**INTRODUCTION – The Farmer & His Wife**

Morris and his wife Esther went to the state fair every year, and every year Morris would say, *“Esther, I’d like to ride that there airplane!”* But Esther would always reply, *“I know dear, but that there airplane ride costs fifty dollars; and fifty dollars is fifty dollars.”* But one year Morris said, *“Esther, I’m 85 years old. If I don’t ride that there airplane this year, I may never get another chance!”* But once again Esther replied, *“I know dear, but that there airplane ride costs fifty dollars; and fifty dollars is fifty dollars!”*

The pilot overheard their argument and said, “*Folks, I’ll make you a deal. I’ll take you both for a ride and if you can stay quiet for the entire ride and not say one word, I won’t charge you. But if you say one word – then you owe me fifty dollars!”*

Morris and Esther agreed and up they went. The pilot did all kinds of twists and turns, but not a word was heard. He did rolls and dives over and over again, but still not a word.

After they landed, the pilot turned to congratulate the couple, but to his surprise, only Morris was left sitting in the airplane. He yelled, *“Where’s your wife! What happened! Why didn’t you say something?!?”* And Morris said, *“By golly, I was going to say something when she came loose, but goodness gracious, fifty dollars is fifty dollars!”* ☺.

Some of you love that joke, and the rest hate it☺ But I wanted to start with something light because money is a big deal, and sometimes we get real serious and tense whenever we talk about it. But it doesn’t have to be that way! Put in a note about how to be self-deprecating with this if it bombs. ☺

**SERIES INTRODUCTION**

Today we’re starting a 3-week series called “In God we Trust.” This is of course a very recognizable phrase, as it’s our national motto. That phrase appears on every piece of currency we have. *(TP holds a dollar bill or coin up).* But did you know it hasn’t always been our national motto? A little bit of history here…When our country was founded, the founders chose “E Pluribus Unum” as our national motto. It means, “From many, one.” A century later, during the Civil War, a few coins were minted with the words “In God We Trust” during this brutal time in our nation’s history. However, it wasn’t until 1956 that the saying became our national motto and including it on our money became a requirement. Why? It was done in response to the feared secularizing ideology of communism. We wanted to set ourselves apart from the communists by printing “God” on our money.

And here’s the irony: we print “In God We Trust” on the very item that many of us place our trust in. Sure, it’s not the only thing we put our trust in. Sometimes, we put our trust in

* Relationships…banking on that someone fulfilling all our hopes and dreams.
* Career…believing that if we just keep moving up the ladder we’ll be content.
* Ourselves…it may seem odd to hear, but many of us actually struggle to trust anyone outside ourselves, so we leave it up to me, myself, and I to make it in life.

But many of us place our trust in the good old greenback, placing our security and confidence in money to come thru time and time again. We spend a ton of time and energy trying to make sure we have enough money, and if not then we’re worrying about not having enough. We put all our eggs in the proverbial basket of money, but where has that gotten us? If we’re honest, not really anywhere. Where did these stats come from? Look at the stats stuff I had.

* The average credit card debt for American households is $5,700.
* 4 out of 10 people can’t cover a $400 unexpected expense without borrowing it.
* The average American Christian gives about 2.5% of their income to the church This is higher than I’ve seen.

Last year, Northwestern Mutual released a study that said money is the No. 1 cause of stress for Americans, more than relationships and work! Money is driving us up a wall and in a hole! Hardly something that we should put our trust in.

But here’s some good news: God wants to free us from the financial anxiety that plagues so many of us. There is a path to financial freedom where we can not only be free from worry and anxiety, but experience the joy of generosity. That’s why we’re doing this 3-week series.

Now, I want to let you know at the outset of this series that there’s no commitment card coming at the end, ~~so you don’t have to “call in sick” that day☺~~ Our hope is simply this: that we will learn to put our trust in God when it comes to our finances and start living according to His wisdom!

And the path to financial freedom starts with our attitude…

Philosopher William James said:

*“The greatest discovery of my generation is that a human being can alter his life by altering his attitudes.”*

So what is our attitude when it comes to money and generosity? This is an important question because our attitude determines how we behave.

**Attitude Test**

The writer of Proverbs says:

***“There is a way that appears to be right, but in the end it leads to death.” (Proverbs 14:12 NIV)***

I think when it comes to finances and generosity, there is a way that appears to be right, but in reality leads to death. A little more here on the “death”…financial death. Here are a few attitudes that I think a lot of us have. I want you to see how many of these attitudes you ascribe to:

1. **As long as I’m making monthly payments, I don’t have a problem with finances.**
2. **As long as I have money to go out to eat, I don’t have a problem with finances.**
3. **As long as I can indulge myself from time to time, I don’t have a problem with finances. Change to: As long as I can take care of my family and have a little to put away for the future, I’m good.**

How many of you silently said “yes” to all 3 attitudes? You might have even said “yes, so what? I don’t have a problem with finances!” But these attitudes sound good. They appear right, but in the end they lead to death. This might sound extreme, but that’s the problem with finances. We’re often the last person to admit we have a problem, when in reality a lot of us have a problem. Is there enough her on why this is a problem?

