



Church Name
SERIES: Dollars & Sense
MESSAGE 1: "Now I'm Aware"

Bottom Line: We run away from greed by running to generosity.

Object Lesson: None

Key Idea: Our culture creates an appetite for *more* that can't be satisfied. But feeding this craving can have some significant consequences, like persistent discontentment. Contentment is what we know we want, but we don't know how to get it. Fortunately, Paul gave his protégé Timothy the secret to finding contentment amid an insatiable appetite for more.

NOTE: All my commentary and suggestions are included in this document in BLUE. Also, this is NOT a manuscript. I prefer to outline most of the message while manuscripting the opening line, closing line, and transitions.

CONNECTION – We all tend to suffer from discontentment.

NOTE: CONNECTION: This is the introduction message to the series, so I tell a personal story to connect everyone to me and to the content.

A. **FIRST APARTMENT TO HOUSE TO BIG HOUSE**

When I first got married, I we moved into a little one-bedroom apartment in Smyrna. It was wonderful! We were so young and in love and there were tennis courts behind our place and one of the pools, too. I thought we had moved to the Garden of Eden... until we visited a friend and saw their apartment! I hadn't noticed how old our place was until I saw their new place. I hadn't really thought much about the 10-minute drive into the complex to our place until I saw how easy it was to get to our friend's place.

NOTE: This is a great spot for pictures of your apartment or first house, etc. Remember, show and tell!

So, when we moved, you better believe we upgraded to a newer apartment!

Our second apartment was much better. Until we saw our friends house...

Our first house was just incredible... until we saw the new homes they were building around the corner on the lake.

- B. **ANYONE ELSE?** It's an interesting human phenomenon. **I wasn't discontent in my first apartment until I saw another, better apartment.** But after I saw it, the thought of spending one more night in that ridiculously old place with our hand-me-down sofa (our friends had a new leather sofa) was nearly unbearable.

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Then I drove to a buddy's house in my used Nissan Altima with missing wheel covers to ride with him in his new German car...

TRANSITION: We all tend to suffer from discontentment. And there is a word we can associate to our emotion of discontentment.

P: Awareness fuels discontentment

TENSION – Awareness fuels discontentment.

A. The term we need to associate with discontentment is awareness.

Awareness fuels discontentment.

B. **AWARENESS:** First thing that should make sense around discontentment.

a. Culture is a bonfire of awareness.

Awareness fuels discontentment.

In the past, we replaced things.

b. In the past, we **replaced** things: broke, wore out, got lost. I wore “tough skins” jeans, not because they were cool, but because they held a knee patch better than Levis.

Awareness fuels discontentment.

In the past, we replaced things.

Today, we upgrade things.

c. Today, we **upgrade**: **We are fine with what we have until we become aware of what we don't.** We only have a couple of areas of weakness here: technology, clothes, cars, houses, appliances, cameras, kitchens, books, or computers.

d. I would hate to add up all the money I've spent upgrading things that still worked.

e. This is not the case everywhere. If you have traveled to other parts of the world, you quickly realize there isn't much to be “aware” of. I've seen places where no retail shop or restaurant we see every day would survive.

C. **THERE'S NOTHING WRONG WITH HAVING STUFF:** I have the new phone. **I traded in a minivan for something newer.** But what we don't easily realize is our discontentment can too easily create a path to destruction in our life.

D. **BUT ... Awareness fuels discontentment that induces an appetite for more.** In our discontentment fueled by awareness, we strive to satisfy the need. And some problems start adding up:

Awareness fuels discontentment
that induces an appetite for more.

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- a. Living in a state of discontentment is no fun. We'll do just about anything to find contentment. Or at least remove the discontentment.
- b. If awareness of what we don't have is causing the feeling, that's seemingly easy to solve, right? All we need to do is get what we don't have! How many of you have tried this? You got the new car. New house. New phone, and the next new phone, and the next.
- c. **The problem with appetites is they are never fully satisfied.**
You eat, but you will need to eat again. And if you eat more, you aren't necessarily full longer. In fact, your appetite may be the only thing that grows faster than your waistline.
- d. Which means:
- E. **AND MORE DOESN'T FIX THE PROBLEM:** Second ah-ha moment we need to have is simply that having what we are aware of today doesn't make us content today. It may help in the moment... but moments are just moments.

P: Mo Money Mo Problems.

"Mo Money Mo Problems."

– Notorious B.I.G.

TRANSITION: If you are hoping an amount of stuff or wealth will eventually satisfy the pangs of discontentment, you will find yourself hopeless. You'll have lots of stuff, but in doing so, it's possible you'll lose what matters most in the process while still suffering in the bonfire of awareness.

FOUNDATION – Contentment is great wealth.

- A. **PAUL IN 1 TIMOTHY:** Paul warned his protégé about this. In one of his letters to Timothy, Paul warns him about the appetite of discontentment. This was a big deal, because Paul realized how easily people of faith can be led away from peace and purpose by the appetites of life. He didn't want that personally, and he didn't want Timothy to suffer like most do.

1 Timothy 6 (NLT)

⁶Yet true godliness with contentment is itself **great wealth**.

- Paul begins with a serious "That makes sense" statement.

PAUSE: Do you believe that? Do you believe that contentment outside of monetary wealth is possible?

Think about it: Contentment is actually what most of us are striving to find through our accumulation of wealth. We have bought into the belief that wealth provides contentment, not that contentment is itself some version of wealth.

We believe **wealth** is required for contentment.

