

## **October 16, 2016: Defying Gravity: Tethered to God**

This morning we move into our third week of our Stewardship Campaign, looking at the way we all contribute to God's work in and through our church. We've been using a resource book called Defying Gravity to focus our conversation and worship time. The first week, we were introduced to the metaphor of financial gravity – the force that impacts each of our lives, grounding us in the financial world. It fuels our impetus to make a living so that we can afford the basic necessities of life – food, shelter, clothing. This gravity can have a negative impact on, if it is allowed to take over, controlling our relationship with money, its acquisition and use. Last week, we had the opportunity to hear a message from Rev. Henritzky, who dug into the Parable of the Prodigal Son, looking at the way financial gravity impacted not only the son, but the father as well. He shared with us practical ways of living into a spirit of generosity, freeing ourselves from the negative pull that holds us back from a life of faithful giving. Next week, we wrap up this series with our Commitment Sunday – where all are invited to return the Pledge Card you received in the mail. We'll talk more about those pledges later, but for now, I want to focus on the impact our finances can have on our lives.

We are all familiar with the force of gravity – at least as we experience it here on the surface of the Earth. I was reading this week about Black Holes though... that's a magnitude of gravity we have trouble wrapping our minds around. A place in space where the gravity is so great that NOTHING can escape its pull – not even light. The gravity is so strong because matter has been squeezed into a tiny space – which can happen when a star is dying. Because no light can get out, people can't see black holes. They are invisible. Space telescopes with special tools can help find black holes, detecting them by the way its gravity affects the stars, gas, and planets around them.

As I was reading about this massive force of gravity within black holes, I was thinking about debt and its impact on our financial health. We live in a credit based society, where almost everything we buy is payed for with credit – a credit card (for everyday purchases) or a bank loan to buy a car, a house, or a college education. We spend money so easily nowadays – we don't even need to take out our plastic CC in some stores, we can simply use our cell phone to ApplePay. As spending gets easier and easier, the amount of debt people are burdened with keeps getting higher and higher. This accumulated debt, which we promise to pay back – with interest – continues to grow and impact our lives and our relationships.

Some have learned to be good financial managers of our income and expenses, and are able to bring credit card balances to \$0 each month. Others... not so much. Credit makes it so easy to live beyond our means without realizing it. Debt can build up quickly, and before we know it, we're buried in it from all directions; car loan, mortgage, college loans, credit card balances... each weighing on us with such magnitude that they impact the way we live our lives. Our debt becomes a black hole, impacting everything in its wake – and nothing can escape its pull.

Debt makes money the master of us – and we heard in our scripture from Matthew that you can't serve two masters. You "will either hate the one and love the other, or be

devoted to the one and despise the other. You cannot serve God and wealth.” Debt has the power to pull us away from a life of generosity – because when we are in debt, it is REALLY hard to be a joyful giver! If we manage to squeak out an offering, it is usually with anxiety over what bill that money could have been used to pay down. The problem with debt is that it backs us into a corner, from where we are forced to obsess over money – or the lack of it – and we struggle to be generous – because after all, do the needs of that other person or that ministry really outweigh our need to dig out from debt? Before we know it, all of our money is being used on us, and we are not returning any of it back for God’s work around us.

Many people think they are not financially generous because they lack the resources. In fact, the issue isn’t wealth, but identity. If we see ourselves as stewards, we manage our money and assets with the thought of pleasing the one from whom all blessings flow. We don’t view the world through a quantitative lens (Asking first, how much is available?) but through a qualitative lens (asking instead, what can be done with what God has given). We need to shift our mindset – from one dominated by black hole debt, where financial gravity rules – to one of stewardship, where we are managers, able to control our relationship with money and the hold it has on us. When financial gravity takes over our lives, we are controlled by our money, especially our debt. But if we shift to a stewardship mentality – we shift to management mode, to an intentionality that requires planning in order to stay in control of your finances. It’s a constant battle to push back against the financial gravity that never goes away, but can be kept at bay.

This planning and intentionality starts with a budget – knowing how much you have coming in – and thus how much you have available to “go out”. There are different budgeting tools that can help you do this – I just discovered an app for my phone called Mvelopes that allows you to take your budgeting plan with you wherever you go. When you’re working out a budget and a financial management plan, it’s important to be intentional about a few things:

1. Living simply – Mahatma Gandhi – the Indian political and spiritual leader, is known for saying “Live simply so that others may simply live”. This quote helps us zoom out to realize that our lifestyle choices have impacts on people all over the world, and we need to keep that in mind as we work toward intentional financial planning. Living simply will also lower our expenses, making it easier to fit everything into our budget.
2. Managing and paying down debt – If you have never heard of, or worked through Dave Ramsey’s Financial Peace Institute, then I would highly recommend it. It is a class that teaches people the seven Baby Steps to dump debt, spend wisely, save for the future, and give generously. If there is enough interest, it might be something we could consider offering as a small group opportunity.
3. Setting Goals for generosity and living into them --- Rev. Henritzy talked last week about how prioritizing your gifts to the church and other charities enables you to give your “first fruits” to God, rather than what’s left over when you’re done spending it. Budgeting can help wrap your mind around what you are realistically able to give – based not on “how much is left” but “what can be done with what God has given”.

In order to work financial generosity into your budget, you need to plan for it. Next week, we wrap up our Stewardship Campaign with Commitment Sunday, where we'll collect the pledge cards that many have received in the mail. If you did not get one, or need another, please see an usher and they will give you one on your way out today. There will also be some available next Sunday as you enter. These pledge cards symbolize our promise to God and ourselves, a promise that says, "God, I'm not going to give you my leftovers, but rather my first fruits!" Filling out those cards takes prayer and planning – knowing what you are able to give without going under or over the amount you're able to give back to God. There are some who are able to give according to the Biblical mandate of 10% - there are some who are even able to give over that percentage! When you are considering your pledge, I invite you to take time and calculate the percentage level you've been giving at and see if you are able to step up to the next percentage point as you work toward your giving goal.

Financial generosity and giving back to God doesn't just happen by accident. It takes intentionality, prioritization and planning to push back against the financial gravity that we are all impacted by. Making a plan and sticking to it can allow us to break free from the incessant tug of this gravity – and setting a goal for generosity, committing to putting God first, tethers us to God, keeping us grounded in our beliefs and faithful living, it ensures that we keep God as our master, rather than money taking God's place. As we prayerfully plan and contemplate ours pledges this week, I pray that you may experience freedom for joyful generosity, that you may have fun imagining all the things that can be accomplished for God's work with the gifts you return back to God. May we be blessed so that we may be a blessing to others. Amen.