



Series: DOLLARS & SENSE
Sermon: "Contented in a Discontented World"
Scripture: Philippians 4:10-13
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A number of weeks ago I read an article in a newspaper that just kind of stopped me cold. The article indicated that my children are going to be a part of the first generation in the history of America that is not guaranteed to live a lifestyle that is greater than their parents. My children—your children—some of your grandchildren are going to be a part of the first generation in the history of America that are not guaranteed to live in a lifestyle is greater than their parents. One of the areas of my reading I enjoy is economics—I know, it is a sick thing—but I do. As I reflected on that article, I began to reflect on some things that I have been reading over the years, and I want to tell you that I think we have been living into this reality for about three generations. We are just out of room to continue to prop ourselves up. For example, in the 1940s and 50s—in post World War II America—the GIs came back and began to live the American dream, a house for everyone. That dream was lived primarily on one income for the most part. The only debt that generation carried was their mortgage.

As the 50s gave way into the 60s and 70s, we came into a time of incredible turbulence in our country, and American consumerism began to come to the forefront. The people that lived in the lifestyle that was above the post-World War II generation did so in a better fashion, but it took one and a half incomes. They also mortgaged not only their homes, but their car in installment plans. As the 70s gave way to the 80s and 90s, we came into a period of American prosperity. We also came into a time of the 'me' generation where baby boomers—of which I am the last—came into positions of power. We baby boomers do not want to wait for anything, so we decide to maximize our income as well as our credit. For us to be able to live in a lifestyle that is greater than most of our parents, we are doing it on two incomes; we have maximized our debt, we mortgage our homes—sometimes our homes (plural), we finance our cars, and we begin to live under the falsehood of consumer debt through credit cards.

As we transition from the 90s into the new millennium, I need to tell you that I believe we are going to begin to live in an age of an American 'nightmare' if we are not careful. For this generation to live above the generation that has gone before, them it is going to take more than two incomes, it is going to take 100% mortgages, it is going to take 72- and 84-month long car financing plans and the maximization of some of our 13 credit and bank cards. We are living in the middle of what might become a huge modern problem because we have maximized our capacity to spend and borrow while the economy around us is under stress and strain.

Let me share with you some of the symptoms of the modern problem in which we find ourselves. The first is that we live in a paper economy that is based on consumer and national debt. I have a friend named John Harlem Botkins who is a renowned economist. He advises the World Bank and the European Union so he knows what he is talking about. About three months ago, I was having a conversation with him about what was happening in the stock market, and I said, "John, what's the thing that concerns you the most about the American economy right now"? He replied, "Jeff, it's a paper economy". He said, "Twenty-five years ago, our economy was built on manufacturing; but in the early 1980s, with the collapse of steel, that began to impact every area of the manufacturing sector of our country. And now we have an economy that is based solely on consumer and national debt and the paper we find in the stock and bond markets."

I am also concerned about our spiraling national debt. I went on a website this Friday to see what it was; and as of Friday, we are at nine trillion dollars. That is a lot of zeros! But here is the more startling thing—to put that in real figures for you—it is increasing at \$75 million a day. When we first started tracking the national debt, it was \$75 million a year. I am concerned about the mortgage crisis we find ourselves in—especially living here in central Ohio—which has led to a housing slump, which is leading to a ripple effect in every area of our economy. Another symptom of this modern problem is an escalating consumer debt. We keep borrowing and charging and buying—often times without any regard as to how we are going to pay for it. I am amazed at how many credit card offers my children receive in the mail. They do not even have jobs—but they can have credit. I do not understand that. This might seem to be a little bit too detached for you—too theoretical—so let me make this personal.