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Well, if wealth is the path to contentment, we should all be extremely content. After all, every one of us is in the top 1% of income earners in the world. We all have a place to live. Most of us aren't worried about our next meal. ...

We are the top 1% of income earners in the world...

Do you feel fulfilled, satisfied, and at peace – that's what it means to be content. And I don't know about you, but I've fallen into the trap of believing MORE wealth, MORE stuff, and MORE... is the secret to discovering this contentment. And I've done that way more often than I wish to admit.

The quest for satisfaction is a never-ending quest – because it's an appetite. Here's what Paul believed: P: Paul believes contentment is itself wealth.

Paul believes contentment is itself wealth.

If you don't believe that is possible, I guess the rest of his thoughts won't be very helpful. But I think most of us have experience enough "contentment chasing through wealth" to know it just doesn't work.

Back to Paul's advice:

⁶ Yet true godliness with contentment is itself great wealth.

He continues...

⁷ After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it.

- Well, that's true Paul...
- Then he digs in a little bit more:

⁸ So if we have enough food and clothing, let us be content.

- Hmm... that sounds a little crazy.
- Would you actually be content if you only had what you needed in the moment for the moment?
- Let's not check out quite so quick:

⁹ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction.

- **TRAP:** This is so massive to understand. Paul is saying that seeking wealth as a means to contentment is a trap. Here's the biggest problem with traps – you can't see them coming until you've been trapped.
- Do you know anyone who's fell into that temptation and trap? Do you know anyone who has experienced some ruin and destruction? MORE...
- With that in mind, Paul gives us one of the most misquoted passages in all of scripture:

¹⁰ For the love of money...

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- What does it mean to “love money?” When you love something, you’re willing to do almost anything for it. To get it. To have it.
- How do you know if you’re in love with money?
 - What are you willing to do for it?
 - Who are you willing to hurt for it?

¹⁰ For the love of money is the root of all kinds of evil.

- Not wealth itself, but the love of wealth.
- Money isn’t the issue. Money is amoral. It’s like a brick – a brick isn’t good or bad. But you can use it to throw at a person’s face or you can build a hospital. How we use is the issue. The heart is the issue. The trap of believing contentment is going to come from getting more and more is the issue.

¹⁰ For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

- What they are really craving is contentment, not money.
- Temptations always make us wander away from what is best for what we want now.
- Sorrows: Finding yourself with lots of stuff, lot’s of debt, and not much satisfaction.
 - Debt is full of sorrow.
 - Uncontrollable expenses create sorrow.
 - Not knowing where your money is going is a sorrow.
 - Hoping for peace and only finding longing is sorrow.

¹¹ But you, Timothy, are a man of God; so run from all these evil things.

- Run from money? No, but run really fast from the “love of money.” Run away from the desire to seek peace and contentment from wealth.
- This is Paul’s solution for Timothy. To run away. Not just hang around, loiter, see how close you can get without being burned. But to run away.
- Flee, as it run away, run away. Why? Because it’s just so tempting. And if you give into that temptation, you’ll find yourself suffering in sorrow.

TRANSITION: To find true contentment, we must be willing to run away from what the world is running toward.

APPLICATION – We run away from greed by running to generosity.

NOTE: This is the first message in the series. We’ll push people to an introspective application. But, notice the teaching on running away versus running to. That is a subtle inductive application that sets up the rest of this message and the series. Finally, I used Paul’s teaching to include an imperative application, as well.

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- A. **PAUL'S SOLUTION:** Paul is so brilliant. Paul knows that you can't successfully run away from something without running toward something else.

The best way to run away
is to run toward something else.

- B. **WE KNOW WHAT THE WORLD IS RUNNING TO:** What is the world running toward? Well, when it comes to finding life through wealth, the word is GREED. Greed is the assumption that everything I have is for my consumption. Greed is a "love of money." But, you can run from greed by running to something much, much more rewarding, fulfilling, and peaceful. Paul tells us how a few sentences later:

¹⁷ Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable.

- Unreliable because it constantly lets us down. It never provides what we want the most: contentment.

Their trust should be in God, who richly gives us all we need for our enjoyment.

- Yeah, you read that right. God goal for you is not poverty – God wants you to be content, fulfilled, satisfied. He wants you to discover a greater purpose. And he certainly doesn't mind you having lots of money.

God wants your stuff to
bring you joy,
not create your joy.

- This is important: Paul is NOT saying that having wealth is bad. And he IS not saying that having more than you need is anti-God. Some of the Godliest people I know have lots of wealth. Really nice houses. Nice cars. That's not Paul's point.
 - **EX: Truett Cathy:** I grew up around Chick-fil-A Corporate. I got to know their founder, Truett Cathy when I was 7 years-old, and for about 30 years, I was able to watch him, interact with him, etc. That guy was plenty wealthy to say the least. But he had incredible clarity on his wealth. He understood that wealth could never bring him joy by itself.
 - **Having wealth isn't the problem. It's when we allow our wealth to have us.** That's when it becomes a problem. We must find a way to separate our wealth from our contentment. We must avoid the temptation by running toward something much, much more fulfilling.
- Specifically, here is how Paul suggested Timothy teach it to people just like us:

¹⁸ Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others.

- And Paul doesn't think there's another option – you either use what you have for others, or you keep what you have for yourself. One brings a wealth of contentment and the other discontentment with great wealth.

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- **SPECIFICS:** Run from GREED by running toward GENEROSITY.

