Strapped
Week 4: Hope
Luke 12:15-21

(Ron Blue Interview Video)

I really appreciate Ron and all the ways he helped me prepare for this series. There were a couple of times I'd ask him a question and he'd say, "I actually wrote a book on that" and yet each week of this series, Ron and his wife, Judy, have been right up front taking notes while I preach as if I have anything to teach them on this topic!

But, like we said in the video…this stuff isn't rocket science. We're not breaking any new ground here. The Bible has so much wisdom and insight for how to view and manage and use our money, so these principles have been around for centuries. Knowing them is simple, practicing them can be a little harder. But, I'm telling you, when you do, it makes all the difference in the world.

So, as we wrap up today, let's recap where we've been. And, if this is your first time with us in this series, yes, we are talking about money, but not because we want any of it from you. We've spent the last month on this topic because it's something we all think about, some of us are even consumed by it, and since Scripture has so much to say about it, we think it's a conversation worth having in here. And we've outlined this series based on Ron's 4 H's of Financial Wisdom…(show image)

It starts with the heart and truly believing that God owns everything and we're just stewards of what he has entrusted to us. Stewards desire to manage God's resources God's way, and when we start with that as a foundational belief and desire, then everything else falls into place.

Once your heart is in the right place, then you're able to ***accurately*** assess your financial health. If you start from a place of contentment with what you currently have, then you can sort out the pieces of your financial pie in a healthy way. How you use your money to live, give, owe, and grow. Or, as someone said it to me a couple of weeks ago, "Once your pie hole is saying the right thing (that God owns it all!) then all the slices are sized the way they should be!"

When you have the right heart and an accurate assessment of your financial health, then you can begin to create some new habits that we looked at last week. These new habits help you start getting from where you are to where you want to be. So, things like spending less than you earn, giving generously to causes and people near to your heart, avoiding the use of debt, planning for financial margin, and setting long-term goals so you're not tempted by the short-term wants.

And these new habits are so important to help us get where we want to go, because as someone shared with me last week, "People do not decide their futures; they decide their habits and their habits decide their futures." That's true for a lot of things in life, including our finances. Today's habits will set the tone for your financial future. (4 H's image again)

And, all of this comes together to create the last piece that we're looking at today, which is hope. When you practice the financial principles we've looked at during this series, you will begin to find margin in your money that you didn't know was there. You begin to experience some breathing room in your finances that, maybe you've never felt before, and it allows you to live more, give more, grow more…and hopefully owe less!

So, that's how these four H's come together. And, if you want to take a deeper dive, we've compiled some resources for you on our website…(show QR code). We're also raising up a team of well-trained, volunteer financial counselors that would love to sit down with you to go over some more direct questions you might have. And this Spring, Ron is going to teach a four week class on managing your money, so you can hear from the guru himself!

But today, as we look at this final H, let's open up God's Word together. If you have a Bible, or a Bible app you like to use, turn with me to Luke 12.

As you move the meter on your finances from "Struggling" to "Surviving" to "Stable" to "Secure" and ultimately "Surplus," you'll start finding yourself with more and more margin in your money. The question is, what do you do with that margin? The answer largely depends on where you are. For some people, the best use of that margin is to pay off consumer debt. For others, it's to put away a 3-6 month emergency fund. Maybe you find some new margin in your money and you start giving to that organization you care about. If your heart is in the right place and you've learned to be content with what you have, the answer will find you.

But, what has been a temptation for me over the years, and maybe you can relate, is that whenever I get a little more financial margin, my first instinct is to increase that "Live" piece of my pie! I want to go out and spend it. Or, maybe you're the opposite. Your instinct is to increase that "Grow" slice. You just want to put more and more of it back hoping you'll have that elusive amount known as "enough." I think we see both of these play out in the story Jesus tells in our text. Look at it with me. Luke 12, starting in verse 15…(READ Lk. 12:15-17)

This guy's margin meter suddenly increased and now he has a decision to make, "What am I going to do with the extra?" And, spoiler alert, this section isn't called *The Parable of the Rich Fool* because he made the wise choice! Verse 18…(READ vs. 18-19)

It's the American Dream, right?! He tears down his perfectly good barns that had faithfully stored all he and his family needed and he built bigger ones. He increased the "Grow" slice of his pie, but he also increased the "Live." With all of this newfound financial margin, he decides to eat, drink, and be merry. Go on vacations, live off the interest, retire early to play more golf or pickleball!

He makes all of these plans for this money without once considering what the TRUE Owner might want him to do. He takes this financial blessing and looks for ways to serve himself instead of the One it actually belongs to. And God, who owns it all and knows the number of our days says to him in verse 20…(READ vs. 20)

I don't think God's punishing this man by taking his life for how he used his wealth. I think the larger point that Jesus wants us to see is that, if we only use our money to increase our Live or Grow slices of the pie, there will come a time, maybe even suddenly, when we see the foolishness of our actions and all the better ways we could have managed God's resources. Jesus closes with this…(READ vs. 21)

If we just store up for ourselves, then everything we possess will be a total loss. But, when we use our margin for more than ourselves, we are making an investment in eternity and we become rich towards God. In other words, ***our financial hope isn't just for us. It's to bring hope to others, too.***

So, how do we become rich towards God? By using our margin to build His Kingdom instead of building bigger barns.

