

“Mo’ Money Mo’ Problems” March 12, 2023

If you have a Bible, we’ll be in **Luke 12:22-34**.

And as you’re turning there, we mentioned the multiple ways money can have a grip on our lives whether we know it or not, one of those being overly worried/anxious about money. I came across this study by CNBC written earlier this year

- 90% of individuals say that money has an impact on their stress level
- About 65% report feeling that their financial difficulties are piling up so much that they can’t overcome them
- Roughly 40% report that they are currently taking no notable steps to secure their financial future
- Over 40% wish that they could have a ‘fresh’ financial start
- Less than 25% feel extremely optimistic about their financial future
- Nearly 25% make purchases they later regret when experiencing significant stress

And when you think about it...it makes a lot of sense as to why we’re so stressed out by money.

- If you’re a **college student**, you’ve got those student loans piling up waiting for you to graduate and you might not have a job lined up just yet - and you can feel the pressure of what do I? How am I going to pay for that?
- If you’re a **new parent** and you’re realizing how expensive being a parent can be - sure, there are unforeseen medical expenses - but then there’s the outrageous cost of diapers and baby formula - not to mention the likelihood that your kid might need glasses and braces one day.
- Similarly, if you’re a **single parent** - you’re working a 9-5 job and raising a family on your own...and I don’t even know how that’s physically possible, but you’re doing it and I’m sure the financial demands can be a real point of stress.
- If you’re a **homeowner**, it’s inevitable that things are going to break down in your house; it’s just a matter of when - maybe it happens years down the year, one by one, or maybe everything breaks down all at once
- If you’ve worked for decades and you’re **nearing your retirement** and you look at what you’ve saved so far and you’re thinking, “Is this enough? Is retirement even an option for me, or do I need to work the rest of my life?”

The point is, many of us would say money can easily cause stress, and wherever you’re at in your season of life that’s very understandable.

I’ll get real with you for a sec. Money used to give me so much panic that for the longest time I didn’t even look at my bank account. I never spent money on myself and would feel guilty whenever I did. It was a major source of worry for me that I would be completely paralyzed by it all. I was so cheap in college I would go to the cafeteria on campus and sneak in Tupperware. I was the guy who only ate chips and salsa at the restaurant and would ask my friends afterwards, “You gonna finish that?”

(I joke with my wife sometimes how I wish we would have met sooner in life. We met after I had been out of college a few years and got my act together. And she’s usually quick to say, “I’ve heard the stories. Believe me, I would not have been interested.”)

As someone who's been in active recovery from being overly anxious by money, I've seen a lot of growth in my life and handling my finances well, and yet, I still find myself getting into the car and the moment the check engine light comes in...I can find myself spiraling into, "Oh no, now what? Is the car going to break down? Can we afford to fix it right now? Should I be riding my bike to work?" Or in the summer when Cola gets stupidly hot and the AC is on overdrive - I find myself thinking, "Uh oh, can we afford that?" and tail spinning into, "How much do we have in savings? Ugh. It's not enough. We should have saved more. We shouldn't have spent money on x, y, or z."

Well if you're anything like me or the 90% of Americans who stress about this stuff, I have good news - Jesus is here to help us this morning. :)

Recap

To give us some context here, last week we looked at **Luke 12:13-21**. The parable of the rich fool. Jesus told us that we should actively be on our guard against believing that life consists in the abundance of possessions—that more stuff equals more life. Then, Jesus tells a story about a man who has a good year and stores up all of his extra—he hoards and keeps it for himself. And then the guy learns the hard way that more money and more possessions cannot actually guarantee what he thinks it can. And Jesus calls him a fool. That's Bible talk for a sick burn. His greed took hold of him and he couldn't see it.

But Jesus presses further, getting to the heart of the matter:

Luke 12:22-34

And he said to his disciples, "Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on. **23** For life is more than food, and the body more than clothing.

Now before you're quick to zoom in on this and only hear Jesus say - "do not be anxious" remember, all of this is in the context of Jesus talking about money and possessions. And Jesus is calling us here to see the bigger picture, and to help us with that, Jesus uses some illustrations to get the point across. Keep reading:

Luke 12:24-28

Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! **25** And which of you by being anxious can add a single hour to his span of life? **26** If then you are not able to do as small a thing as that, why are you anxious about the rest? **27** Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. **28** But if God so clothes the grass, which is alive in the field today, and tomorrow is thrown into the oven, how much more will he clothe you, O you of little faith!

