

Series: **BREATHING ROOM** - January 31, 2010

## FINANCIAL MARGIN

Matthew 6:19-34

1. One of the first books I ever read on financial management was by a financial counselor. He told the story of meeting with three different people in deep financial trouble. The first couple made about \$25,000 a year; the second made about \$45,000 a year; the third made about \$75,000. Each of them told the financial counselor who wrote this book, "We just can't **make it** on this much money." After going over their records, he said, "I agree. You **can't** make it on that much money."
  - a. Can anyone guess what the common denominator was in all three cases? It's something that has become somewhat of an epidemic in the western world. Spending **more** than you make.  
  
-Last year a reminder of that rocked the world. The main trigger was people who bought houses they couldn't afford—and defaulted on their loans. And when the dust settled, a number of major corporations—like Lehman Bros. and GE were belly up.
  - b. I am **not** a financial consultant or financial whiz. I got C's in trigonometry. But I **do** know this. If you want financial margin—you have to do something even the US and Canadian governments can't do. **Live within your means**. And we will have to go face to face with the mindset of that's been pounded into our heads all our lives; "You **need** more...you **deserve** more; because **more** will make you happy."
  - c. I have personally felt financial pain? Has anyone else? It's **painful**. Embarrassing. It creates stress—arguments. And it steals your sleep!  
-Margin is having space for the emergencies life has a way of bringing. Margin is being able to live within your means—and be content. Margin isn't having what you want; it's wanting what you already have. And margin is being able to give back—and gladly use this strange thing called money—to do good and not evil.
2. So—what's the problem? Why is it that people in previous generations survived—and **thrived** on less, **saved** money and did so without debt? With more kids? Why do we hate the feeling of debt—settling around our necks like a noose—feel the pain of more month than money--and yet take on more? Why can't we **just can't stop buying**? There are apparently a number of factors.
  - a. Part of it—is that we've been manipulated. An Austrian-American by the name of Edward Bernays—is called the "father of marketing." The short story is that he was called on to help reboot the economy in North America after WW2. The question that was asked is, "How do you change people's mindset towards shopping only for what they need?"

-The bottom line was to **create** a felt need by telling people that they will be happier, more important, seen as more successful if they buy a product. Bernays had watched Hitler use propaganda to change the mindset of a nation—and he put it to work to change people’s attitudes toward buying—especially, buying things they didn’t need. It was an experiment—and **MAN** did it ever work.

-Bernays way of **engineering consent** has become a massive part of our world. We don’t even realize it—but we are faced with **thousands** of ads everyday.

- b. The problem is that marketing is aimed at where we’re most vulnerable; our sense of belonging. Our sense of being liked, popular, sought-out—happy. Here’s the question: Are we being told the **truth**? No. It’s clever; sometimes sad; sometimes weird—but **always** over promises and under delivers.

3. One other significant factor when it comes to the debt levels people carry. It’s **easy**. Anyone who hasn’t been offered at least 2 of these in the past year? Why, it’s **your flexible friend!**

-Credit cards are not, in and of themselves, bad things—under the right controls. The problem is that if you’re an impulse-driven person—they can get out of control very easily. Think of the combination: We are hit 24/7 at the gut level with ads, crooning through cyberspace, “You **need** this. You **deserve** this!”

-And then the promise of instant gratification—when we can’t stand to wait for **anything**--bait the trap. Unless you put **chains** around these things—they’ll get you in trouble. And you’ve seen or heard the numbers on the credit card interest rates, right? The average Canadian has \$8500 in credit card debt. If they were to say, **Enough!** and just make the minimum payments—any guesses on how long it would take—and cost at 21% interest? 7 ½ years and \$8363!

- a. Buy now...don’t make any payments until 2011 **sounds** attractive—until it’s 2011—and the thing we bought has lost its pizzazz. And then we have genuine needs—like food, clothing, gas, the furnace goes. Do this a few times—and you can get yourself in a sink-hole—where there’s absolutely **no** financial margin and you feel the weight of it every single day: A paycheck or two away from disaster. This affects our health, our energy level—and our time margin. You’ve seen the bumper sticker, “**I owe! I owe! So off to work I go!**”
- b. There’s another factor when it comes to overspending. In school it’s called peer pressure. The guy next door purrs up one day in a new Pathfinder. You **were** satisfied with your Cavalier, but...over time we **think** about this, and we begin to think about how we could make it work... And it goes this way with boats, cottages, new kitchens—the list is **endless!**

-You may have to just concede victory. Go to your neighbors and say-- “You win! You win the new car, better home, nicer lawn, bigger boat award! You win them all!