According to the Federal Reserve, the following statements describe average Americans like you and me: 40% of us spend more than we earn; 98% of us will retire financially dependent upon government, family or some charity (it kind of makes me wonder if it is going to be the 'golden years' or 'golden arches' for some of us); 1% of us have already declared bankruptcy (and that is expected to triple over the next four years); only 2% of us have our homes paid for; and most of us have less than \$10,000 saved for our retirement. So how does that feel? How many of you wish that I had stayed away? Well, let me go a step further since I am on your toes. The average American has thirteen credit, debit or bank cards. The average American spends 98% of their disposable income on consumer debt payments, often making only the minimum payment. The average American has a median family income of \$43,200 and carries a monthly credit card balance of \$5,800. If the average American carrying the average of \$5,800 in credit card debt from one month to another makes only the minimum payment on that debt on a monthly basis, it will take thirty years and cost an additional \$15,000 in interest to pay the card off.

Have you ever heard the story about a frog in a kettle? If you take a frog and put it in a kettle that is filled with warm water, the frog will immediately get out because it knows it is not healthy for it; but if you put the same frog in a kettle with cold water and slowly turn up the heat, it will stay in there long enough so that it cooks and dies. We are in a 'kettle' as a culture. Let me share three life stories from my ministry that describe the 'kettle' in which many of us find ourselves. These are true stories.

In my last congregation, a couple decided that it was time to sell their house and buy the dream house that they wanted. So they rolled their capital gains and increased their mortgage—even though they could not afford to do so—for a house that was in the 'right' neighborhood, the 'right' school district, maximum curb appeal, beautifully manicured lawns...everything was right about the place they lived.

One night, I went to visit them, and I walked inside and was stunned—they had no furniture. I sat in their dining room at a card table, sitting on folding chairs, and I listened to them tell me about how this dream house was really a house of cards that was going to fall in upon them.

Another couple in that congregation needed to have dependable transportation so that they could get to and from work. They needed to pick up something like a \$1,000 used car or a reasonable new car to get them where they needed to be; but instead, they took the maximum amount that they could possibly afford in the margin of their income and leased 'status' cars. After two years, they had exceeded the mileage limit, had a huge payoff and did not have anything to show for it.

There was another couple in that same congregation who would call the church office about every other month to change their phone number. I went to visit them and found out why—they were so far in debt that almost every piece of mail that came into their house had a window in it. All of these things had been turned over to collection agencies, and every night they were getting one dreaded phone call after another; and they just could not say "the check was in the mail" anymore because it would have been a lie.

We as a culture have allowed ourselves to get sucked into a lifestyle that is cooking us to death. So here is the question: what do we do about that as people of faith? What is our response as people who follow Jesus? I really think we need to be a little bit different than the world around us. As I read the Bible, I never find an example of where it is good to live in consumer debt. I can make the case for reasonable mortgage, but not the kind that jeopardizes our stability and future. Throughout the Bible, God actually counsels against that—He warns the poor not to get seized because of debt and He calls upon the people of God not to charge interest on each other; rather, he calls them to cancel debts periodically to give the poor a fresh start. Among the believing community, He calls for that to happen every seven years, and among the whole community, He calls for it to happen every fifty years in the year of jubilee; but more importantly, the Bible calls us to responsible stewardship and not get in that situation to begin with.

God really wants to take care of our families, and God wants us to have our needs met, and God wants us to honor him with our lives and live in such a way that we point people beyond ourselves to him. God really wants to bless us, but we have to learn how to live in a contented way in a discontented world. We have to be able to live within the ground rules which God sets for us because He is not going to set those aside just to get us out of a pickle. Our world will tell us that we will never have enough; but God's word tells us that—if we live as responsible stewards—we will have enough of what we need. Some of us need to learn the difference between 'needs' and 'wants.' We need to take our cues from something else other than what the advertisers say; and, for some of us, it is going to take a conscious choice of will and a step of faith to get out of the kettle in which we find ourselves.