And, I'll tell you, that applies to any resource we have that God has entrusted to us, whether it's our time, our talents, or our treasure. And this morning, I want to introduce you to three young ladies who are using all of their resources to build God's Kingdom instead of their own, and in doing so, are bring hope to those who desperately need it. Would you please help me welcome them to the stage.

Interview w/ Evy, Mallory, and Hannah

1. Tell us about yourselves. Who are you, where are you from, and what brought you to Bloomington (include what you're studying).

2. Last summer, your hearts were drawn to a ministry called Destiny Rescue. Tell us a little about Destiny and why it captivated you.

3. Evy, I've heard you say that "compassion without action is a wasted reaction." Instead of just feeling bad for the situation so many girls find themselves in, you all decided to do something. Tell us what you're doing.

You all are students, and I image, there's not a lot of financial margin in your lives! But, you're using the gifts you do have; the gifts of your passion, your abilities, your time (which is probably also in short supply!), you're using your gifts to do what you can. I love your passion and compassion for this project.

Church, this is our chance to do what we can! We've said throughout this series that we don't want anything from you, and that's true, but we do want something for you. We want to give you an opportunity to support this ministry and help these young ladies reach their $150K goal.

We've studied up on Destiny Rescue and feel confident in their ministry and mission and the work they're doing.

So, this week and next, everything that is given to the Dollar Club Ministry is going right to their goal and Destiny Rescue Mission. So, every $1 bill you give will go towards this effort. And, if you have a little extra margin in your finances and you'd like to make a special donation, you can designate a gift online by tagging Dollar Club, or drop something in the box in the lobby marked for Destiny Rescue Mission.

Let's come together to bring some hope into the lives of some people that could really use it!

And that's really what this is all about. Financial hope isn't just for us. God invites us to use what He's entrusted to us to help bring hope to others. And when we do, we find the real blessings that money can provide.

I want to take you back to March 16th, 2012. After a couple of years of hard work and discipline, Amber and I were debt free and had just made the final deposit to get us to our long-term goal of a 6 month emergency fund. We celebrated with a nice dinner and didn't think much else of it.

Four days later, right as I'm about to go to bed, I get a message from a lady in our church asking if I could call her in the morning. She said she had something pretty important she wanted to talk to me about. So, the next morning, I called her and her question stopped me in my tracks. She said, "Shawn, have you and Amber ever thought about adoption?"

She knew some of our pregnancy struggles and that we were foster parents, and she told me about her niece who was 17 and pregnant, but knew she wouldn't be able to raise this child. We had talked about adoption, but weren't pursuing it, but Amber and I immediately knew this is what we wanted to do.

Four days after that, on the afternoon of March 25th, 2012, we sat in a Starbucks with this young lady and another family member, and at the end of the conversation, she said, "I want you to give this child a home that I can't."

We were elated! The catch is, she was already 6 months pregnant! There's a reason God gives you 9 months to prepare for a baby! But, what we'd later realize is that, God had been preparing us for this, even though we didn't know it at the time.

So, we got the adoption process started and felt like we were making good headway when we got the call that birth mom had gone into labor. And this little girl, who we expected around late June, came early. On May 12th, 2012, our daughter, Adalyn, was born (show picture 1). We were at the hospital and got to be the first ones to hold her.

Being 7 weeks premature, she spent some time in the NICU. We stayed in the hospital so we could feed her and hold her. Adalyn was doing great, even as a preemie, but Amber wasn't feeling so hot. A week after Addi was born, I walked in and Amber said, "You won't believe this, but I'm pregnant!" It takes a lot to leave me speechless, but I had no words.

We were finally able to bring Addi home in late June and continued the adoption process from there. Finally, on December 12th, 2012, 7 months after she was born, we stood in front of the judge (show picture 2) and made it official. Adalyn became our daughter. I'll never forget, the judge looked down at us holding this tiny little thing, with Amber 8 months pregnant and about to pop, and he said, "You ready for this?" We said, "Nope! But we're going to do our best!"

On January 16th, 2013, Norah was born…(show picture 3)…8 months and 4 days after Adalyn. We were all so excited, except for maybe Adalyn (show picture 4). She didn't know what to think!

When the dust settled and all the bills were added up and came due for the adoption and attorney fees and hospital bills for Norah…when the final tally came in, wouldn't you know that the amount was almost to the dollar of the goal we met on March 16th, 2012. We had no idea what God was about to do in our little family. All of the sudden, we saw a greater purpose for that 6 month emergency fund we'd put back. It wasn't for us, it was for them. And it made our story all worthwhile.

God changed our financial heart, health, and habits…and He showed us what true financial hope looks like. It's not just hope for us, it's to give hope to others, too.

So, as we close, whether you find yourself strapped for cash or strapped by cash, may you experience the freedom God desires for you as you practice the Biblical principles we've talked about over the last few weeks.

And may ***your*** financial hope help bring hope to others as you seek to build God's Kingdom here on earth with the resources He has entrusted to you.