

Sweating the Small Stuff: Pay the Bills

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May 17, 2020

2 Corinthians 9:6-11; Luke 14:28-30

The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. As it is written,

*“He scatters abroad, he gives to the poor;
his righteousness endures forever.”*

He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us. 2 Corinthians 9:6-11 (NRSV)

For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to ridicule him, saying, ‘This fellow began to build and was not able to finish.’

Luke 14:28-30 (NRSV)

Good morning. Let us begin by praying together. O God we long to hear your call in our life. Open our ears and our hearts that we might hear your nudgings so we might know how it is that you want us to live and to serve and to build your kingdom. We pray this in your name. Amen.

Over the last few weeks we've been talking about "Sweating the small stuff" - the idea that all of these little things in our lives really add up to be something big. And how all of these little things are actually acts of worship to God. And it's not just this hour on Sunday mornings but all the nitty, gritty and daily stuff that we do - those little tasks - that are all acts of worship to God.

We've talked about how to take care of our bodies, how to go to work, how to organize our chaos and to love our people. Today we're talking about how to manage our resources, our resources of time and money and how when we do that those are acts of worship to God.

I remember when we were studying the parables of Jesus in Scripture Shared last fall one of the things that struck me was just how many of those parables were about resources and managing them. I think that there were 16 of the 38 parables that Jesus told were actually about how to manage our resources. And that's because for us as Christians managing our resources is a very real indicator of what is the state of our heart is like. If you look at our calendars or our checkbooks that gives you a sense of what our spiritual life is like.

I've been reading this book recently by Bill Bryson and it's called *The Body: A Guide for Occupants*. And it's kind of partially a biology textbook and partially kind of a marvel at the human body. And one of the things he talks about there is how often humans blink.

This is what he says, "How many times a day do you suppose that you blink? 500? A thousand? You have no idea of course. But you blink 14,000 times a day. So much that your eyes are shut for 23 minutes of every waking day. If you are awake for 16 hours a day that means that you spend 3% of your day with your eyes closed."

That really adds up to a lot. All of those little things have a big impact so that it kind of becomes this little pocket of time in your day that your eyes are closed. I want to talk about pockets of time as one of our resources. I like to think that our little pockets of time that occur throughout the day as spare change. It seems like nothing when you're holding a little bit of it your hand, but if you collect a bunch of it it adds up to something meaningful.

I'll never forget a story in my life that has really impacted me when I think about spare change. When I was young my mom and my granny took me shopping at The Gap. My Mom was paying with cash and I was ready to go. I think my granny and I were standing at the door. We looked back at my mom at the checkout. The cashier had given her a nickel back so she's fumbling with her wallet and fiddling with it, trying to get it open and get the nickel in. She was being slow, and I wanted to move on.

I thought, "Mom, come on, just leave it. We don't need the nickel - let's go!" I cannot forget how quickly my grandmother got on my level, grabbed my arm, and said, "Katie - every nickel is important. Every dime is important. Every bit of change is important. It all adds up to something."

All of that spare change adds up to something and I remember that to this day because it's so true. Every little bit of change adds up to something meaningful and that's how these pockets of time are. We have time throughout our day that adds up to something really important. And we often blow it aside and don't really realize we have them. I'll tell you that as a mom of a young child, if you say to me, "What do you do with all these pockets of time?" I would say that it's a luxury to think that I have time. I have no time. I would laugh at you.

But the truth of the matter is that if I went through my day with a fine-tooth comb, or if I'm really attentive to what I do have, I have pockets of time and I'm not always a good steward of them.

I don't know if you're like me and maybe this happens to you a lot in the evenings but there will be days when I tidy up the kitchen and I get ready for tomorrow. I go brush my teeth and I wash my face and I climb in bed and I look at my watch. I say to myself, "Oh, finally, I get to go to bed early tonight." Then I remember that I have one email I want to write. So, I grab my phone and I open it up and the next thing you know twenty minutes has passed and I've been scrolling through Facebook the whole time and I never even wrote that email. I just squandered that pocket of time and I didn't even get to go to sleep early.