Paul's Instruction

We run away from greed by
running to generosity.

- We run away from the love of money by giving some of it away! Because generosity is the only foolproof way to combat discontentment.
- And the results are just outstanding!

¹⁹ By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.

- There's another word for "true life" – "contentment."

- C. **BRAND NEW THINKING FOR US:** This isn't just new for those 2,000 years ago – it's new for us, too. Our culture baits us at every turn to run to wealth, riches, and stuff. That's why we all have an appetite for more. It's not your fault – you've been trained by some of the best in the business. But regardless of how we arrived, we are there. We have an appetite for more, but more won't quench our appetite. It will only grow it. The only way for us to find contentment is by reducing the appetite.

TRANSITION: Paul didn't want Timothy to fall into the trap. He doesn't want us to, either.

INSPIRATION – Truett's book and quote.

- A. **THINKING MORE ABOUT TRUETT:** As I was thinking about this message, I thought a lot about Truett Cathy. Maybe it's because he was such an influence on my life for so many years. I benefited from his generosity over and over again. I was able to attend his camp (WinShape) which was massive in my spiritual journey. I was able to attend Berry College because of his scholarship program. When I worked in the marketplace, Chick-fil-A was my largest client.

- a. Truett wrote a book about wealth:

"Wealth, Is It Worth It?"

- That title alone suggests that wealth in and of itself can do more harm than good. Wealth allows us to keep our discontentment with a side of debt.
- You should read his book. But if you don't want to, let me spoil the ending and give you his answer.

"Wealth, Is It Worth It?"

His answer: Only if you give it away.

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- b. That's Truett's version of "you brought nothing into this world, and you can't take any of it with you."

B. CONCLUSION:

Have you ever considered running toward generosity?

Have you experienced lasting contentment from wealth?

What can you do to be less aware? What would a generosity plan look like in your life today?

- a. Is it possible that Truett and Paul are both right?
- b. Discontentment is very, very dangerous. It breeds an appetite that leads to ruin and destruction. But God wants something better for you. He wants you to experience peace, fulfillment, purpose, satisfaction, and great contentment in Him. That's possible and available to us all.

How can you run toward generosity?

- C. **NEXT WEEK:** We'll pick it up there next week...

PRAYER



Church Name

SERIES: Dollars & Sense

MESSAGE 2: "The Heart of the Matter"

Bottom Line: Directing our heart is better than listening to our heart.

Object Lesson: None

Key Idea: Has your heart ever led you to a decision that wasn't in your best interest? The answer is the same for us all – "yes." That's why we shouldn't listen to your heart, but instead direct your heart. How? Jesus tells us how, and the payoff is greater than we can probably imagine.

CONNECTION – We all worry so much that we worry about worrying!

- A. Longest sermon from Jesus is Matthew 5, 6, & 7: Sermon on the Mount to Worry: Matthew, one of the Disciples, recounts this teaching from Jesus. It's a part of a LOT of teachings from Jesus to a pretty sizable crowd who had gathered to hear from him: Sermon on the Mount, Teaching about Salt and Light, the Law, Anger, Adultery, Divorce, Vows, Revenge, Loving your enemies, Prayer and fasting, judging others, the Golden Rule ... sounds fun, huh? He didn't have time for a series, so he just got it all out there in one sitting. One LONG sitting!
- B. In the middle of all this teaching, Jesus addresses something that would certainly have caught our attention:

WORRY

- a. Which is not surprising. Even in the first century, worry was a real problem. In a culture where most people lived hand-to-mouth, worry was a real worry. I guess as long as there are people, there will always be things to worry about.
- b. Not to get you all worried, but we all have a lot to worry about... School, tests, work, relationships, getting a date, getting a second date, getting married, the wedding, can we have kids, should we have kids, SHOOT...we have kids, ... We worry because there's a lot to worry about.
- c. Lucky for us, Jesus tells us we don't have to worry...
- C. Let me tell you quickly WHAT he said about worry, but I want us to spend most of our time talking about WHY he brought the topic up in the first place. Here's what he said:

NOTE: I typically teach from the NIV, but in this message, I used the NLT to help keep this passage fresh. So many people have heard this passage. I wanted to keep people from disengaging from the common language with which they are familiar.

Matthew 6:19-33 (NLT)

²⁵ "That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn't life more than food, and your body more than clothing?"

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- Then he goes on with some true, but sort of snarky illustrations:
 - “Look at the birds...aren’t you more valuable to God than a bird?”
 - “Look at the lilies of the field...aren’t you more valuable than a weed?”
 - TEXT: “Why do you have so little faith?”
- Then he follows with this:

^{30b} Why do you have so little faith?

- And I think his audience would say, “Because I have so little food, drink, and clothing.”
- **THEN:** This isn’t a faith issue; this is a tunic issue. This is a necessities issue, Jesus.
- **NOW:** This isn’t a faith issue; this is a retirement issue... This is a paying for college issue. This is a house payment, car payment, ‘I know my HVAC is going to break this summer’ issue.
- Hold that thought...
- TEXT: “So do not worry...”

³¹ “So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’

³² These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs.

³³ Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.

- **KINGDOM, NOT JUST GOD:** In faith, seek the Kingdom of God first, and everything else will be fine. That’s what Jesus is suggesting. This is important: Seeking the KINGDOM of God is bigger than just seeking God.
- **P:** Seeking God is about your relationship with God

Seeking God is about your relationship with God.

