

## Part 3: Money Matters

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Every once in a while, and maybe you do this too, I wonder what I would have, what I would own, what I would have, 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 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 take me off a cliff on one side or into a wall on the other side. 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, owning things that, later on, I wish I could sell, and get half the money back. I wasted it. It lures me in really dangerous situations financially, and specifically, it feeds this internal appetite. Appetites are never fully and finally satisfied, that's the nature of an appetite. You satisfy 'em 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, it's an appetite, and it grows, and it's never fully and finally satisfied. So basically, I think I need counseling.

[laughter]

And I should probably make an appointment for most of you, isn't that true?

Today, we're talking about guardrails and in case you haven't been here, or in case you just always wanted to know, "What is the official definition of a guardrail?" Here it is. Some of you have memorized it by now. It's a system designed to keep vehicles from straying into dangerous or off-limit areas. A system that's created to keep vehicles from straying into dangerous or off-limit areas. We've said that guardrails are designed to direct us and to protect us, but the point of this series is that the highway is not the only place we need guardrails. In fact, you would have avoided your greatest regret, you could have avoided your greatest regret, if you had had guardrails. Maybe some financial guardrails, some moral guardrails, some relational guardrails, maybe some guardrails in your marriage, maybe some professional guardrails. When we talk about guardrails in this capacity, we're talking about personal rules of behavior or personal standards of behavior.

These are personal rules, or basically, it's 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 gonna drift, I decide how far in this direction I'm gonna allow myself to drift, and when I begin to drift in unhealthy or dangerous directions, it sets off alarm bells in my own heart and my own soul.

Today, I want us to talk, specifically, about financial guardrails. Now, if you're not a Christian, what I'm about to say is so important. I hope you'll listen real carefully. If you're not a Christian, we're gonna look at some things Jesus says, and if you're not a Jesus follower, Jesus has no authority over you, so consequently, please don't feel like I'm trying to get you to do something you don't wanna do, or trying to guilt you into something, because I have no authority over your life. You're a free agent, do whatever you wanna do.

Now, when I say 'financial guardrails,' specifically, what I'm talking about, is not how to stay out of debt. There's lots of programs to help you do that. This is not about how to avoid bankruptcy. That's a good thing to avoid, but this is not about that. 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, or your kids are done with that, and no college debt, no educational debt. 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 Jesus goes to, when it comes to money, the heart of the matter. And that's why it's so fabulous. If you're Christian, tune in. You gotta do this, okay? If you're not a Christian, hey, you get to decide, but here is what Jesus said. Here's what He said.

One day, He's teaching, He says this, "No one," that would be everyone, no one, "No one 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, "Either," talking about masters, "Either you will hate the one and love the other, or you will be devoted to the one and you'll despise the other." To which we say, "What are you even talking about?" You know, 'one,' other,' 'devote,' 'despise'... Maybe you have us confused with someone else. Now, the little Greek word that's translated 'masters' a very interesting little Greek word, because when we think about 'master,' we think about a boss. This wasn't a boss. 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, it's logical, but nobody and nothing owns me, and besides, what are you talking about?" And we would expect Him to say, "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 here's what He says.

[laughter]

He says, "You cannot serve God and money, or God and wealth." In fact, the little Greek word can mean 'stuff.' "You can't serve God and your stuff. You can't serve God and money." Now, this is so fascinating, because where He goes from here underscores this very, very important point, and if you're a Christian, you gotta listen to this. Here's what Jesus is saying, that for Jesus, for Jesus, the primary issue, the primary issue regarding money, for Jesus, isn't the money. The primary issue when it comes to money, for Jesus, is mastery, control, ownership. The question that Jesus wonders about, as it relates to our personal lives, if you're a Jesus follower, and if you're a Christian, and if you're not a Christian, you should consider this as well, 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 it, or does it possess and use us?"

And the reason Jesus followers need financial guardrails, is that money, and what money promises, money, and what money promises, is the chief competitor for your heart, and for your heart, and for my heart. That money and what money promises, is the number one competitor for ownership over my heart with God. And without guardrails of some sort, without guardrails of some sort, 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 guardrails, you're either going to veer off the cliff of consumption, or you're gonna wreck your financial future into the wall of hoarding." One is unbridled desire: Consume, consume, consume, consume, upgrade, upgrade, upgrade, upgrade. The other is unbridled fear. "What if I don't have enough?" "What if we don't have enough?" "What if I don't have enough?" "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 and it's the word 'greed,' 'greed.' Now, Greed is simply this: "Greed is the assumption it's all for my..."

"Consumption."

So what is greed? Greed isn't mysterious. Greed isn't some miserly guy counting his gold and he never got married, he never had kids, 'cause he's gonna 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. The assumption that, "If it's placed in my hands, it's for me." "If it shows up in my checking account, it's for me." "If it goes into my 401k, it's for me." "If it's part of my

Laughter

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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."

[laughter]

It is an assumption. It's an assumption. "It's 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 designed for me to someone else, I hope God's watching, and I'm gonna give in slow motion, [laughter throughout] in case he gets distracted. "Did you see that?"

