

Money Master

Under Pressure: Pt.4

I've been thinking about my money recently. That's probably not a surprise. Money management is annually among the top listed of New Year's resolutions – topped only by health related issues. But *what* I'm thinking about my money may surprise you. I wonder - and maybe you do this too - what I would have, what I would own, if I didn't know what everybody else owned, and what everybody else had. I wonder sometimes how much influence what *you* have has on what I have. And I also wonder sometimes what I would *want*, if I didn't know what everybody else already had. And of course, thanks to social media, I no longer just know what my neighbors have, I know what *everybody* has!

And I *also* wonder sometimes how much more money I would have saved, if I didn't know what you spent yours on, and if I didn't know what everybody else has spent their money on. And then sometimes, in the deep recesses of my soul, I wonder how much more money I would have given away to people, who have *less* than I have, if I didn't know what the people, who have *more* than I have, had.

My problem is this, I know too much. I know too much about what *others* have and I know too much about what they have that I *don't*. And the interesting thing about me - not you - is that this information makes me *dangerously* discontent. In fact, this information has the potential to steer me over a cliff in a couple of different directions. It *lures* me toward the edge of financial ruin. It lures me toward the edge of too much credit card debt. It lures me into making decisions that, normally, I wouldn't make, and decisions I would regret, buying things that, later on, I wish I could sell, and get half the money back. You ever look at something and say, “*Why* did I buy that?”

It lures me into really dangerous situations financially, and specifically, it *feeds* this internal appetite. You know, appetites are never fully and finally satisfied, that's the nature of an appetite. You satisfy them for a few minutes, and then you're over at the refrigerator going, “Hey, is there anything else in here to eat?” You never fully and finally satisfy an appetite, and my appetite for stuff continuously grows, and it's never fully and finally satisfied. So basically, I think I need counseling. _And I should probably make an appointment for most of you, isn't that true?

Today, we're talking about margin. This is our fourth talk in the series on margin, and here's a definition if you haven't been with us. Margin is the space between where we *could* be and where we *ought* to be. And our thesis is that, while we understand the need for margin in many physical places – on the roads, in movie theatre seats, even in books – for some reason, we often act as if we don't need margin in some of the key areas of our life like our time and our morality and our money. And when you don't have margin in those areas, anxiety and stress levels increase and we live our lives under pressure. Which is just not a fun way to live.

So margin is about putting some systems and safeguards in place – as individuals; you have yours, I have mine. These cannot be mandated from the outside – that's what laws do. But these are *before* you trigger breaking the law. These are boundaries that keep you from even getting *into* the danger zone. These are designed to minimize damage if you do happen to slip. Better for your car to hit a guardrail than to plunge off a cliff.

These are personal rules for individuals and families. You might say margin is a **standard of behavior** that becomes a **matter of conscience**. A standard of behavior that becomes a matter of conscience. That is, that I decide how far in this direction I'm going drift before alarm bells start going off in my heart and mind. We said last week that the point of margin is actually to light up our conscience *before* we hurt ourselves and

before we hurt other people. Which means we have to be intentional, not just reactionary. Which is why we're doing a whole series on this. Not so you'll adopt *my* standards, but so that you'll think about it and talk to God and your family about leading you to standards that are right for you.

So today, I want us to talk, specifically, about **financial margin**. Now, if you're *not* a Christian, what I'm about to say is so important so I hope you'll listen real carefully. If you're not a Christian, we're going look at some things Jesus says, and if you're not a Jesus follower, this has no authority over you, so consequently, please don't feel like I'm trying to manipulate or guilt you into something because I have no authority over your life. You're a free agent, do whatever you want to do. But I think everyone should at least be *curious* about what Jesus has to say, because there's really never been anyone in the history of the world like him.

But for those of us who *are* Christians, we've already signed on, it's too late. You *have* to do this, if you're a Christian, because Jesus said to. Now, just to let you off the hook, most Christians don't do what Jesus is going to ask us to do. So you're in the majority, but you may be in danger. Because the whole point of following Jesus, is we say, "Yes. Now, what is it you'd like for me to do?" Because we've decided that if someone can come back from the dead, he's got a perspective on life that is probably beyond ours.