Alright so here Jesus just gave us two illustrations - the ravens and the lilies. So what I want to do is draw out some comparisons and insights into the passage:

First, there's one similarities I wanna draw from the two:

Luke 12:24 - Consider the ravens

Luke 12:27 - Consider the lilies

In both examples he starts with the word “consider.” In Greek it’s the word **κατανοεο**. It’s a compound word - kata meaning “from” and no-eh-oh, means “mind.” So Jesus is saying, when it comes to anxiety and in particular, your finances, use your mind here.

You’re worried about money - Ok, think about this. Use your mind here with what I’m about to say. Which - we’ve barely scratched the surface of the passage but that already reveals something pretty significant. Jesus says if you’re worried about your finances, your stuff, your possessions - it first starts with rethinking how you view things. How you think predisposes you to feel one way or another about something.

This is a silly example but I remember as a kid I didn’t like most food - **because of how I thought** it was going to taste - like I was predisposed to feel a certain way about brussel sprouts - and my parents would want me to eat it and I would take the tiniest, teeniest bite imaginable onto my fork and stick my tongue out and the moment that food touched my tongue I would start to lose my mind.

The truth was, I was already predisposed to believe a certain way about it. And now 30 years later, my mind has changed on the topic - brussel sprouts are really having a moment right now. And now I’m reliving it all over again with my kids and the daily battle to eat their veggies. I don’t believe in karma, but if I did...

But all this to say, Jesus is implying a similar thing happens with money and is calling us to rethink how we view it. To reshift our mindset. To reconstruct the inner framework of our minds regarding the topic, because how you think will be a determinative factor and, to get even more pointed, Jesus is saying our worry and stress about our money first begins with changing how we think about it.

So what are the things Jesus is telling us to rethink? Look back at this again, and notice some more similarities in the illustration:

Luke 12:24

Consider the ravens...God feeds them.

Luke 12:28

Consider the lilies...God so clothes the grass

God feeds the ravens with food because he’s in control of it. God clothes the lilies and the grass because he’s in control of it. The implication here is that all of it belongs to God. It’s all his.

1 - From “I provide for myself” to “God provides for me”

Jesus wants to help them see - who is it that provides for you? Is it you or is it God? And based on how you answer that question will go a long way in determining your stress levels when it comes to your finances.

Psalms 50 gets this idea across as well:

Psalms 50:10-12

for every animal of the forest is mine,
and the cattle on a thousand hills.

11 I know every bird in the mountains,
and the insects in the fields are mine.

12 If I were hungry I would not tell you,
for the world is mine, and all that is in it.

So back in ancient times, they were predominantly an agrarian society. Outdoors. Farming. Wealth was often tied to how much land and livestock you owned - and you could earn this sort of wealth for yourself if you worked hard enough, were wise enough with your wealth, or this sort of wealth could be passed down to you from your family/tribe.

And in the **Psalm**, God is recorrecting their view to show them the stuff you own, the wealth you have, is not ultimately yours. It's all God's. you might say hold up - i worked hard for my money. and while that's true, think about this - who gave you the breath in your lungs to perform your work? who oversaw the timing of that place hiring when they were hiring so that you could apply for that job? who orchestrated you going to the college you went to, to learn how to do the job you eventually went out and applied for? and on and on I could go.

- It was God who orchestrated your resume to look the way it was, who controlled what school you went to get the experience you need so that through it all He could provide for you.

Similarly, in **Luke 12**, Jesus draws this same principle out because He knows the grip money can have on our hearts. He says if everything belongs to God - and not us - then that ought to shift our perspective.

And at the same time - if God owns everything, what's the implication? Does this mean God is withholding? Does this mean God is curmudgeonly and stingy with what He gives us? Not at all. Rather, even with the ravens and the lilies, He demonstrates His compassionate character. Notice, what does He do? Look again:

Luke 12:24

Consider the ravens...God feeds them.

Luke 12:28

Consider the lilies...God so clothes the grass

And in each of these illustrations, he turns it on us:

Luke 12:24

...Of how much more value are you than the birds!

Luke 12:28

...how much more will he clothe you, O you of little faith!

In other words...

- The thing about ravens and lilies is that they are not made in the image of God - you are.
- God did not create them on the sixth day of creation and say - this is very good. He said that about you.
- And in the same way, God did not send His only Son into the world as a raven or a flower to die for the sins of ravens and flowers - He came as a human being, and image bearer like you and out of His great love, He died and forgave sin and conquered death for you.

In the Father's eyes, says Jesus, you are of far more value than anything else in all creation - far more value than any bird or any flower or any waterfall or any star in the sky.

And if God owns everything and provides for the birds and the flowers, and you are of way more value than any of them - then He will provide everything you need to glorify Him. For you to live according to how He's designed you to live.