[laughter]

That's what some of you all do with the bucket. Most of you pass it real quick, [laughter throughout] then every once in a while, there's this, "Excuse me," coming out slow kind of a thing.

[laughter]

"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. It's consumed later, "It's because I'm a hoarder." But either way, "It's for me." "It's for me now." "It's for me later." And here's the tragedy, and you've never thought about it this way, I understand, 'cause who has time to think about this stuff? When you live that way, whether you're a Christian or not, or even if you're part of another religion, 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. If that's what you believe, then eat, drink and be merry, because tomorrow you die. But if there is something in you, if there is something in you, even if it's not the Christian version, if there's something in you, that you just had this suspicion, "There has to be more to this life and 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, 'cause your spending got out of control, or you bought too much house, or you leased too much car, 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.

[laughter]

It may be a on-your-way-to-the-bank-whispered prayer or it may be flat out, on the floor, "Oh, God, my God, my God. It's Andy. You have not heard from me in a long time. Hello." I have a cross, and a Star of David, and a rabbit's foot. "And what do I... "

[laughter]

"I just need your attention." We pray. And here's what a prayer that is related to 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, 'cause I have a problem." And then, "Come right this way." "Let me explain my problem, in case you haven't..." 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."

Here's my question, if you're a Christian, and here's my concern, if you're not. If you think, 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 Him to be the master now? Because you know,

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Laughter

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if things get out of control, you know, whether you're a praying person or not, you're gonna pray that God would get involved, if things go the wrong way.

The guardrails or the guardrail, I'm just really gonna give you one suggestion, the guardrail against greed. 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 gonna show you where He says it in just a minute. If you are living like most people, your finances look like this. This is what it looks like to be mastered by money. Here's why I say that: Live, save, give. "I'm just gonna 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 gonna live, save, give. Me first, me second, everybody else, 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 gonna see in a minute, and He's gonna 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 gonna flip this over. This is how you master your money. 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. Now, whether you are a Christian or not, and whether you ever give any money to this church or not, I'm just telling you, you do this, and you will send me a thank you note later. I ran into a gentleman this morning, he said, "Andy, I remember the first time that you taught this." And we were talking about it. I said, "That was nine years ago." He said, "Yes, and it had a profound impact on my life." I'm just telling you, this works and this came from Jesus.

When my children were young... I have three children... When they were young, and when they were old enough to understand, we put three jars in all of their rooms. And we labeled these three jars 'give,' 'save,' and 'live.' And I taught my kids, as soon as they could understand, "When you get an allowance, when you do chores, you get money. Grand-mama gives you money, Grand-daddy gives you money, sometimes Grand-mama didn't even know Grand-daddy gave you money. Grandparents are weird like that. When you get money, we want you to put 10% in here, we want you to put 10% there, and then that's bubblegum, and, 'Let's go to the drug store,' and, 'Let's go to the toy store.' That's your money, you can do anything you want to with that money. But the first money, we're gonna 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: 10% give, save, live. "This one's gonna go up and down, this one's gonna go up and down, mostly down, and this one, you're gonna watch this jar fill up."

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 let me just tell you, just a heads up, 99% of you, probably 100%, but let's say 99% of you, 99% of you are gonna run out of time, before you run out of stuff. Now, 100%, most of you, probably all of you, you are gonna die and there's gonna be a whole lot of stuff left over. You know what that means? It means you lived as if life was stuff. It's not. Your life is your time. Your stuff is your stuff. Why would you live as if life is stuff, and why would you allow your stuff to master you, and control you? And I didn't want my kids to grow up that way. I didn't want them to grow up thinking that way.

That it results in financial independence, in the sense that it's independence from a lifestyle that relegates God to emergencies. "God, you stay over there in the corner, and if I need you, I'll 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. Independence from this, it's really 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 life, for the rest of your life, for the rest of your life, for the rest of your life... For the rest of your life, money is gonna compete for first place. And money, and stuff is gonna compete for your heart, and for 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.

Your Heavenly Father, your 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 'em to have stuff. I don't want their stuff to have them. That's why I did that. 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. He said, "No one can serve two masters. You'll hate the one and love the other, or you'll 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, "So, in light of that, do not worry saying, 'What are we gonna eat?' "Now, you know we don't worry about what we're gonna eat, but that's 'cause we have refrigeration. Back in those days, the only thing they could keep for very long was grain and wine. Grain and wine, that's it. Everything else rotted and spoiled. "What are we gonna eat?" "What are we gonna drink?" "What are we gonna wear?" Clothes were extremely, extremely expensive.

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, to think 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 gonna do with your hands and your heart, you're gonna close 'em. And if you're gonna be my follower, you cannot live your life with closed hands, and a closed heart." He says, "Besides that, for the pagans run after all these things. You don't wanna be a pagan, do you?" Now, the word 'pagan,' we use this term in a completely different context, a different way than 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 the Jewish people, everybody other than the Jews, they were all pagans, because they believed in the gods. "And besides, your Heavenly Father knows that you need all that stuff." Now, here's the thing, Christians, do you believe that? Jesus said it, not me. Jesus said to His audience, that, "Our Heavenly," what are we supposed to call Him again? Oh, yeah, Father, that's it. 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 right 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, He says, "Get your pen and paper out. Here's the plan. Here's what you're gonna do. Here's how you're not gonna worry anymore. Here's how you're gonna know that I care. Here's how your gonna know I'm involved."