And then, the last thing before we jump in. It's so interesting, as a pastor, that when people come in with challenges in their lives, or they want to tell me something maybe they've never told anyone before. Did you know that, in *most* of those instances, it has something to do with sex or money? That it's either directly or indirectly related to sex or money? But the fascinating thing is this, that those are the two areas of New Testament teaching that are most disregarded in our culture – probably in every culture.

The things that Jesus, and his followers, taught where people have the greatest inclination to say, “I don't wanna listen to that,” generally have to do with what the New Testament teaches about sex, and what the New Testament teaches about money. That's why what we're going to talk about today is so important, and yet, there's something potentially on the inside of you that's going to wanna stiff-arm it, and I understand that, especially if you're not a religious person, because word on the street is, “The church is against sex and the church just wants my money.” That's our reputation, right?

Now, last week, we spent the whole time talking about sex, so if you missed the last week, you need to go back and listen to last week's message, that you can find on our apps, you can find it on our website. It's easy to find, but you need to go back, because last

week, I said, “Look, Christianity isn't against sex. God isn't against sex. God *created* it. There's a whole rich theology behind human sexuality. Yes, God has a different view of sex than the standard worldview, but that's always been the case. But any church that's teaching a biblical sex ethic can't be against sex. Maybe against some abuses, but that's not because sex is bad, but because it's so incredibly valuable.”

And similarly when it comes to money, God doesn't want your money, doesn't need your money. As Dave Ramsay jokes, “If God wanted my money, there's just be a big greasy spot in the floor where I used to be.” No, God is not after your money. But God wants something *for* you, as it relates to money. And as we're going to discover, Jesus wants something *for* you, as it relates to money. And any good church that's trying to organize around the teachings of Jesus, wants something *for* you, as it relates to your money. We don't just want your money.

Now, when I say “financial margin”, we have in the past talked about things like getting out of debt and budgeting and saving. That's all called good stewardship. There's lots of programs to help you do that. But that's not the direction I'm going to go today. This is talking about something much, much deeper.

In fact, you could be completely out of debt, you could have lots and lots of money in the bank and still be in a ditch financially. You could have your house paid off, your cars paid off, college tuition saved up, retirement provided for. You could be *golden* financially and according to Jesus - that's why you need to pay attention - according to Jesus, you could still have run your financial car off the road and put it in a ditch. Because when it comes money, Jesus takes the issue past the spread-sheets and the financial profiles and he takes it to the heart of the matter. Literally. Because in **Matthew 6:21**, he says, "*For where your **treasure** is, there your **heart** will be also.*"

So with that as his thesis, Jesus begins to teach one day. And this is not superficial, this is right smack dab in the middle of his most famous teaching; The Sermon on the Mount. And so here's what he said, and notice his opening two words make it universal in application. He says this in **Matthew 6:24a**, "*No one*" - that would be everyone - "*can serve two masters.*"

To which, when I read that, I shrug and say, "I don't even have *one* master. What are you talking about?" But, see, Jesus is shrewd, and he's baiting us in, and He says this, (**v.24b**) "*Either*" - talking about masters - "*you will hate the one and love the other, or you will be **devoted** to the one and you'll **despise** the other.*"

Now, the little Greek word that's translated "masters" a very interesting little Greek word - *kûrios* - because when we think about "master" we think about a boss. This wasn't a boss. *Kûrios* is who is in charge by virtue of **possession** or **ownership**. This was someone who *owned* someone and Jesus is saying, "This is an issue of possession or ownership" - that is, you can't be *possessed*, except by one thing. Now, you've met some people that you might have felt like were possessed by multiple things, but that's not what we're talking about today.

He says, "You can only be *owned*, or be the *possession* of one person, or one entity, or one thing. You can only have *one* owner." Again, we say, "Well, that's fascinating, it's interesting, but *nobody* and *nothing* owns me...and besides, what are you talking about?" And we would expect Jesus to conclude, "Nobody can serve two masters. You can only serve God or Satan."