- I always read this as “seek God and God will provide for you.” But that’s not what he said. It’s bigger than that. It’s bigger than me. When I seek the things of God, not just God, he will take note.

Seeking God is about your relationship with God.

Seeking the Kingdom of God is about
your participation in something much greater than you.

- **KINGDOM OF GOD:** Seeking the Kingdom means seeking God and what God is doing. Seeking the things of God. Seeking the places of God. Seeking what God is up to in the world.

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- D. **OUR WORRY AND THE KINGDOM OF GOD:** Jesus understood that worry and participation in the Kingdom of God are connected. Here's what Jesus understood:

P: Worry directs your heart to your kingdom rather than The Kingdom.

Worry directs your heart to
your kingdom rather than
The Kingdom.

- Jesus wanted his followers to know they could seek the Kingdom of God freely, without worry.

TRANSITION: And do you know what version of worry keeps us from seeking the Kingdom of God more than any other worry? FINANCIAL.

TENSION – Financial worry is perhaps the greatest of our worries.

NOTE: TENSION: It does not require much to establish this tension. You probably noticed the end of the CONNECTION sounded a bit like TESION. That was on purpose. I wanted to introduce the broader tension of “worry” before pinpointing financial worry.

- A. The one worry above all other worries working against our participation in the Kingdom of God is FINANCIAL WORRY

FINANCIAL WORRY

- B. **FINANCIAL WORRY:** Financial worry is one of the most debilitating worries in our world. If you've ever lost a job, lost retirement, lost a house... you understand more than anyone how much we should be worried. After all, we worry about the unknowns of life, and financially, there are a lot of unknowns.
- C. **KEEPS US FROM SEEKING:** Here's what Jesus understood so well: Financial worry doesn't just debilitate us personally; it works directly against our ability to “seek first the Kingdom of God.”
- D. **Jesus wants to free us from worry...**all worry. Jesus wants you to be free from financial worry. Jesus wants you to be free to seek the Kingdom of God.

TRANSITION: What we are about to see is that's way more a heart issue than a money issue. In fact – maybe you didn't know this – financial worry is the WHY behind Jesus' teaching on worry.

FOUNDATION – Directing our heart is better than listening to our heart.

- A. **TRUTH:** The reason Jesus taught on worry is because he had just told them to do something that immediately caused them to worry. That's why it started with ““That is why I tell you

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not to worry..." We often miss where he started, but that's really the key to the rest of the teaching.

We need to back up to verse 19 in this teaching to fully understand why Jesus felt compelled to remind them (and us) not to worry. Here's how the teaching from Jesus begins:

Matthew 6:19-33 (NLT)

¹⁹ "Don't store up **treasures here on earth**, where moths eat them and rust destroys them, and where thieves break in and steal.

- **EARTHLY TREASURE:** Extra stuff. Don't "store" up for yourself more than you needs.
- Instead:

²⁰ Store your **treasures in heaven**, where moths and rust cannot destroy, and thieves do not break in and steal.

- **HEAVENLY TREASURE:** Make payments on things that are beyond this world. Contribute to things bigger than your world.
- **But Jesus knows this is a heart issue, not a treasure issue.** Storing treasure in heaven versus the earth is a heart issue. So he tells us: **ROXETTE "Listen to your heart..."**

NOTE: I used a line from a song, pretending it was scripture, to grab people attention. This is a fun and useful technique to engage people into the core principle of the FOUNDATION.

"Listen to your **heart** when he's calling for you.
Listen to your **heart** there's **nothing else** you can do."

- Jesus didn't say that...that was Roxette

"Listen to your **heart** when he's calling for you.
Listen to your **heart** there's **nothing else** you can do."

– Roxette

- Luckily Roxette gave us better music than advice. When it comes to your heart, you don't have to listen to it, you can direct it. You can lead it. And you can change it. Our heart can be a moron. It's impulsive, opinionated, and a liar.
- Jesus instead tells us to direct our heart, not listen to our heart.

Directing our heart is better
than **listening** to our heart.

²¹ Wherever your **treasure** is...

- Meaning "wherever you put your money, wealth, etc."

²¹ Wherever your **treasure** is, there the desires of your **heart** will also be.

- If you've been sleeping or counting lights, check in for just a moment, because this idea will be a lifesaver at some point. If you want your heart to be somewhere, move your treasure there.

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- By default, our heart always follows our treasure.
- Here's how Jesus ends:

²⁴ "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.

- A house divided cannot stand.
- So therefore:

You cannot serve God and be enslaved to money.

- You can't do anything if you are enslaved to something.
- You can't do both. It's impossible. You can't serve anything if you are enslaved to something else.

B. **SUMMARY: Then Jesus says "That's why I tell you not to worry."** If we could bring this full circle: WORRY enslaves you to your kingdom. To say it another way: **P: Worry enslaves your heart with your kingdom."**

Worry enslaves your heart
with your kingdom.

- And that's why Jesus decided to encourage them not to worry. Because it's impossible to worry about your kingdom and serve the Kingdom of God.

Jesus wants to free you to seek
the Kingdom of God without worry.

- And here's the tension that needs attention. As Christians, we want our heart to be for God and be for the things of God. To say it another way, we want to prioritize the Kingdom of God over our kingdom.
- If we follow Jesus' thinking, here's what we should realize: **We are WORRIED that if we move our treasure from our kingdom to God's kingdom, we'll lose our kingdom** and find ourselves without a kingdom (and maybe without a house, a car, a retirement... right?).
- This is a heart issue, not a money issue. It's a faith issue. A trust issue.