Or maybe you're like me when I'm stressed about something I might leave here if I'm working on a project and go grab lunch. And I spend the whole time in the car just feeding my anxiety and thinking about it and worrying and not praying about it and not working through the problem with God, and not trying to take a different look at it. And I squander that time when I could have solved or softened the problem, but I spent the whole time just feeding my anxiety.

And sometimes you squander your time and it's not actually a waste. I've been guilty of going to put something away and I'll see something laying out of Mary Holland's and I decide I want to go put it back in the closet where it belongs. And the next thing you know I've pulled everything out of that closet and decided to reorganize the entire thing. And based on the sermon a few weeks ago that's not such a bad thing. But what happens is that twenty or thirty minutes later I haven't even done the original task. And I have squandered this time doing something else that popped up when I should have been doing something different.

So, we have time, pockets of time that we should be mindful of that we can use as acts of worship. But we can't squander them.

Imagine that there is a bank that credits your account \$1,440 every single day. And you have to spend those dollars every day and if you don't spend them, they go away. It would be more than \$500,000 a year. That's how many minutes you get in a day - 1,440. More than half a million minutes in a year. But we don't treat them as precious as we would treat dollars. We treat them like something maybe we can get back or that didn't matter. I wonder how many of our minutes we are squandering each day instead of using them to be intentional to serve others, to be mindful to our families, to worship God.

So, one of the things that God gives us is time. The other thing that God gives us to steward is money.

I mentioned earlier that almost half of Jesus' parables in Scripture are about resources and about money. There are 2,300 verses in the Bible that are about money and financial resources. Now some of them of course are about giving it away, giving to the church. But most of them - the vast majority - are about how to handle money in your personal life. How to manage your personal finances. Why do you think that is?

Many of you know the Scripture from 1 Timothy 6:10 that says, "The love of money is the root of all kinds of evil." It's not *money* that is the root of all kinds of evil; it's the *love* of money that's the root of all kinds of evil. Money is morally neutral. It's when we all in love with it, when we let it become our God. When we put that above God that we get ourselves into trouble. And I'd be lying to you if I said that never happened to me. And I'll bet that many of you have had times when you find that your love of money has taken over everything else.

So why does the Bible spend so much time talking about how we manage our financial resources? It's because there is a direct correlation between the way we view money and the state of our relationship with God. And so, the way that we get that under control, the way that we get charge of that again is by ordering our spending to be disciplined and to reflect our priorities.

I wonder how many of you have had the experience of at the end of the year you do your taxes and you sit with your accountant or your spouse and you look at all of your pay stubs and you add them up. You figure out how much money you made that year and you're flabbergasted because you think, "Well, where did it go?" Do you ask your spouse, "Honey, where did you spend all of our money?" It feels like it just disappeared.

But the truth of the matter is that our money doesn't just disappear for no reason. It disappears because we don't have discipline about how we want to use it, about how we want it

to be a tool or resource for us. One of the things that God tells us to do is to order our spending to be disciplined about it. And in Proverbs Solomon says you would be diligent to know the status of your flocks. What he's saying is that you need to know what you have and what state it's in.

In the ancient world flocks of sheep were the livelihood of many people and involved all they had, all their wealth. All of their money was wrapped in up this. This is like saying you have a bank account and you don't know what's in it. Or you have a house with a roof, and you don't know how old it is, so you don't know if it's in a condition to spring a leak or even if you're going to be able to fix it.

We need to be disciplined with our money.

The other part of being disciplined with our money is to make a plan and stick with it. Benjamin Franklin said that if we fail to plan, we are planning to fail. And that's what we read in the Gospel of Luke earlier, the Scripture Thomas read about the builder who did not plan so he ended up failing. What he did was he started building and he had no plan. He gets halfway through his building and he realizes he can't afford to keep going. He essentially had a plan to fail and that plan to fail was just a lack of planning. Of counting his costs ahead of time, of being mindful of what he was doing.

I wonder if you've ever bought something that right after you did you think, "Why did I buy that? I didn't need that." Or maybe you're walking out of the store or you get home or it's the next morning and you look at it, and you think, "I can't believe I bought that." Maybe you bought it because the salesperson was particularly eager to sell it to you, or maybe just in the moment you thought, "This is what's going to make me happy." But I would bet that part of the reason you bought it is because your "yes" comes more easily when you don't have a plan, when you don't have discipline about what you're going to do with your resources.