- c. There's another problem that's now coming to the surface in our culture. Shopping—buying—has become an addiction. **Anything** that anesthetizes or brings a short-term hit has the potential to be addictive. And like any addiction—shopping just compounds all the **other** problems!
4. For us to deal with money and buying and debt properly, we will need a totally new and different—counter-cultural—perspective on it. See, our culture's perspective on this stuff is twisted. I'll tell you how bad it is: Prosperity and what it buys is the most worshipped—most welcomed God in North America. Jesus warned about this. In fact, He told us that we would have to **choose** where our allegiance would be: to God, or the idol of money. He said:

**Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be. Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is! No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. (Matthew 6:19-24 NLT)**

- a. His first point is just common sense. Money—and all we invest it in—is insecure. It's **always** at risk! There's always a Bernie Madoff slinking around in the shadows—just **waiting** for the right opportunity to rip you off.
- Money and all it buys takes time and energy to maintain, keep locked up and protected from rust, depreciation, earthquakes, mud slides, hurricanes. Jesus says, "Is **that** where you want your heart to be? The **real** you that lives forever?"
- b. Jesus makes a brilliant comment here—that's kind of veiled in a metaphor of sight. It has to do with perspective. He says, "If all you see in this world is affected by money—making it, saving it, spending it—that will fill your soul with darkness. You will lose perspective on what matters—and **what doesn't!** You will be patting yourself on the back—about how **brilliant and insightful** you are. But the truth is—you're living in the darkness of idolatry.
- c. And then he says, "You'd better figure out whether you will **serve** your money—or whether you will make your money a servant of the most High God. Cause **God** will not serve your money—or your craving for it!"

-The interesting thing about indebtedness is that it **forces** us to serve our money—or at least the person we owe it too. Solomon, the author of most of Proverbs says wryly,

**Just as the rich rule the poor, so the borrower is servant to the lender. (Proverbs 22:7 NLT)**

Money makes a great servant—but it is a *cruel* taskmaster! In a world that *thinks* that money is a savior—we had better, as followers of Jesus, be clear that it *isn't!*

5. The first step in creating financial margin—and I'm going to be *very* honest here—is **traveling in the right direction**. If you talk to a financial counselor about creating *margin*—I can tell you what they'd say, **Save! Invest! As much as you can!** But for a follower of Jesus, the goal in creating financial margin is *not* to have plenty of money so you don't have to worry. It's to honor God with what you have—because **He** owns--**we** manage. The purpose of our existence as humans—who *belong* to God--is to honor God.

-The reason I say that is that financial margin in and of itself can be misused. Remember the story Jesus told about that? It was about a guy whose land produced bumper crops. But instead of thinking about anyone else—or even lifting his eyes to the One Who gave it to him—he had one plan. To hoard it—build bigger warehouses--so he wouldn't have to worry about the future. Our culture would've called him shrewd; a *wise* businessman. God called him a *fool*—because he wasn't **rich toward God**.

-I'll tell you what the bottom line really is. It's understanding that **God owns** and **we manage**. It's taking *all* we own, all we make—and laying it out before God and saying, "What do **You** want me to do with this. It's **Yours**—I will manage it the way **You** tell me to. If you don't do that, money—whether you save it or spend it—will sabotage your life—and **make your decisions for you**. It's *that* powerful. Margin is not for the sake of pride, wealth, security—or success.

-Let me add something here. Obsession with money can go two ways; making, saving, investing and spending it, *or* being obsessed with what other people make and how they *should* spend it and give it. Obsession with your own money leads to greed and self-preoccupation; judging how other people use or give their money leads to pride and self-righteousness. Both are sinful and relationally destructive--and God hates *both* sides of this obsessions.

- a. If money is *ever* going to become our servant, you have to do something that seems hard—and cruel. Know what it is? You have to **break it's back**. And there's only one way to do that. It's by giving. You see that concept *all* through the Bible. The Old Testament put training wheels on this concept and gave people two principles. One was that God was to get the first and *best* part of what they had. The second was that He was to receive a tithe or a *tenth*.  
-In our culture it would be like receiving your paycheck—and the first check you write, or the first debit from your account—was a tenth given back to God. And God's promise was that He would bless their generosity and entrust them with more—**so that they could keep giving and being generous with others**.

- b. As you know, Jesus fulfilled the law. He comments on tithing only once—in the context of condemning the religious professionals for meticulously tithing their spice rack—then neglecting the *really* important things—like justice, mercy and faith. He said:

**You should tithe, yes, but do not neglect the more important things.  
(Matthew 23:23b NLT)**

-Now, how many of you think that because Jesus fulfilled the law, we can just give our leftovers—if we have any--and God is cool with that? That's not what I read in Jesus' words. He's Lord; we are his servants. And we are called to generosity; to love our neighbors as ourselves; to lay *everything* on the line.

We are called to handle what we have—as if it belonged to God.

-Personally? I think that a tenth is the goal we start with—and that the Holy Spirit will take us beyond that—especially in the world of plenty we live in. God is generous—and He blesses generosity.