TRANSITION: In my life, I know this is true. I have experienced my fair share of worry about my kingdom and the freedom found by directing treasure to the Kingdom of God.

APPLICATION – Challenge people to give based on their next best step of generosity.

NOTE: We are about to ask people to do something highly personal. The more personal the ask, the more personal we need to engage. I tell a bit of my generosity story here to make it more personal. It IS important, however, to not make yourself the hero of your stories. I used my story of supporting our church in the early days carefully and intentionally.

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- A. **THE DIRECTION OF MY HEART:** Personally, I know Jesus is right, because I've personally experienced this principle in my life so many times.
- a. **MY HEART:** First car that my parents bought vs the car I bought. UNG: My heart is heading there this fall as my daughter (and my money) go first. Chick-fil-A has my heart.
 - b. **This church has my heart, too:** My second Sunday leading our church we had to write a check to cover the salaries of the staff because we literally only had \$400 in the bank. I've told you this before, so I won't bore you with it again, but in hindsight, that is the most significant heart-shifting moment for our family and this church. WC had my heart from that week on. Today, things have taken a turn for the better... but we've continued to give. Because our hearts need us to.
P: Directing my heart is better than listening to my heart.

Directing my heart is better
than listening to my heart.

- c. Because my hearts an idiot. It's selfish.
- B. **YOUR HEART:** What about you? Are you directing your heart or just listening to it. Retirement? Career? Cars? Houses? Kids? Those things should have some of your heart, but not all your heart. Jesus doesn't want something from you – he wants something for you. That's a heart issue.

NOTE: We are about to make a BIG ask, so we need to include facts and emotion.

- C. **OUR CHURCH:** As I look at our church, I'm afraid too many of us are just listing to our heart. Only 30% or so of the people... who attend our church give to the church. That's not surprising, though, because worry can get the best of just about any of us.

NOTE: Intentionally calling out obstacles to application is a powerful way to address them directly.

- D. **WHY PEOPLE DON'T GIVE:** Almost always it's a heart and trust issue, not a money issue. It's one of three reasons:

Why we don't give...

1. Don't Trust Us.

- a. Don't trust us: Then find a church you can trust and give there. If you don't trust us, then why are you still here?

Why we don't give...

1. Don't Trust Us.

Go to **NEXT Give** today and ask questions.

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NOTE: I offered a 10-minute, post-church experience every week called “NEXT.” At NEXT, we took one topic and casted vision and asked for participation. On this day, we offered NEXT Give as a next step for anyone who didn’t quite trust us.

We want to help: Go to NEXT. Ask questions. Watch how we steward your investments.

Why we don’t give...

2. Don’t Trust Yourself.

- b. Don’t trust yourself: You’ve spent yourself into place where generosity simply isn’t an option. When you’re living off 110% of your income, that’s not sustainable and you’re paying the price now.

Why we don’t give...

2. Don’t Trust Yourself.

MoneyWise Mentoring

Text WCMoneyWise to 797979

NOTE: We want to help people. We want something FOR people, not from people. Offering financial mentoring is a great step for many people.

We want to help: MoneyWise.

Why we don’t give...

3. Don’t Trust God.

- c. Don’t trust God: This is a the big one. That’s a heart issue, right? That’s the point of Jesus’ entire teaching. The only way to start trusting it to test God. That’s why Jesus asked the crowd:

^{30b} Why do you have so little faith?

Trusting God is a faith issue, and the only way to trust is to test. Now, testing God doesn’t seem like a great idea, but when it comes to generosity, he encourages us to test him.

Malachi 3:10 (NIV)

¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

Now, I don’t know what that exactly means for you personally. I don’t believe that if we give God a dollar he’s going to surprise us with \$10. Maybe, but that’s not the reason to give. But I do know God seems to only bless what’s blessing. And directing treasure to the Kingdom of God is blessing.

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The best way to begin trusting God
is to start testing God.

So here's what I want to encourage you to do:

Why we don't give...

3. Don't Trust God.

Test God.

Three-month giving plan.

Text WCGive to 797979

NOTE: It is important to give people practical and actionable next steps. When we teach on something like generosity, we need to engage their heart first, but eventually we need to offer a clear step. In the above case, texting the word to 797979 send them a link to our giving page.

If you're not sure Jesus is right, I dare you to test him. What's the worst thing that can happen? I've never seen anyone give themselves into financial ruin. I have seen plenty of people spend their way into ruin. Worst case... is you give it away and you don't feel better. Your heart doesn't change, and you stay worried. Best case... is you find purpose, peace, fulfillment, and contentment. The upside is probably worth the try.

We want to help: **Start now and run the plan for three months.** Test God for three months and see what happens. That's exactly what our family did 20 years ago, and God didn't fail us. We literally got to watch God provide over and over as we sought the Kingdom of God through giving.

TRANSITION: Here's the coolest part – when we begin to seek the Kingdom of God without worry, it changes our relationship with God directly.

INSPIRATION – Your growing relationship with God requires growing trust in God.

- A. **YOUR GROWING RELATIONSHIP WITH JESUS IS THE POINT:** Your relationship with God grows as you move in his direction. Shared experiences with God is the secret to growing the relationship. If giving were easy, honestly God would ask us to do it, because it wouldn't create a shared experience. **P: Your growing relationship with God requires growing trust in God**

- a. We can't have a growing relationship with God if we aren't willing to trust God.

Your growing relationship with God
requires growing trust in God.