We have a problem because we’re believing lies that sounds like truths.

Need a better transition into this section.

**3 Lies**

Make this Lie #3 and tighten it up.

**Lie #1: All the church talks about is money.**

Let me just get this one out there for those of you who’ve been sitting here with this thought☺ I know, I know. It seems like every time you show up we’re talking about money. Or you invited a friend and this is their first time here, and you are worried they’ll never come back. But money actually shows up A LOT in the Bible. Don’t need to cite these people. ~~Ron Blue, in his book “Master your Money” can we leave MacArthur out? quotes pastor John MacArthur as saying that Jesus talks A LOT about money:~~

* 16 of 38 parables deal with money.
* There is more in the New Testament about money than heaven and hell combined.
* Five times more verses deal with money and possessions than prayer (2000 to 500).

And if you’re response was “every time I show up they’re talking about money, then I know you haven’t been here in a year because that’s how long it’s been since we’ve done a series on the issue, Genetically Generous last March☺

Now, I know there are some TV pastors that do talk about money all the time and maybe do some questionable things with their finances, but I drive a ’98 Honda Accord with almost 300k miles on it, so I think we’re good here☺

So, we simply talk about it because Jesus talked about it. Another lie that sounds like a truth is…

Make this Lie #1

**Lie #2: Money and material things will satisfy me.**

Listen, I’m not immune to the reality that we need money. Things cost money. But we think we need it in order to be content. This is a lie that we know in our heads is a lie, but sometimes its harder to believe with our hearts.

We think “If I could just get rid of this car for a newer one, one with Bluetooth then I’ll be satisfied.”

“I really need to update my wardrobe like my friend has, plus I deserve it!”

“If I could just build that outdoor patio like my neighbor has, THEN I’ll be satisfied!”

But King Solomon, one of the wisest who ever lived, and one of the wealthiest who ever lived, said:

***“Whoever loves money never has enough; whoever loves wealth is never satisfied with their income.” (Ecclesiastes 5:10 NIV).***

This is coming from a guy who probably would’ve been on the MTV show “Cribs.” So if even Solomon says that wealth never satisfies, I think we should listen.

Make this Lie #2

A third lie that sounds like truth is **It’s my money and I can do whatever I want with it!**

This is something I’ve said. I’ve heard my friends say it. But its usually said when someone is trying to justify buying something for themselves or their kids at the expense of being generous towards others and God. When Megan and I bought our house several years ago, and this being our first one we’ve owned, I was really excited and thought I needed to have some awesome power tools now that I have this massive domain to maintain. Sure enough, one afternoon I found myself at Farm and Fleet looking at a $300 commercial weed trimmer.

Make the point: “I stepped back and thought, ‘Would God want me to use the $300 for this?”

Can you guess what Megan’s first question to me was? “Why do you need a $300 weed trimmer?” Oh I went through all the excuses, “this will last forever”, “It’s the top of the line”, “have you seen how big our yard is?” I was convinced I needed it. Well, I took it back the next day☺ Did I have the money to buy it? Sure. Was I going to go broke as a result? No. That’s not the point. The point is my first thought was that I was the owner of my money, so I decide what to do with it. But the truth is I’m not the owner of what I have, Megan is… I mean God is.

***“The earth is the Lord’s, and everything in it.  The world, and all who live in it.” Psalm 24:1.***

See, we are not owners of our money and possessions. God is. That’s the difference of attitude. Everything we have is on temporary loan from God, and he expects us to be stewards of all our resources. As a steward, that changes how I view what I have. I see what I have no longer in terms of what I want, but what God wants. How can I honor Him with everything I have? That is the question that becomes central.

I’m not here to say you should never buy anything you want. But I am here to suggest that maybe we need to shift our attitude. To ask ourselves,

**“Is what I do with my money based on what I want, or based on living generously towards others and God?”**

So instead of believing lies that sound like truths, we have to start believing truths that may sound like lies.

**3 Truths**

Can we add a personal story in this?

**Truth #1: Everything good comes from God**

As I said just a minute ago, everything I have belongs to God in the first place.

***Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows. James 1:17***

Let me ask you, do you believe this? If I could be vulnerable here, I often struggle with this. Maybe you’re thinking:

“I set my alarm to wake up at 5:30 every morning”

“I shower and dress myself with the clothes I bought with my heard earned money”

“I get in the car I paid for to drive to the job that I work hard at every day”

If you are thinking those things, you are actually right. But not completely. There’s a deeper truth underneath them. Let me explain it this way. When you were born, you depended on the skilled hands of a surgeon to deliver you. Did anyone here deliver themselves at birth? When you were in grade school, someone taught you to read and write. When you were older and bought a car, someone used their skills to make that car. Someone roasted the beans for the coffee you had this morning.

