nothing special about this day. He got on, as usual, and settled in for his 35-minute ride to the library where he was working on his doctoral dissertation. Yet, this morning as he watched person after person board the bus at each stop, God spoke into his heart. God said, "I am already at work in the life of **each one** of these people."

The pastor responded, "Surely not everybody on this bus is a believer!"

"No," said God, "not yet, but I am intimately aware of every circumstance in each of their lives, and I am in conversation with each one. Some have not recognized me yet, but I am actively pursuing all of them."

As this Nazarene pastor continued his bus ride, his eyes welled up with tears. For years he had preached about prevenient grace, but this morning prevenient grace became almost palpable. He suddenly saw each person in a new way. He experienced a taste of God's love and grace for each of them. As God's grace was initiating conversations with the lost, God's grace also initiated a conversation with that pastor, and it changed him profoundly. He never looked at a stranger the same way again.

At some point, these grace-initiated conversations create a divine disruption and disturbance.

- ▶ “The Spirit was present to wound and to heal” was a phrase Wesley used often. The Spirit “wounded” in the sense of bringing an awareness of sin...
- ▶ In Acts 2:37, “They were cut to the heart.”
 - Meaning:
 - to strike or prick violently
 - to stun

And so here is Paul – then, named SAUL – who has been brought face to face with reality. “Saul, Saul! Why do you persecute me?”

This is an awe-full GOD MOMENT!

The reality comes into full view for Paul: **You are persecuting Me!**

PROD – It is hard for you to “kick against the goads.”

[Illustration: A story of God revealing a person’s spiritual lost-ness to him or her.]

In His great grace, God keeps on insisting on dealing with reality in our lives as believers, too.

The Divine Embrace

The next movement of grace is to meet us in the moment when we lay down every angle of self-defense and own what we must own.

[Illustration: Refer to one of the testimonies that was shared earlier in the retreat. Remind the listener about the person’s difficulty and pain in acknowledging their financial reality.]

Whew! Facing and owning what we must own can be scary and disheartening. John Wesley described its affect in terms of mourning.

Back to Paul telling his story to King Agrippa:

- ▶ “Now get up and stand on your feet.”
 - What will happen next? What are the next words he will hear?
 - Paul doesn’t know!

- ▶ “...stand on your feet. I have appeared to you:
- to read the whole list of accusations and guilty verdicts against you
 - to bring before you mind the image of the face of every person you have threatened or allowed to be beaten or killed
 - to give you what you deserve.”

But this is not what happens!

Instead, Paul experiences what we experience when we just simply come clean, when we stand there having let God’s light into every space...

When we do this, we experience the **divine embrace**.

We do not, and will not, ever encounter the grace of God in all its magnificence until we own what we must own.

But when we do own what we must own, the grace of God moves from our heads to our hearts. And as we live from God’s embrace, we enter into a freedom and authenticity that restores joy and hope... and courage... and a capacity for what Eugene Peterson calls “A long obedience in the same direction.”

One word I especially love in the NIV translation – a word that captures the feel of the Greek text – is the word **NOW**.

The Divine Invitation

First, the **divine interruption**—God shows us the reality of who we are or what we have done. Then the **divine embrace**—Even as we see our reality, God surrounds us with this incredible grace. And NOW, the **divine invitation**—an immediate invitation to rise up. And this **divine invitation** is for each one of us here today.

The **divine invitation**: “Now, get up and stand on your feet.” We are no longer staggering under the weight of the reality but standing with God-granted strength on His words of purpose and presence.

Note the invitation and hope in Acts 26:16-18, 22. **The now** is a hallmark of His grace.

I invite you into the “now” of God.

- ▶ Out of the swamp of regrets,
- ▶ out of patterns of misdirection,
- ▶ out of the blame game,
- ▶ out of the hopelessness of victim thinking...
- ▶ and into the now, the new moment God gives.

Yes, He GIVES it. It is not a reward for good behavior. It is a gift... and it is a lavish gift; it is not a crumb, a stingy expression of God fulfilling His obligation to act like the God of grace and peace.

It is a gift from a Father whose generosity flows from uncontaminated, unrelenting love.

And this gift is for you. As you are; with your history, your stuff, your hills yet to climb, your fears of failing again, your weakness. And, of course, it is for you NOW!

[Illustration: Imagine an embrace and you embracing back... you put all your stuff down and use both arms to return the embrace!]

From the embrace of your grace, I let go of the past.
From the embrace of your grace, I trust the future to you.

Stand and repeat together:

“I have God’s help this very day, and so I stand here... in the now of His grace”

“I have Your help, God, this very day, and so I stand here... in the now of Your grace”

Transition to Communion