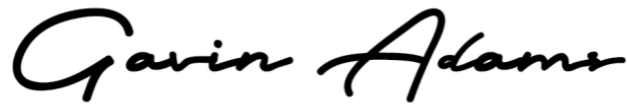
- b. If you don't participate, what's at stake? Your relationship with God. If you don't trust, your relationship will suffer.

Garvin Adams

- c. So trust God by trusting his church. Trust God by trusting him to free you from debt. Trust God by creating a plan to be generous.
- B. Maybe we should just end with the way we began:

²⁵ “That is why I tell you not to worry about everyday life...”

PRAYER



Church Name

SERIES: Dollars & Sense

MESSAGE 3: "Managing For One Other"

Bottom Line: How can I honor God with my wealth?

Object Lesson: Blue Book Ledger

Key Idea: When it comes to your money, what is your goal? Save a lot? Spend a lot? According to King David, neither of these are great goals. And before you assume it's to give a lot – that's not it, either. So, what should our financial goal be? In a prayer before the nation of Israel, David tells us exactly.

CONNECTION – What's the best financial goal?

NOTE: CONNECTION: I begin this message with a personal story from my childhood.

- A. **KID MONEY:** When I was a kid, my parents taught me a valuable lesson about managing money. I had a little blue book (account ledger). I wrote down everything I made and deducted when I bought something. My first big purchase was a letterman's jacket – it was \$80, and I had to pay half. I remember writing down \$40 – Most Awesomest Jacket Ever. Lady-getter Lettermans Jacket.

(FYI Make this look like an account ledger)

Account Ledger

Dollars – Memo

\$40 – Most Awesomest Jacket Ever

- B. **KID MONEY LESSONS:** I learned some great lessons from that little blue book.
1. **1. I couldn't really go into debt, because my parents were really reluctant lenders.** So I saved for what I wanted. I learned early on that having money was better than owing money. P: I learned having money is better than owing money.

I learned **having** money is
better than **owing** money.

I took that lesson into college and early adulthood. I got my first credit card when I was starting college, but when I saw the interest rate, I was appalled!

2. I learned to value money against what I wanted to buy.

I learned **spending** money
is a **value** decision.

Garvin Adams

“Is it worth it?” became an ongoing question. If I wanted to buy something, I would look in my little blue book and decide if the cost was worth the cost.

The first learning was and still is true. The second is true, but I quickly learned it’s subjective.

- C. **IS IT WORTH IT?** That little blue book taught me that having more money changed the value proposition.

I learned **spending** money
is a **value** decision.

“Is it worth it?”

“Is it worth it?” is a subjective question.

\$40 for a letterman’s jacket was not an easy decision when I only had \$80. \$40 today isn’t as big a deal, because I have over \$100!

- D. **MY ADULT MONEY GOAL:** Those childhood lessons led to some adult goals: Make as much as I can... so I don’t have to have debt but can still have what I want when I want.

FINANCIAL GOAL

Make all I can!

- I’ve mentioned this before, so I won’t bore you with it again. But my entire college major decisions, grad school decision, etc. was nothing more than a “Make all I can!” decision.
- I decided from childhood that debt was bad, but the way to avoid debt was to have enough money to avoid it.

- E. **OUR GOALS TODAY:** What about you? We all learned about money from our childhood and early money experiences. If you had to sum up your financial goal in one statement, what would you say? There are only a few options.

- a. **Make all you can!** Like me, some of you are on the “Make all I can” plan. You know it won’t make you happy or content, but at least you’ll have lots of money. We know some miserable people with millions. We know some people who have bankrupted millions.

There are only a few other possible goals, because there’s only a few other things we can do with money.

FINANCIAL GOAL

Make all I can!

Spend all I can!

- b. **Spend all you can!** We’ve probably all been on this train for a season. Spending is pretty fun. I’m a shopper. I like clothes and shoes (anyone shocked by that?). But “spending all I can” is only fun if you can afford it. Buying shoes on a minimum

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payment isn't all that fun. But for some, spend all I can is your plan. You are so used to consumer debt that minimum payments is your new normal.

FINANCIAL GOAL

Make all I can!

Spend all I can!

Save all I can!

- c. **Save all you can!** For some, this is your plan. Maybe you grew up in a home that didn't have much, and you made an internal vow to never live that way. You actually have way more than you need and you save more than is probably necessary, but you're not cheap – you're "frugal." You're "careful."

I know... the answer is:

FINANCIAL GOAL

Make all I can!

Spend all I can!

Save all I can!

Give all I can!

- d. **Give all you can!** Nope, that's irresponsible. Some of you would find yourself in financial ruin if you gave a portion of your wealth away, because you've been trying hard to spend more than you make, and it's caught up to you.

I said this in week 1 of this conversation: **God's financial goal for you is not poverty, but purpose.** He doesn't want you to be poor, he wants you to have a plan.

P: Financial Goal Summary:

- F. **FINANCIAL GOAL SUMMARY:** Each of these plans is somewhat mutually exclusive of the other.

FINANCIAL GOAL

Make all I can!

Spend all I can!

Save all I can!

Give all I can!

You can make all you can, but what you do after that is mutually exclusive. You can't spend all you can and give all you can, too. You can't save all you can and spend all you can simultaneously. So we start trying to find some sort of balance, but we always seem to be out of balance in one way or another.

TRANSITION: Today, we are going to discover a better way to understand financial goals, and it will involve all of these individual elements.