In Isaiah 55 the prophet says, "Why do you spend money on what is not bread?" He goes on to ask why people labor for what does not satisfy and so often because we don't have a discipline or a plan for our resources, we spend money on what is not bread, on what will go to waste, on what we don't want, on what never satisfies us. We spend money on frivolous things or things we shouldn't buy or don't need. And it's not bread, it's not what God wants us to steward God's resources to be spent on.

One of our members, Molly Ward, is a financial planner and she talks about how a lot of us have these subconscious money scripts that are built into our mind that prevent us from having discipline about our resources, because we grow up with them. Maybe your money script is that your family is money avoidant and maybe you don't talk about money at all. Or you spend money on payday because that's what you do in your family. So, some of these things that are engrained in our minds make it hard for us to order our spending to reflect discipline.

And there's a video on our website from Molly with more information about this and how to dismantle those money scripts that you might find that interesting.

The other way is that we order our spending is to reflect our priorities. I'm going to vulnerable with you and share with you that I have a really hefty Amazon.com order history page. But here's something that I've come to know over the past couple of months, and I think many of you have, too as we've watched friends and local small businesses that have struggled and some that have even closed. We all have a choice whenever we are spending money and how and where we choose to spend it reflects that choice that we want to make. We can choose to support companies that have fair wage policies, that are ethical or eco-friendly, or small or local businesses. But every time we chose convenience somebody has to eat that.

We live in a world that tells us that we need things now, that we need things the cheapest we can get them. And we need things as soon as we want them and that we deserve everything that we think we want.

My mom tells this funny story about when I was a kid that instead of saying "I want something" I'd say, "I need! I need!" And now as I watch Mary Holland do this, I'm horrified! I can only imagine how horrified my mom was. And I'm sure that it's a developmental stage. But the truth of the matter is a lot of us carry that sense into adulthood. We think we need things and our spending doesn't reflect priorities that we have set with God.

I want to challenge you this week as you make purchases to really think about whether they reflect your discipline and the priorities that you have set. We get to ask that question because every time spend money, we're making a choice as to whether we are worshipping our wealth or we're worshipping *with* our wealth.

In Genesis, God tells Abraham, "You are blessed to be a blessing." And that's true for you and for me, we're blessed to be a blessing to our neighbors, to our families, to the world. And there are so many ways we can be generous and that we can be a blessing and it looks a lot of

different ways. It looks like giving money to the church so we can support family meals and that we can support our children's ministries, and the myriad of other programs that we have here that serve our neighbors. It also looks like giving an extra tip to your Instacart driver who is putting themselves in harm's way, so you don't have to. It looks like buying groceries for somebody that you know that's struggling and leaving them at their doorstep anonymously. It might look like giving money to a friend who's a teacher who's trying to help their students that are underprivileged and now trying to learn at home without classroom resources.

We are blessed to be a blessing to others and so God resources us with time and with money that we can bless others with.

In 2013 there was an article in the "Wall Street Journal" that has stuck with me, and the title was "Hard Wired for Generosity." It was interesting because it talked about the brain science about what happens whenever we give. It said that whenever we make a gift to someone else or to an organization what happens is that the dopamine and the oxytocin that is in our brain - these feel good chemicals, the kind of things that give you that warm glow. All of a sudden, we get a rush of those and the amygdala, which is the part of our brain where the "fight or flight" response is located or where stress or anxiety come from, that part of the brain experiences less brain activity. Our fight or flight, our stress, our anxiety levels go down whenever we're generous with others. And our warm glow, good feelings, hormones, the oxytocin and dopamine go up. It is like God actually hard-wired our bodies to be a blessing to other people.

Winston Churchill said, "We make a living by what we get but we make a life by what we give." And we have two things to give. Our time and our money. Let's spend both of them in a way that is an act of worship to God.

Let's pray together. *O God, we are so grateful that you have given us these resources of time and money and that we get to steward them. that you trust us to do that and that we might be a blessing to others. We pray that you would lead us to make smart decisions that we would be disciplined and that we would spend our time and money in ways that reflect your priority that we would be building the Kingdom here on earth. God, we love you and we pray this in your name. Amen.*