But Jesus doesn't say that, because Jesus is shrewd, and Jesus is right - because he's Jesus - and so here's what He says. He says, (**v.24c**) "*You cannot serve both **God** and **money***" or God and wealth. In fact, the little Greek word translated "money" is *mammon*, which can mean "stuff." "You can't serve God and your stuff."

Now, this is so fascinating, because where He goes from here underscores this very, very important point, and if you're a Christian, you *have to* listen to this. Here's what he is saying; that for Jesus, the *primary* issue regarding money, isn't the money. The primary issue when it comes to money, for Jesus, is *mastery*; control, ownership. *The* question as it relates to our personal lives financially - if you're a Jesus follower - is this, "Do we **have money** or does money **have us**?" "Do we own *it* or does *it* own us?" "Do we possess and use our stuff, or does our stuff possess and use us?"

And the reason Jesus followers need financial margin, is that money - and what money promises - is the *chief competitor* for your heart and for my heart. That money and what money promises, is God's number one competitor when it comes to ownership over my heart. And without proper financial margin *in your heart*, you may never declare bankruptcy, you may never have overwhelming credit card debt, you may be so good with your money, you may need to be the person that teaches classes on how to manage money...but his point is simply this; Without financial margin, your heart is going to be heading for a fatal collision. In one of two directions.

In fact, since we've been using the road margin analogy, let me show you a picture. This is Colorado's Hwy 550. There are no guardrails to make it easier to remove snow and *avalanche debris*! Some of you are like, "Anthony, I can't even look at that!" that's because there is no margin - no room for error - and that makes us, rightly so, uncomfortable. But there's two ways to be in trouble on this road. Swerve to the right and you crash into the jagged mountain rocks. But veer to the left and...you're a Wile E Coyote cartoon! Right off the edge.

Well, likewise, without financial margin, your heart is in danger of either veering off the cliff of *consumption*, or you're going to crash your financial future into the wall of *hoarding*. One is unbridled desire: Consume, consume, consume, upgrade, upgrade, upgrade, upgrade. And the other is unbridled fear. "What if I don't have enough? What if we run out? What if we don't have enough?" And the root cause for *both* of these is the same thing.

And it's a word that we really don't like. It's a word that we can't see in the mirror. It's a word we think applies to lots of other people, but never to us. And it's the word "greed." Now, sometime ago, a pastor friend of mine made up a great definition of greed and I want to share that with you. Greed is simply this: "Greed is the **assumption**, that it's all for my **consumption**."

Greed isn't mysterious. Greed isn't some Ebenezer Scrooge type counting his gold and he never got married, he never had kids, because he's going to spend it all on himself. We sort of relegate greed to someone we don't know and someone we'll never be. But greed is simply an assumption. And the assumption is that, "If it's placed in my hands, *it's for me.*" "If it shows up in my bank account, it's for me." "If it goes into my 401k, it's for me." "If it's part of my paycheck or my bonus, it's for me." "If it's part of my inheritance, it's for me." "If I win the lottery - obviously, it was God's will, what are the odds of that? - it's for me."

It's an assumption. "Greed is an assumption that it's all for my consumption." And if I *choose*, out of the compassion that *occasionally* bubbles up in me, if I choose to give some of what is destined for me to someone else, I hope God's watching, and I'm going to give in slow motion, in case He gets distracted. "Did you see that?" Remember before COVID when we passed an offering bucket? If you didn't have anything to put in you passed it like a game of hot potato. But every now and again, it's like, "Let me see what I've got in my wallet..." Real slow like.

"It's the assumption that it's all for my consumption." It's consume now, *spend*; consume later, *hoarding*. Consume now, "It's for me!" spend. Consume later, "It's because I'm a hoarder." But either way – now or later - "It's all for me."