Here is where the apostle Paul can help us. This passage in Scripture reveals a great deal regarding who he is and how he approaches life. I want to remind you that the book of Philippians was written to his sweetheart church. These people had followed him ever since he had started preaching the Gospel, and they had periodically supported him in his ministry. They would send him occasional offerings and would often accompany the offerings with one of the members of the church who had come to serve with Paul for a while—to be his assistant for a season. Before Paul believed in Jesus he was a Pharisee—a leader in the synagogue—and that meant that he was a man of means. He lived in the top tax bracket, he lived in the

status neighborhood, he had power and influence...but when he decided to follow Jesus, he lost it all.

In fact in Philippians chapter three, just before this passage, he chronicles the loss of his former life in which he was a 'Pharisee of Pharisees,' and he says this astonishing phrase in verses seven and eight: "Whatever was to my profit, I now consider loss". The word there in Greek is the word 'scubala' (which literally means 'dog stuff'). What he is saying is, "My former life—all the way I used to keep score—I now consider scubala for the sake of Christ. I consider everything scubala compared to the surpassing greatness of knowing Jesus Christ my Lord for who sake I have lost all things." See what happened to Paul when he accepted Jesus—he changed the way he kept score. Jesus is not calling for you to lose all things today, but He is calling for us to live responsibly and contentedly.

In chapter four, Paul says that after the loss of all things—in verse eleven—I have learned to be content. I know what it is to have need, I know what it is to have plenty, I have learned the secret of being content in every circumstance—and that secret is Jesus. Paul gives us the first of six guides for contented living in a discontented world. The first one is this: surrender to Jesus. Now some of us need to surrender to Jesus as Savior, but most of us need to take another step and surrender to Jesus as Lord. When we accept Jesus as Savior, He takes us as we are, loves us too much to leave us there; but over a period of time, as we walk with him, He begins to take a look at the other areas of our life—you know, the kind we hide from other people, the kind that we think we hide from God. He wants to have Lordship over that. Paul found the one relationship that brought every other relationship into focus, and that was the Lordship of Jesus.

Some of us still worship the wrong things. Jesus talked about this in the Gospels. He said, "You cannot have two masters—you will either hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve God and money. Contented living in a discontented world begins with the Lordship of Jesus. I cannot do that for you—nobody can make that happen for you—it is a decision of will that you and I have to make. Are we going to let Jesus be Lord of all? Because if we do not, we are not willing to let him be Lord at all.

The second guide to contented living is to set our priorities along Biblical standards. How do you measure success? Is it by using the address where you live or the amount you have in your 401K or is it in what car you drive? Is it in the amassing of more stuff? I just want to warn you that Jesus talked about that, too. He said, "What does it profit a person if they gain the whole world but lose their soul?" How do you measure success—and more importantly how are you going to teach that to your children and your grandchildren? Jesus was talking about this in the Sermon on the Mount when He said, "Why do you worry about what you will eat, or what you will drink or what you will wear? Why do you worry about the things the Pagans worry about? Why don't you get your priorities right and seek first My kingdom and My righteousness, and when you do that you will find out that all those things you worry about will be cared for because your priorities and perspectives change."

As I searched the Scriptures, I found that there are three priorities that become very clear as we follow God in this area of our lives: the first one is we give to honor God; the second is we save to plan for the future; the third one is we live within our means. Given the state of our American consumerism, a place many of us will need to begin is to choose not to live into our income but rather to allow our income to govern our standard of living. There have been a couple times in our lives when Beth and I have received gracious raises, and we have made the conscious choice

both times not to live into the income that we were making so we could give more and so that we could save more.

The third suggested guide I have is to live responsibly. Jesus said in the Gospel of Luke, "No one starts to build a tower, no one starts to build a house, no one starts to build anything without first estimating the cost, setting a budget and following that budget; otherwise, you will get halfway done, and someone will say, "You fool, why did you not think about this ahead of time?" Living responsibly means to set a budget. Now, that is not the hard part; here is the hard part—living within it. At a recent Catalyst conference for Generation X people, financial expert David Ramsey put it this way: he said, "Act your wage." If you spend more than you make, you are a fool. When I meet with young couples that I am going to marry, I give them this simple principle—I call it the 10/10/80 principle: you give 10%, you save 10% and you live within the remaining 80%. If you can learn how to do that, you will always have enough margin that—when the unexpected things come up in life—you can tap into cash resources and not have to charge and pay interest for it.