- c. For us to be generous, money *has* to be managed. If you're new to this—let me suggest a starting point--a great management plan I came across years ago. It's the 10-10-80 plan. And it's *very* simple—in theory, anyway.

-The first 10 % *belongs* to God—and that seems to be a manageable starting place. The overall call of God on this is to honor him with *all* we have.

-The second 10 % goes into savings. Not hoarding—*saving*. Opportunities to love and help others come up. Life happens. Braces happen. Cars go belly up. By the way, a lesson on cars I learned from Lori—and *should've* learned earlier; pay cash for them! And remember that the people who market them *lie!* It's not a chick magnet or a status symbol or the road to personal freedom. It's a way of getting from A to B. *That's it!*

-And with the final 80%? Well, you develop a plan on how to live on that amount—with the goal of living on less. That spending plan is called...a *budget*. You could see it as a form of financial plumbing; the big pipe comes into the house—and the financial plumbing makes sure the *big pipe* stuff gets where it needs to go.

- d. And then you need to track your money—ruthlessly—and see where it's going.

6. Now, when I said that giving 10% was the starting point for giving, some of you got a nosebleed. Years ago, I talked about this in a church in Pennsylvania—and a new believer said to me after the service with tears in his eyes, "My wife and I *want* to give—but we're *drowning* in debt! What do we do?" Well, if you're drowning in debt—you have to get out of it—and that will involve *choices* on your part—but choices that lead to freedom.

\*First: there *is* hope. You *can* get out--so cling to that. God *cares* about you, and He will help, if you'll let Him.

\*Second, you *can* live on *less* than what you make.

\*Third: You get out of money messes like you eat an elephant; one bite at a time. But *you have to regularly spend less than you make. And that means change.* There are some steps that *everyone* needs to take to deal with debt.

- a. The first thing you need to do is **figure up exactly how much you owe**. Total up all the credit card balances, installment loan balances, mortgage balances--and make sure you know what the terms of repayment are.
- b. The second step—this one will shock you--stop going into debt. ***Don't take on any more debt for any purpose at all.*** You may want to destroy your credit cards. And you will likely have to downsize: Your lifestyle—and maybe your home and car. Do what you ***have to do!*** And when the pinch comes—don't give in to the urge to use credit!
- c. The third step is to **develop a repayment plan**. Go to the places and people you owe and see if you can come to terms with ***how*** to repay them. Sometimes it helps to consolidate a loan—but ***be careful.*** The point is not pain avoidance; it's to ***get out of debt!***

-Just a note on this. The way this looks in terms of percentages is that you still give—cause that honors God; you still save—because emergencies will come up—and you take an equal amount and use that to pay down your debt.

-Finally, and this will definitely be the toughest part; make permanent adjustments to your life to live on the 70% that's left—even if you have to sell off some of your assets to do that. The only **other** option is to go deeper in debt.

- d. The fourth step for getting out of debt is to **develop some kind of accountability**. We have people here who have volunteered to assist people in developing a budget—or a plan to get out of debt. Whatever you do—ask someone who loves you and knows their way around this stuff--to help. We are planning to offer a course in a few weeks that can help you. If you're interested and think it might help—then come!

7. This final part isn't rocket science. Once you get out of debt--***Stay out!*** I ***used*** to think that I couldn't afford a car unless I made payments. The question I was confronted with is, "Really? So you can ***afford*** to pay 5, 10, 15, or 20 percent ***more*** for things--like cars--by buying them on credit--or installment?" What re-arranged my thinking was a statement that went something like this: Interest is the ***rent*** you pay on money. You don't get to ***keep*** the money—it's not yours. And if you can't pay the rent, you have to give it back!"

-Debt; installment; credit—***marginless*** is culture; we are called to live ***counter-culturally.***

- a. You've heard it said, "Buy now, pay later!" Counter-culture is, **Pay now—BUY later.** Wait—save—and then pay cash.
- b. Culture says, "You **need** this!" Counter-culture says, "**Make sure you know the difference between needs and wants.**"
- c. Culture says **earn** more so you can **have** more. Counter-culture says; **decrease your spending**—even if you **do** earn more!
- d. Culture says, "Don't depend on others; if you need something—buy it!" Counter-culture goes back to a principle our ancestors thrived on: **You don't HAVE to own it!** Simply put: Share. Lend. And borrow. And do it in a way that **builds and respects** friendships!
- e. Some other counter-cultural suggestions:  
\*Emphasize usefulness over fashion.

\*Fast! Do without something the ads tell you that you need. Like, declare a fast on buying clothes, tools—or buying new technology—or going out to eat.

\*Put credit in its place. Having trouble with cards? Put them all on a piece of foil—and put them in a 400 degree oven for 30 minutes. Then hang the collage over the place where you pay your bills!