And here's the tragedy; when you live this way - whether you're a Christian or not - when you live that way, you are living as if there is no God. You're living as if all there is to this life...is this life. The Old Testament Book of Ecclesiastes, is written based on the thesis, "If all there is to this life is this life..." That's why Ecclesiastes is hard for us to understand. But it's really subversive, because its recurring phrase "under the sun" – that's its way of saying there's nothing after the sun goes out.

If this life is all there is then you might as well eat, drink, and be merry, for tomorrow you die. And when it's over, it's over, and who cares what your kids think about you when you're gone? You're gone! Who cares about your legacy? It's chiseled in a rock and you're gone. So get while the gettin's good.

If that's what you believe...then eat, drink and be merry, because tomorrow you die. But if there is something in you - even if it's not the Christian version – but if there's something in you, that you just have this suspicion, "There has to be *more* to this life than this life. There has to be something *beyond* this life." Then you dare not allow your life to be driven by consumption or hoarding, because you're living as if there is no God. "It's about me now," or, "It's about me later."

But then something interesting happens to all of us, at some point. Trouble comes along. Trouble that you created or maybe trouble somebody else created. Trouble that you created, because your spending got out of control, or you bought too much house, or you leased too much car, or you got too many loans - something happens that you created. Or maybe there's financial trouble that *somebody else* caused. Somebody laid you off, somebody lied to you, a partner took the money and ran, it had nothing to do with you. But either way, do you know what we do? Even if we're not very religious? Do you know what we do, when, suddenly, we find ourselves with financial trouble? We do the strangest thing. We pray.

It may be an on your way to the bank whispered prayer or it may be flat out, on the floor, "Oh, God, my God, my God. Hello? It's Anthony. You have not heard from me in a long time but I have a cross, and a Star of David, and a rabbit's foot. And what do I do now? I just need your attention." We pray.

And here's what a prayer that is motivated by a financial crisis is - whether you created it, or somebody else created it - this is important. When you pray, here's what you're praying. You're saying, "Dear God, I would like to invite you into my finances, because I have a problem."

This is an *invitation* for God to get involved with your money, whether it's you need a job, or you need a break, or you need a consolidation loan, or you need mercy at work, or whatever it is. It's, "God, I'm inviting you into this area of my life. God, I may have chosen the wrong **master**."

So here's my question. If you think that you would pray and invite God into your finances if there was a problem...why don't you go ahead and invite Him in *now...before* there's a problem? Why wouldn't you do that? Why wouldn't you invite God to be the master now? Because *you know*, if things get out of control, you know, whether you're a praying person or not, you're going to pray that God would get involved, if things go the wrong way.

So I am going to give you *one* suggestion that will protect you against greed and lead to financial margin. The way that you invite God in now, *before* there's a tragedy. The way that you set yourself up for success, whether you have a lot of money or a little bit of money. The way that you do that is by *re-prioritizing*. This is what Jesus teaches and I'm going to show you where He says it in just a minute. But if you are living like most people, your finances look like this: This is what it looks like to be Mastered **By** Money; live, save, give.

“I'm just going to *live* and spend my money on me. And if I have a plan at work, I may be *saving* along the way. And then, if there's any left over, or if I feel really compassionate, or if there's a flood, or a tsunami, or an earthquake, or there's somebody in my community that's in need, then I'll *give*, if I have some left over. But I'm going to live, save, give. *Me* first, *me* second, *everybody else* - including what God's doing in the world through the church - third.”

When you live this way, you are *mastered*, because you are living as if there's no more to this life than this life. You are living as if God has no interest or no idea what's going on in your life financially. This is how most people live. They live, they save, and then they give. Jesus comes along, as we're going to see in a minute, and he's going to say, “If you want me to be the master of your life, you have to embrace the way I see the world and my values.” And when you do, you're going to flip this over.

This is how you master your money; give, save, live. You *give* first, you *save* second, and you *live* on the rest. You give first - to somebody else first - you save second, and you live on the rest. This is the Jesus way of giving – actually it's the Jesus way of *living* in so many areas of the Christian life. That I am to put others ahead of myself. This is the ethical stance of the Kingdom of Heaven.