"But seek first," that is put first, reprioritize, "But seek first," that's reorder, rearrange, rethink, "But seek first," and then he refers to His Father in Heaven, "But seek first His Kingdom and His righteousness." Now, this word just throws us off every time, 'cause we don't live in a kingdom. We don't even think there should be kingdoms. We don't get 'kingdom.' Here's what Jesus is saying and this is so, so, so important. He's saying, "I want you, I want you to seek the Kingdom of my Father and my Father's Kingdom is an others-first Kingdom. If you're gonna follow me, it's about others first." He is an others-first King, who dwells, and has developed, and is creating an others-first Kingdom. And the reason it's His righteousness, is because Jesus taught throughout His ministry, that what's right for other people is what's right. What's best for other people is what's best. That the Kingdom of God is an others-first Kingdom, that's all about doing right for other people.

And so Jesus says, "Look, if you're gonna invite me into that area of your life, if you're gonna ask me to be in control of your finances, you need to know where this is gonna take you. This is gonna take you to others first-ness."

One day, Jesus was on the way to Jerusalem. It was toward the end of His ministry. All the way to Jerusalem, those guys are going along, they don't wanna go, 'cause they know that He's probably gonna be arrested, and if He's arrested, they'll get arrested, it's just a bad day altogether. But they're hoping, they're thinking, "Well, maybe He's not gonna get arrested. Maybe He's gonna get there and go, 'Tada tada!' Rip off his Rabbi robe and it's gonna have a big M, Messiah! He's gonna take over. They're gonna run Rome off. The Pharisees are gonna say, 'Oh, we're so sorry,' and Jesus is gonna take the Temple Mount, and maybe this is the moment we've all been waiting for." They're having this conversation behind Jesus about, "Okay, so when Jesus takes His throne, when He's the new King of Israel, what about those little thrones? Who's gonna be on the left? Who's gonna be on the right? Who's gonna be close to the guy?" So they're



arguing about which one of them is gonna be on the left or the right. Jesus overhears this. He turns around and He says, "Alright, time out, everybody. Under the Sycamore tree, have a seat, we gotta talk." I made that part up.

[laughter]

But He has 'em. He stops. He stops. They are on their way to Jerusalem. This is a big, big deal and He says, "Okay, let's go over this one more time. My Kingdom is not like the kingdoms of this world." 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." Just a little Greek term that means that uses their power selfishly, an abusive power. He says, "You know the Gentile rulers, they abuse their power, they leverage their power for their own benefit, and their high officials do the same thing, they exercise authority over them." And again, this is such a bland way of translating this. His point was, "You know how it works in the world, whoever gets in charge, they're in charge, and everybody else has to do whatever they're charged to do. And then Jesus looks at 'em in the eye, and He says... This is so powerful... He says, "Not so with you. Not so. You're gonna be part of my gang? You wanna be part of my Kingdom? You wanna be part of my Father's Kingdom? That's not how it works there. Not so with you. Instead, whoever wants to become great... Hey, guys, now, how many? Which one of you all wanna be great? Come on." They're all like, "Eh... Yes, Lord, I wanna be great." And He goes, "Okay, you wanna be great? Then pay attention. If you wanna be a great, then you must become the servant, and whoever wants to be first, must be the slave of all. You wanna be great in my Kingdom? You wanna be great in my economy? You wanna be great in the world that I'm here to create? Then you don't try to get in first place. You look for a way to get in last place, and serve everybody else along the way." And before they can, they raise an objection, He says, "For..." And here's a verse every Christian should memorize, "For even the Son of Man," talking about Himself, "Even the Son of man did not come to be served, guys. Even the Son of man did not come to be served, but to serve and to give His life."

They cringed when He said this, "And to give His life, a ransom for many." "Hey, guys, you think you're better than me?" "No, Jesus, you're Jesus. No, we're not better than you." "Then get in the back of the line, because that's where I'm headed. That's why we're going to Jerusalem. I'm about to do for the whole world, what I'm gonna 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. Selflessness would solve everything. Selflessness would solve everything. Welcome to the Kingdom of God. "But seek first His Kingdom, and His righteousness, and then relax, because 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. When you put other people, when you put what God is up to in the world first in your finances, that's an invitation, because what you've done, when you put God first, is you're saying, "God, you first, me second." He says, "Hey, that's the combination, that's the magic code, that's my Kingdom, that's what I'm all about." Remember the most famous verse in the whole Bible? "For God..." I'll let you fill in the blank, "For God so loved the world, that He..."

"Gave His only Son."

"That He gave, that He gave, that He gave..." He says, "Welcome to my Kingdom." He said, "And I will take care of you, because I know what you need." 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.

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Laughter

Andy Sitting

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