The fourth guide for contented living is to eliminate consumer debt. Some of us need to get rid of our credit cards. You need to keep one because you cannot rent a car, you cannot reserve a hotel room, you cannot do anything in America without a credit card; but only have one, set a limit on it and pay it off on a monthly basis. Take the other twelve and cut them up—for bad behavior. Throw them away, pay them off. . . some of us may be in so deep that we need to take these 18% credit cards and roll them into consolidated debt. Do not go get more credit cards, and pay them off as quickly as possible. You need to pay them off as fast as you can, and then begin to plan to pay cash.

Now some of you are thinking, "Jeff, what about all that stuff that I could buy on sale?" Well just think about this—the average American (now, you may not be average, many of us are above average in this) pays 112% of the purchase price for an item for because they charge it on credit and pay interest. They do not pay it off. Pay cash, pay yourself, save, get rid of the debt.

The fifth guide I have for you is to start saving. Some of you will need to wait until after your consumer debt is paid, but get rid of that and start saving. There are two types of saving: there is short-term saving and there is long-term saving. Long-term saving is putting money so far away that you cannot get to it for impulse buying; you lock it away for your future. Short-term savings is the kind that you have in reserve in case the refrigerator breaks, in case the transmission goes out, in case the range is broken, in case your computer dies; and then you can draw out of your savings to pay for it and then pay yourself back. For the last several years, Beth and I—about once a year or every two years—will get together with a couple pieces of paper. She will write the ten things that she wants to do that will cost us \$500 or less, I will write the ten things that I want to do that will cost us \$500 or less. We compare the list, and the things that we agree on go right to the top. We alternate all the way down and take them one at a time. And we pay cash for the things that we used to charge—which got us in trouble. Start saving after your consumer debt is paid.

The last one is number six: some of us need to get help, some of us need to get support. That could be as simple as having somebody you trust hold you accountable, or it might be a little bit more sophisticated than that; for example, we offer a Financial Freedom course in this church regularly. If you go out in the Way of the Cross on the table where it has the Lifetime Pathway registrations, you can pick up a yellow forms and sign up for the Financial Freedom Seminar which is going to start

on November 15. This is just one way to get a handle on the financial 'kettle' that you find yourself in and turn down the heat so you can live and not cook yourself to death.

Some of us need to go the extra step of contacting consumer credit counseling services so that they can help us negotiate some things with some lenders to whom we owe a great deal of money—but you have to start! I know some of you are sitting there thinking, "That's impossible, I can't possibly do that." I want to tell you a true story about a couple—whose names I'm changing because people from that church sometimes get online and listen to our sermons here—I am going to call them Steve and Emily. I met Steve and Emily about twenty years ago, and they lived so far away from God it was a different mailing address. Then this miraculous thing happened—they came to Jesus. When they came to Jesus, they brought all the stuff in their life with them, and Jesus began to start cleaning that up. The hardest place that they had to give the Lordship of Jesus was the finances of their lives and their spending patterns. Both of them had terrible spending patterns. Because of the financial situation in which they found themselves, they endured many moments of very 'intense fellowship.' How many of you have ever had intense fellowship with somebody you love over money? So you know what I am talking about... they came to me and it was a mess.

But they did these six things: they surrendered to Jesus, they started setting their budget by Biblical principles, they started living within their means, they started paying off their debt, they started saving and I found them some help. I connected them with a young accountant in the church; and today—I want to tell you—20 years later, they have paid for their house, they do not have any consumer debt, they paid for their daughter to go to college. And these are people who make blue collar income under the \$43,200 a year. Of average Americans, you think this is impossible? I just want to remind you of what the apostle Paul said, "I have learned the secret of being content in any circumstance. I can do all things through Christ who strengthens me." But that's where you got to start with surrendering to Jesus.