The ethical stance of the Kingdom of Earth is “get while the gettin's good”. They could not be more at odds. Again - same as last week – the Biblical ethics surrounding sex and money are (with the possible exception of violence) *the* biggest differences between the ethics of this world and the ethics of Christ.

Now, let's be real, whenever the preacher talks about money, everybody gets nervous. You *should* get nervous. Truth is there have always been charlatans in the church – Jesus calls them sheep in wolves clothes – who scam the faithful for money...and for sex for that matter. So I'm presented with a dilemma; “How do I convince these people I love that this is really in *their* best interest?” That this isn't about me, this isn't about our specific local church, but this is what it means to follow Jesus.

So I've got an illustration that for some of you is not even a made-up illustration. For some of us, this is very similar to how we were raised. For some of us this is similar to how we *have* raised our kids. But imagine that you want to raise your kids with a Biblical priority on their stuff, their money; you don't want them to be mastered by mammon. So you take three jars and you label them – just as we've presented - 'give,' 'save,' and 'live.'

And as soon as they understand what money even is, you teach them, “When you get an allowance, when you do chores, you get money. Grandma gives you money, Granddad gives you money. Birthday card from your aunt or uncle – but it’s always the aunt isn’t it? When you get money, we want you to put 10% in here, we want you to put 10% there, and then the rest...let’s go to the mall, because that’s your money and you can do anything you want to with that money.

But the first money, we’re going to split it up: Nickels, and quarters, and dimes, so you can figure this out. It’s kind of a math lesson without it being a math lesson: you get a dollar and one dime goes in *give* and one dime goes in *save* and look at all these dimes you’ve got left to *live* on! “The Give jar is going to go up and down, the Spend jar going to up and down - mostly down - and you’re going to get really excited about watching this Save jar fill up.”

Now, here’s my question for you. What would be your motivation for doing that for your kids? Let’s keep it to me. Why in the world would the preacher teach his kids to give first, save second, and live on the rest? Is it because I want the church to get my children’s money? No, I could have just *taken* their money. I could have gone in there at night, and just emptied it all into a bag. And the next morning, I’m like, “I don’t know, tooth fairy maybe? Somebody came in there and stole your money. I don’t know what happened.”

No, that’s not it. Is it that the church needed their money? “Anika sweetie, we had a pipe leak out in the church yard – in fact it was the result of them driving a stake into the ground at the Christmas party to support the bouncy castle. You enjoyed the bouncy castle, didn’t you? Well, they hit a pipe and the church water bill was a little high this month so I need \$1.70. We’re getting all the children to pitch in, but we need that...Don’t even put it in the jar, just right here in the pastor’s hand.”

No, it’s not because we needed their money or you need their money. Why would I teach my children these lessons? I’m telling you why. I *do* not want my children to be mastered by money, because I know where that leads. *This* is the key to financial independence, independence from the belief that *life equals stuff*. People who live as if life equals stuff, live as if there is no God. And here’s the thing, come on, no matter what you have, you are *always* discontent, always. There is *no* amount of stuff that makes you completely content, why? Because it’s an appetite. And when you’re driven by your appetite, unhealthy things happen. And I don’t want my kids to grow up that way. And you don’t want your kids to grow up that way.

If we care at all about our kids *spiritual* development – alongside their education and socialization and character growth and physical health and emotional well being – if we want to raise them to be *spiritual* beings, then we want to lead them away from a *lifestyle* that relegates God to emergencies. “God, you stay over there in the corner, and if I need you, I’ll come get you.” I don’t want my kids living that way. I want them to invite God into *every single area* of their life, including their finances.

Spiritually speaking, here what financial independence really is: **Independence from a life independent of God.** That’s what this habit does. This habit ensures that you don’t try to live your life independent of God, because for the rest of my children’s lives, for the rest of *my* life, for the rest of *your* life...money is going to compete for first place. And money and stuff are going to compete for mastery of your heart, and of my heart. And *I don’t want money to win* with them. And I don’t want money to win with you either. But who cares what I think.