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Here's what I want you to know before we get into David and his thoughts: What we are about to look at was the turning point in our family's life financially. **This was the game-changer for me personally.**

DAVID CONTEXT.

LOGO – Dollars and Sense

TENSION – David's prayer is not what we'd expect.

NOTE: TENSION: This is not a traditional TENSION segment. Explaining David's life sets up the real tension: "David's 'Prayer of Praise' isn't what we probably assume." That one line creates enough interest to cause people to lean into the next section.

- A. DAVID CONTEXT: To understand what David is going to teach us, we need to understand a bit more about life in Israel during his reign as king. **Goliath – 2nd King – Ark in tent – God's instruction – David's giving – Israel's giving.**
- a. David was a shepherd as a youth, then he killed Goliath, and eventually he became the second king of Israel.
 - b. For years and years and years in Israel, the focus of their worship was the tent/tabernacle that housed the Ark of the Covenant (i.e., Raiders of the Lost Ark). But the Ark was in a tent. Moses received the tablets on a mountain and they were placed in the Ark which traveled with Moses and Israel until they settled.
 - c. David was living in a palace and the Ark was camping, so he decided to do something about it. He wanted to build a temple for the Ark (God), but God said no, but your son Solomon can when he becomes king. So, David took it upon himself to design it and begin raising funds for the construction to come.
 - d. David gave out of her personal wealth and the treasury. Not a percentage ... all he could give ... with "delight." In fact, it says he gave everything from his personal treasure for this future construction. Very excited. About \$14 billion in today's money. That's the Falcon's stadium 3 times.
 - e. Then he called all the leaders of major families and asked them to give. They gave "wholeheartedly."
 - f. As people were coming forward with their gifts, David prayed a prayer explaining his generosity and his view of wealth.
 - g. In most Bibles, this prayer has a heading: **P: DAVID'S PRAYER OF PRAISE**: This is interesting. It's called "David's prayer of praise."

David's Prayer of Praise

Gavin Adams

Now, you have had some prayers of praise, right? We've probably all had many more prayers of "help me" than "thank you," but we've all had some. Maybe it started as a "help me" and turned into a "thanks for helping me..."

After all this generosity, you'd assume that David's prayer would be "Thanks for each and every family – for their generosity. Thank you that their financial goals are to give and give and give." In fact, if you grew up in a church, you might be a bit jaded about giving because you always felt the church just wanted your money and they constantly reminded (guilted) you.

TRANSITION: But David's prayer is actually quite different than we'd think... I would pray a "thank you for encouraging people to give" prayer. David prayed something different. And here we discover the greater purpose or goal of our personal financial world.

FOUNDATION – Everything belongs to God.

1 Chronicles 29:10-14 (NLT)

¹⁰Then David praised the Lord in the presence of the whole assembly:

"O Lord, the God of our ancestor Israel, may you be praised forever and ever!

¹¹Yours, O Lord, is the greatness, the power, the glory, the victory, and the majesty.

- It sounds like David is trying to butter up Jesus for something...

Everything in the heavens and on earth is yours, O Lord...

- Everything like, "God is God and 'everything' is ultimately yours because you created the earth and us..." Right? That kind of everything?
- Like my kids are mine: Like "my kids are mine, but not really, right?"
- Like this house is mine: Even though technically the bank owns it, I say it's "mine."

Everything in the heavens and on earth is yours, O Lord, and this is your kingdom. We adore you as the one who is over all things.

- The Temple is "your kingdom," or "everything in the heavens and the earth is your kingdom?"
- David seems to be suggesting something more than just ownership in principle. David seems to be suggesting literally everything belongs to God – not in theory or in principle – but literally.

¹²Wealth and honor come from you alone...

- Woah David...slow your roll a bit. Now it's getting personal!
- Now that's enough. I know exactly where my wealth came from – ME. My work. My job. My income. My savings. My 401k. My retirement. Just look at the check – to Gavin Adams from the company I work for.

Gavin Adams

That's exactly what I used to think. As I said, making as much as I could was my financial goal.

NOTE: Let's call out anything we see that is abnormal to our life today. Especially if the principle is directly connected to our message focus.

My Original Goal:

To reward myself with everything
I earned by myself.

- David – who had more than any of us could ever imagine – didn't see it that way:

¹² Wealth and honor come from you alone, for you rule over everything...

- Interesting point, David. If God does indeed rule over everything, then I guess in a way what I have came from him.
- **ILLUSTRATION:** You feel you earned your paycheck, but it's really the company that hired you who is continuing to pay you. And they can stop that at any point. Your wealth, in a way, is dependent on not just your work, but the ability and willingness of the person you work for to pay you for your work.

¹² Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength.

- Interesting: David recognizes that everything comes from God, but everything isn't distributed evenly by God. Apparently, God isn't a socialist. If it were even, we'd more easily believe it was God's doing and God's stuff in the first place. BUT David realizes that God chooses who gets what and who becomes what.
- If God rules over and owns everything, then it makes sense that he can decide where it goes and how much of it goes.
- Then the praising begins:

¹³ "O our God, we thank you and praise your glorious name!

- Makes sense. If God decided to give you enough of "his" money to give away \$14 billion, I'd probably "thank" and "praise" God, too!
- So maybe this "prayer of praise" is because David realized God had chosen to give him MORE than anyone else. He's praising God because he was rich!
- You'd expect his prayer to continue like this:

But who am I, and who are my people, that we could have this much from you?