Need to connect the above paragraph to our dependence on God.

Everything good we have is a gift from God.

Does that mean we’re not supposed to have drive and ambition? No. But even those things are a gift from God.

When we embrace this truth our attitude changes. We’re free from worry and anxiety when it comes to money and possessions. We become more grateful for what we have, knowing that God has given us everything.

This leads us to embrace the 2nd truth that may sound like a lie: **God is the source of my satisfaction.**

Money and possessions will come and go, but God is constant.

***…who does not change like shifting shadows.” James 1:17b***

* The bank account might not be where we want, but his presence is always satisfying.
* The vacation might not be there, but he always invites us to rest in His presence.
* You might not always be able to keep up with the Jones’, but He fully accepts you as you are.

Confusing statements. When God is the source of your satisfaction, you are satisfied with whatever He’s given you. The never-ending desire for more stuff is replaced with the ever increasing desire for MORE. More of Him.

Now my goal is not to make anyone feel guilty for what they have. My goal is to get you to see that God has given you what you have, and that He is your primary source of satisfaction.

Embracing these two truths I believe results in the action of the 3rd truth that may sound like a lie: **Giving back to God is the way to freedom.**

There is an action that releases us from the fear, worry, and anxiety when it comes to money and possessions, and that’s giving back to God. If it belongs to Him, and He gives it to me, then a result of that is my giving back to Him.

When I give back to God, I’m placing my trust in Him. I’m acknowledging that what I have comes from Him, and trusting that He’s going to take care of me. I’m releasing the pressure I place on myself to provide everything. I’m giving up control. And honestly that can be scary sometimes! We like to have control, especially when it comes to money. And if we’re honest, giving up control with our finances is often the last area of our life we turn over to God.

**Generosity Ladder**

Where are you at when it comes to giving back to God? The reality is we’re all at different places. It’s a journey, not an overnight thing. It’s a little like what we call a Generosity Ladder. If you’ve been around Community for a while you may have heard us talk about this before, but my guess is for a lot of us it’s something new. We’re actually going to dive deeper into this in a few weeks, but for now I want to at least show it to you.

(Picture of Generosity Ladder)

Change to Week 3 language.

An Initial Giver is someone who gives for the first time – a huge step of faith! A Consistent Giver is someone who is learning the discipline of giving on a regular basis. An Intentional Giver is beginning to think about their giving in relation to other things they spend money on. A Surrendered Giver gives in a way that changes them, and a Lifetime Giver thinks about the impact of their generosity over their lifetime.

**Challenge**

I know finances is something that we all struggle with, myself included. My attitude about it hasn’t always been where it is today, in fact. It’s hard for me to not feel the worry of not having enough. My dad lost his job when I was 10 years old, and it was the first time I ever saw him break down and cry. It had a profound impact on me. We considered it a luxury to go for ice cream during that time he was without work. So I know what it’s like to experience the anxiety that comes with finances. I know there’s discomfort and anger when we talk about it. But I also know there’s freedom in this as well. We don’t have to always be weighed down by it. Our desire in this series is to break a stronghold that’s over us in this area. Our Prayer Team has actually been praying about this for several weeks leading up to today. Because we believe this is an issue that has control over many of us, and we want to see God break through and free us from it. We want to grow our trust in God in this series. No commitment card at the end. Just an invitation to be free to trust God.

So my challenge is simple: be here for the next few weeks. Begin to ask God to reveal to you how you can trust him more in this area. Next week we’re going to get really practical in talking about how to tackle debt and know where our money is going.

*(If your location is offering FPU or Thrivent workshop, mention it here)*

**Conclusion**

*Instead of this scripture, put 3 lies and 3 truths back on screen. Give people time to reflect… which lie are you buying into or which truth are you struggling to believe?*

*After reflection… if you’re married, continue this conversation.*

Our vision for this series is this:

***Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. 1 Timothy 6:17-19***

I know that putting these words on the screen may not make it true for you yet, but this is the kind of life we want for you.

Not a life stressed out about finances, but a life of freedom.

Not a life living with the pressure of not having enough, but a life of gratitude because everything comes from God.

Not a life focused on what we want, but a life of generosity.

This is the life. This is the best life. Let’s start living.

Will you pray with me?

**Communion Idea**

When it comes to trust in God, we know we can trust Him because He’s given us a reason to trust: His love for us. When it comes to generosity, God in the most generous act in human history gave up his Son so that we would enter into a relationship with Him.

*He who did not spare his own Son, but****gave****him****up****for us all—how will he not also, along with him, graciously give us all things? Romans 8:32*

He’s already been so generous to us in Jesus, so we’re free to trust that He’s going to give us all we need. Let’s reflect on God’s generosity shown to us as we take communion together.