You’re Heavenly Father doesn’t want money to win either. I don’t want my kids to grow up having to choose between money or their personal peace. I don’t want them to prioritize money over their marriages. I don’t want them to prioritize stuff, and

the acquisition of stuff, over their health, or over their children, which will be my grandchildren. I don’t want them to be slaves to consumption. I want them to have stuff. I don’t want their stuff to have them. It has nothing to do with the church getting their money or the church getting your money.

See, that’s a father’s heart. And that’s the heart God has for you when it comes to your attitude towards your stuff. So this is what it looks like. You give first, you save second, and you live on the rest. That’s how you do it. Here’s what Jesus said, **Matthew 6:24**, “*No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.*”

And then, a few minutes later, in the same sermon, He says this. He says, **(v.31)** “*So*” - in light of that – “*do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’*” Can you imagine living in the days before refrigeration? Almost everything you ate you had to make that day. Or running water? Some of us experienced that one a year ago during the snow-pocalypse. I didn’t have water for *five* days! Do you know how much snow you have to melt on a stove in order to flush a toilet? I do! *I don’t want to know that!!!*

And Jesus is saying, “Look, I know you think about this stuff all the time. I know your inclination is to worry about it all the time.” He says, “But I don't want you to do that and here's why. Because when you worry, worry, worry, worry about the future, here's what you're going to do with your hands and your heart, you're going to close 'em. And if you're going to be my follower, you cannot live your life with closed hands, and a closed heart.”

He says, besides that, (v.32a) “*For the pagans run after all these things...*”. You don't want to be a pagan, do you? Now, the word “pagan” - we use this term in a completely different context than how Jesus meant it. A pagan in the first century was basically anybody that believed in the gods – plural - as opposed to one God. So for Jewish people, basically everybody else!

But the belief in the pagan world was that the gods couldn't care less about people. The gods *toyed* with people. The gods *manipulated* people. But generally, the gods were not *concerned* about people. So the pagans were constantly trying to *bribe* the gods to do their bidding. Sacrifice animals - in some cases, sacrifice children - sacrifice whatever we gotta sacrifice, in order to get the gods to help us out.

And Jesus says, “Look, if you worry, worry, worry, worry, worry, you're living like the pagans, that don't have gods who care anything about them. They don't believe there's a personal God that's actually involved in their life. And this is the game changer right here, (v.32b) “*...and your Heavenly Father knows that you need them.*” All that stuff.

Now, here's the thing, Christians, do *you* believe that? Jesus said it, not me. Jesus said to his audience, that the Supreme Creator of the Universe invites you to call him “Father”. Intimate relationship. That, “Our Heavenly Father *knows* what we need.” If your Heavenly Father *knows* what you need, do you need to worry? And Jesus says, “*No.*” And I'm telling you, the moment you wrap your heart, and your belief system around the fact that God knows what you need, you have, in that moment, earned the opportunity, and the ability to keep your hands wide open.

“But...” he says, but, but, but, but... “But instead of worrying, instead of hoarding, instead of consuming, here's what I want you to do.” And now, Jesus says, “Get your pen and paper out. Here's the plan. Here's what you're going to do. Here's how you're not going to worry anymore. Here's how you're going to know that I care. Here's how your going to know I'm involved.”

(v.33), “*But seek first...*” - that is reprioritize, reorder, rearrange, rethink and then he refers to His Father in Heaven, “*But seek first His **Kingdom** and His **righteousness.***” Now, this is another word that throws us off because we don’t do “kingdoms” just like we don’t do “masters”. But the kingdom is just about the rules of the king. So the King of France might do things one way and the King of England might do things another. So what should *you* do? You should do whatever *your* king wants you to do.

So here's what Jesus is saying and this is so, so, so important. He’s saying, “If you want to please my Father the King, then you need to understand that His Kingdom is an *others first* Kingdom.” He is an *others first* King and He has established an *others first* kingdom. And the reason why it is “righteousness”, is that all through his ministry Jesus taught that what is best for others is what is best. Not selfishness, but self-sacrifice. That’s the ethic of the Kingdom of God.