\*Be introspective; **ask** yourself what is behind why you buy? Is it the fear of what others think? Is it a form of amusement? Are you addicted? Depressed? **Ask!**

\*Finally—put your car in its place. Get one of those bumper stickers: **At least it's PAID for!**

8. Let's say that for some strange reason—maybe after this talk—you decide that you can't **stand** living without financial margin. So. You get out of debt, you begin to save money—and in 10 years, why, you could do a clinic on financial management! You're out of debt, you've maxxed out your RSPs and retired early, paid cash for the toys you want—and you've even been able to throw a little money **God's** way.

-If that's all you've learned today—you will have missed the point of everything I've said. We have been given what we have to **love God and love others.** THAT, friends, is God's goal in giving us all we have. The end point—the evaluation point of what we've done—is **not** age 65. Or 70. It's from an eternal perspective. Jesus said that over and over and over and over.

-To put it as crassly as possible—a quick review of your bank accounts and investments will make it clear on whether you and I love God with everything—and love others as we love ourselves. My accounts say that Ken loves himself and his family. **DOES IT SAY ANYTHING ELSE?** According to **everything** the Bible teaches—to go through life spending most of what you have on yourself will leave you poverty stricken in the arena where you will spend eternity. If that upsets you—talk to Jesus about it—because that's **His** perspective—not mine.

-If what we have **truly does** belong to God—and if we truly are only managers—then our obligation is to use what we've been given as **He** would want us to. To help us, there are two gifts God, through Christ, offers ordinary people like you and me—if we'll receive them.

- a. The first is **contentment**. How many of you know how much money it takes to bring contentment? **More!** God's gift to us as the Good Shepherd is the inner peace of, **I have everything I need**. The alternative is **discontent**. Always looking toward the next purchase, the next home improvement, the next car, the faster computer, the...it just **keeps on going**.

-Discontent is the message that is carefully crafted in the boardrooms of marketing companies—but it **never** comes from God. Listen to Paul's words—they're powerful.

**...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. I can do all this through him who gives me strength. (Philippians 4:11-13 TNIV)**

-Being **content**, friends, is a secret to be learned. Interesting, isn't it, that the **I can do all things through him who gives me strength** gets used in lots of ways—but not usually in the context of **being content**. So many times we pray for what we want—instead of praying for contentment—i.e., wanting what we **have!** Contentment is what everyone wants; we just look in the wrong places!

- b. The second gift is the chance to use what we have to change people and change the world with what we give. Interesting, isn't it—that we can take the very same thing that drives greed, murder, slavery and injustice—and give it in a way that will ultimately banish those things forever. And when we do, God's promise is that **He** will take care of us!

And don't give reluctantly or in response to pressure.

**“For God loves a person who gives cheerfully.” And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. (2 Corinthians 9:7-8 NLT)**

No one I've ever met wants to have a disappointing exit interview with God when they leave this life. Friends, He **will** ask the hard questions! He will say, “You were given a **lot!** What did you do with it?”

It's interesting; I've heard a number of people—especially followers of Jesus—who have a lot say humbly, “We've been **blessed!**” That doesn't go far enough. Jesus said, **It's MORE blessed to give than to receive!**”

-Why? Because the word **generous** describes God—and it describes Jesus Christ. At the very core of our calling as Jesus' followers—is to be **conformed** to His image; to **look** like Jesus, **live** like Jesus, and **love** like Jesus. If that never happens? It's simply. We've lost the plot in life. And we **lose** our chance to make a difference.

9. Let me close with a story I've told before—if you don't mind? In his book, **Halftime**, Bob Buford, a follower of Jesus, talks about having met all of his life's financial goals prematurely. You've heard of Roger's Communications? Well, he was the Mr. Rogers in the Dallas area. So Bob and his wife hired a very high-priced consultant—at something like \$100,000 a day to help them figure out **what next**. The consultant's strategy—in working with Coca Cola and the other major clients he worked with—was to help them figure out what the **main thing** is. What is the **one** thing that drives what you do?

- So the guy came in with a flipchart—and just listened to Bob and his wife talk about their goals, what was important to them, what they wanted to accomplish. .

-Finally, the consultant flipped the page, drew a box, and said, "Bob, you and your wife have spent several hours talking—and now it's time to tell me what the main thing driving your lives is. I've heard two things: Money...and Jesus. If you can tell me what's in the box, **money, or Jesus**, I can help you come up with a plan!

-And that's my question: **What's in the box at the top of your page?**

#### **HOMEWORK** (on screen)

**God says to test Him in giving. So. Test Him. Try it with 10% and see what happens. If you're already doing this, try giving more - and see if you miss it?**

**Or...Simplify. Fast. Figure out something you can do without in the next month - eating out, shopping for clothes, ordering in. See how it works.**

**Or...Do a family/personal budget for 2010 that includes loving God and others - and give it a trial run.**