NOTE: As I've mentioned previously, changing the text is a good way to create interest and engagement with Scripture. You can't do it every message, but where appropriate, it has a purpose.

- Thanks be to God for the sweet moola!
- But that's not his prayer:

¹⁴ But who am I, and who are my people, that we could give anything to you?

Gavin Adams

- That's some serious perspective.

Everything we have has come from you, and we give you only what you first gave us!

- When we give to God, David believes we are giving back a portion of what he first gave to us.

SUMMARY: This was indeed a prayer of thanksgiving, but not the kind we'd expect.

P: David's Point:

David's Point:

Everything belongs to,
comes from, and
is distributed by God.

IF FALSE: If David is crazy – way off base – then we should probably just keep and use what we've earned on our own to do what we want with who we want when we want. And if we give any of our money away, we should just do it when we feel like it. Or maybe we could be a George Costanza philanthropist:

"I think I could be a philanthropist... I would have all this money and people would love me. Then they would come to me and beg! And if I felt like it, I would help them out and then they would owe me big time! The first thing I'm going to need is a driver."

– George Costanza

IF TRUE: If David is wrong, then we should probably just do whatever we want with our money; after all, it's OUR money. But if David is right, then it should change our objective.

New Thinking for Us:

If everything belongs to God, we are managers, not owners.

New Thinking for Us:

If everything comes from God, we should be grateful, not entitled.

New Thinking for Us:

If everything is distributed by God, we should be content, not envious.

OUR OBJECTIVE: If that is true, it means that our life goal shouldn't be to make as much, spend as much, or even give as much. Our goal should be: To honor God with everything we manage for God.

Our Greater Goal:

To honor God with everything
we manage for God.

Gavin Adams

TRANSITION: *This maybe the final missing financial puzzle piece for you. I know it was for me.*

APPLICATION – “How much can I” is not the best financial question.

- A. **BAD QUESTIONS TO A BETTER QUESTION:** That’s why the answer to our financial goal can’t be “Make more, Spend more, or even Give more.” As a God-follower, the answer is in the form of a question:

How much can I **make**?
How much can I **spend**?
How much can I **save**?
How much can I **give**?

There’s a much better question:

How can I **honor** God with my wealth?

Honoring God isn’t just about saving or spending or giving, it’s about everything we do. It’s about the whole thing. It’s about our whole life.

- B. **GIVE, SAVE, And SPEND:** This question creates a new lens for everything – saving, spending, and giving.
From what I can tell, there are some guiding principles or priorities that we can all follow to help us “honor God” well:
P: Give, Save, Spend

How can I **honor** God with my wealth?

A Plan: Give, Save, Spend

- C. **GIVING PLAN:**

How can I honor God through **giving**?

Percentage seems better than dollars.

Priority seems better than leftovers.

Progressive seems important to protect.

- Percentages seem to be better than dollars.
Dollars aren’t a great measure of generosity. Dollars lie to us. Since the very beginning, God instructed generosity by percentage. So start your plan by picking a percentage.
- Priority seems to be more important than leftovers.
We should always prioritize what’s important. If the Kingdom of God is important, we must prioritize it.

Gavin Adams

- Progressive seems to guard our hearts as our financial world improves.

This one is interesting. As our life changes, our temptation will be to shift back to our kingdom. It's a constant temptation. Progressing our generosity protects our heart. That could mean we start with a smaller percentage and increase it as we can. It could mean as our financial life improves, we increase the percentage. Progression is a protection.

D. **SAVING PLAN:** What about spending?

How can I honor God through **saving**?

Percentage seems better than dollars.

Priority seems better than leftovers.

Progressive seems important to protect.

E. **SPENDING PLAN:** We are tempted to then spend the rest as we want, but that's not necessarily honoring to God, either.

How can I honor God through **spending**?

Spend as a **steward**, not an owner.

Avoid **debt**.

Pray before your purchase.

TRANSITION: No matter how you decide to build a plan, I would just encourage you to simply wrestle with this question:

How can I **honor** God with my wealth?

INSPIRATION – Owners have rights, but managers have responsibilities.

A. Of course, this entire idea hinges on one key idea: Who owns your wealth.

Who **owns** your wealth?

I get it. If you believe you earned it and it's yours, then **giving ANY away of YOUR wealth is going to be tough**. Giving away \$50 of YOUR hard-earned money feels drastically different than giving back to God a portion of what he's given to you.

P: Owners have rights, but managers have responsibilities.

Who **owns** your wealth?

Owners have **rights**, but managers have **responsibilities**.

Garvin Adams

I work with a financial planner, and you better believe I don't want him treating my money like he owns it. I want him to manage it and be accountable to me.

- B. **THIS WILL CHANGE SOMETHING FOR YOU:** should we "honor God" with our wealth? What does that look like? I don't want to give you a list, but I dare you to ask God. Ask God to show you how to best honor him with everything you have and make. Some of you will:

- Give more.
- Save more.
- Quit wasting so much.
- Think twice about expenses.
- Cancel subscriptions.
- Won't leave so much to your kids.
- Downsize. Maybe upsize.
- Liquidate some collections.
- Lend more freely.
- Get out of debt.
- Don't be stingy with your spouse.
- Enjoy it more.

I'm not sure exactly what this new lens will change, but it will ultimately be a change for the better.

- C. **CONCLUSION:** So, how can you honor God with your wealth?

How can I honor God with my wealth?

It's a challenging question to consider, but one that ultimately leads to a better life.

PRAYER