You know, one day when Jesus was on his way to Jerusalem for what would be the last time, he overhears his disciples bickering about who would be his top generals in the coming Kingdom. Like, “Jesus, you’re going to sit on the throne...we’re just wondering about the *little* thrones. Who’s going to be on the left? Who’s going to be on the right? And are you accepting resumes at this time?”

And Jesus knew what was going on and he was like, Ok, one more time, looks like we have to have the “My Kingdom is not like the kingdoms of this world” talk. **Mark 10:42**, he says, “*You know...*” - come on, you've been around, you know “...*that those who are regarded as rulers over the Gentiles, **lord it over them**, and their high officials exercise authority **over them.***” Just a little Greek term that means they use their power selfishly for their own advancement. In other words, if some power, if some leverage lands in my hands, I’m going to use it to line *my* pockets. Feather *my* nest.

And then Jesus looks 'em in the eye, and says - this is so powerful – “Not so with you. You want to be part of my Father's Kingdom? That's not how it works there.” (**Mark 10:43-44**), “*Not so with you. Instead, whoever wants to become **great** among you must be your servant, and whoever wants to be first must be **slave of all.***” That is so upside down to us. There’s not a business school in the country that will teach you this. Because it’s a whole different set of rules.

Can you imagine a professional basketball player trying to enter a soccer league? “One more thing, you can’t use your hands here.” “What? But how will I score? I always use my hands in the NBA!” Well go back to the NBA then. Because different leagues, different rules. Different kingdoms, different rules.

And if we want to follow God's Kingdom we have to follow God's rules. Jesus did. Because before they could even raise an objection – “I don't want to be a servant!” – he says, **Mark 10:45** - and here's a verse every Christian should memorize - “*For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.*”

And they cringed when he said this. “Give your life?!” That seems like too high a price for a throne. But that's why they were going to Jerusalem. And Jesus was saying, “I'm about to do for the *whole* world, what I'm going to turn around and ask the whole world to do for *one another.*” My friends, that *changed* the world. It could change the world again. *Selflessness* would solve everything! Welcome to the Kingdom of God – an *others first* kingdom.

Matthew 6:33, “*But seek first his kingdom and his righteousness,*” – and then relax. Why? Because... - “*and all these things will be given to you as well.*” In other words, if you'll put others first in your finances, as evidence of the fact that you put God first, you've invited God in. Because you are following the rules of His Kingdom. When you say, “God, you first, me second” the He says, “Hey, that's the decoder ring to my Kingdom, that's what I'm all about.” Remember the most famous verse in the whole Bible? I'll start it and let you finish it. “For God so loved the world, that He...” - what? - “*Gave His only Son.*” He gave, He gave, He gave.

Because that's the way it is in His *others first* Kingdom. And so the way that you make sure you have your money, but your money doesn't have you, is you seek first with your money, the Kingdom of God. This is why, since I was a kid - and I had the jars sitting on *my* dresser - I have always tithed off the top to my local church. The church didn't need my money. I don't know if they needed my money or not, actually. That wasn't even my business. That wasn't why I did it.

That's why when we initially went to online giving at here at the church, at first, I wasn't so sure, because it kind of felt like I was cheating. Shouldn't I actually have to sign a check or something? Does God have access to my transactions account? I'm not always a super-early change adapter. But I set it up. And finally it dawned on me, “This is the greatest thing ever,” because I know when I get paid, I get paid twice a month, and we figured it out to where I have automated my giving, so that the *very first dollars* that come out of that paycheck go to *your* church, and my church. I love that. This is my way of saying, “God, you - what you're up to - first. I'll figure the rest out. God, you first, me second. You first, me second.”

It's easy to pray, "Oh, God, you're the most important thing in my life," and He's like, "Show me the money." No, He's not really that way. But this is tangible. This is demonstrable. It's not just God that needs to know you're serious...your heart does. Your heart needs to know – without a shadow of a doubt – which master you serve. And upfront giving – you first, me second – is how you prove it.

The chief competitor of your heart isn't what kind of music you listen to. The chief competitor for your heart is your stuff. And so God says, "When you put me first with your stuff, when you put other people first with your stuff and your money, then I'll know, and it's not because I need it. I own everything anyway. It's because I love you and I know what's best for you." This is how you guard your heart. This is how you set up financial margin for yourself. You *give* first, you *save* second, and you *live* on the rest. You give first, you save second, and then you live on the rest.

So here's what I want you to do. If you're a Christian, this is what *God* wants you to do. If you're not a Christian, you should do it anyway. I promise you, even if you're not a Christian, six months from now, a year from now, you'll be like, "That was the greatest financial decision I ever made." You need to pick a percentage of your income – ahead of time - and just decide it's going away as soon as you get it.

Whatever the percentage is – the Christian standard is 10%, that's what I do - but if that's too big of a jump to start, fine. I think God will come through for you, because again the principle. But start with *something*. But don't go lower than 5%, because you won't even know anything happened. But you need to pick a percentage, and give it *first*. And if you're a Christian, you need to fund what God's doing all over the world, and everybody should have a plan for how they intend to support their local church. Even if you don't *go* to church, give it to the pet shelter, give it to the community service of your choice, give it to a foster care agency. But don't use it to leverage anything. This is about getting it out of your hands *first*.

Pick a percentage and figure out a way to get that percentage *out* of your world into someone else's world before you spend the next dime. And don't wait to be asked. That's what the *pagans* do. It is. Come on, everybody gives when there is an emergency. Be *better* than that. Find organizations you love, and start sending them money every single month, regardless of whether or not there's an emergency, regardless of whether not they ask, and then when there's an emergency, you'll have been there before the emergency. This is why at SWFF- through your giving – we support Convoy of Hope. *All the time* – monthly – not just when the crisis arrive.

Don't wait to be asked. Pick a percentage of your money, decide where it's going, and let it go – give. And then *save*. This is also helping people in the future, because you don't want your kids or grandkids to have to take care of you. This a way of loving other people, by preparing for your own future. And then consume your heart out. Help Uncle Joe stimulate the economy. Actually with this inflation we really all need to be sticking a little more in the savings jar. But just live on the rest.

But get the order right, because God's order is different than the world's order. *This* is how you find financial margin. This is how you find true financial independence. And this is how you guard against - not financial disaster - this is how you guard against greed. And that's how you ensure that you have your money, but that your money never has you.

Now, we're done, but I can't finish a message like this without saying something to all of you and that's this; “thank you.” The reason we're able to do what we do, all over this city, and all over the state, and all over the world. We just sent out the end-of-year giving statements last week and if you noticed the list of everything this church – your church - *gave* away. 61 missionaries, a record number of back-to-school supplies and Christmas gifts to families in need – that's because so many of you get this.

I promise you, this is not a manipulative message because we need the money. We had a great giving year last year – weirdest year *ever* from a pastors perspective, attendance is down 60% - thanks COVID – and giving is *up* 13%. But that is because so many of you get this. And so many of you took a chance years ago to become percentage givers and automated givers. That just takes the guess work out when things like a pandemic shut down happen.

Thank you to those watching at home who are continuing to give. I know it is very difficult to feel connected when you can see me and I can't see you. But many of you find ways to tell me your still with us. Thank you. Some of you watching online don't even *live* in this city or this state! That still blows me away. I feel like when my grandmother got her first VCR – technology advances!

I don't want to appear or sound ungrateful, because so many of you, like me, were either raised to do this, or you took a chance and responded to one of these messages and made giving a part of your lifestyle. I want to say thank you, thank you, thank you. But in the end...don't do it because I thank you. Don't do it because anybody thanks you. Do it because Jesus did it for you. Jesus didn't just teach the principles of an others first Kingdom, he demonstrated it with the greatest act of love and sacrifice that the world has ever seen. For God so loved the world that he *gave*...”. And that is what the Kingdom of God is all about.

Let's pray...