And God's design for your life is so that you would know Him and love Him, and through faith and obedience, you would grow to look more and more like Him. That you would be a participant in the

Kingdom of God here on Earth. To love your enemies. To forgive those who have wronged us. To be a people who pursue justice and mercy. And the thing is, in Jesus, He will and has provided for you what you need to ensure that all that will happen and can happen now.

Now we'll get more into the practicals of all that in just a moment but notice...I notice didn't say God provides everything we need. I said God provides everything we need to glorify Him.

I think this passage has and can be easily misinterpreted, ~~but this is one of those "I don't think this means what you think it means sort of verses."~~ Because what this IS NOT saying is that so long as you don't worry, that all of your bills will be paid for, and you will never go into debt, and your bank account will overflow...just don't worry, trust God...and you're good to go.

Oftentimes people look at this passage and say, "Look at the birds and the grass! They don't worry and it all works out all right for those guys." That's not quite it - look again at **v.28**:

Luke 12:28

if God so clothes the grass which is alive today and tomorrow is thrown into the oven...

The point Jesus is making is everything DOES NOT necessarily turn out okay for the birds and the grass - in the same way for Christians, not everything turns out okay for us either - there are God-loving, faithful Christians all over the world who undergo persecution and suffering, and there are Christians who starve and can't afford for their basic needs to be met - AND YET even in those cases, God still provides them everything they need to glorify Him. He's given them exactly what they need to do to live out exactly what He's designed them to do.

And because everything belongs to God - and not us - He has provided for us right here and right now everything we need to do to live into His will with **whatever we have or don't have**.

This means...

- Your **bank account** does need to be hitting a certain amount for you to live a life pleasing to God and to look more like Jesus. He has given you exactly what you need in your bank account to draw close to Him, to live a life dependent on His Spirit to look the most like Jesus as you possibly can
- Similarly, **your job** does not need to be the dream job or the ideal salary to live a life that is fully honoring to God. He has given you the job you have right now to glorify Him where you are. You are exactly where God has you because God doesn't make mistakes.
- Your **house, your apartment, the stuff you have** and even the stuff you don't have - are all a means to help you see God for how good He is and to use what you have to love others.

Jesus calls us to rethink the world - you don't own anything, God owns everything. And you're not left on your own to fight for yourself, God provides everything you need to live a life holy and honoring to Him. And when you rethink that - you begin to see the world differently.

This leads me to the second shift...Jesus is calling us to shift from...

2 - From "a world of scarcity" to "a world of abundance"

This goes all the way to p.1 of the Bible - all of creation is an expression of God's generous love towards humanity. It's like he's the host of the party, and we as human beings are guests in a world of opportunity and abundance. Like it's one big party.

Mike Cospers

If we live in a cosmos – an ordered, meaningful world – then all we have is a gift...At the heart and helm of all of creation is a God of abundance.

But even though this was God's aim for us in this abundant world of his - the oldest lie in the world is the belief that God is withholding from us. To think, "Maybe God's holding out on me. Maybe there isn't enough. And maybe I need to take matters into my own hands."

And through that lie, as human beings we believe now that the world is not this abundant place - it's a place of scarcity. It's a place of believing that it's ultimately on us if we want to be provided for.

And this leads to all sorts of problems in the world. It leads to coveting and envy. Jealousy and violence. And, as Jesus points out, viewing the world in a scarcity mindset leads many of us to a place of worry. That the world is this closed-off system with no higher power, no real meaning, no personal higher power overseeing it all.

This is why, in this scarcity mindset, the world would have you think it's all about **survival of the fittest**. What you have now is simply Darwinian evolution. The reason you exist is because your ancestors fought and killed to survive therefore, if you want to make it in this world you have to fight for what's yours. There's only so much to go around. It's this attitude that says, "There's no way we can make it if I don't spend all my energy chasing these things. I gotta make sure I get mine because my life will go poorly if I don't."

All of that stems from the belief that this world is a world of scarcity - it's the oldest lie in the book.

And this is the mindset Jesus is trying to correct here - at that time God's people are under military occupation, there is mass poverty, and injustice - there's the massive assumption that this world is a world of scarcity.

And yet Jesus is calling us not to view life in the same way the world does. He's calling us to rethink from a world of scarcity to a world of abundance. This is God's world. This is His creation. This is all His and He owns everything. And even better still, He made you. And He loves you. And He's calling you into His arms, to trust Him because He is a loving Father who will provide everything His kids need for them to live a life full of the goodness and glory of God. It's to have this attitude that says, "God will give me exactly what I need... because with God there is always enough."

And it gets even better because when we come to faith in Jesus and shift to an abundance mindset, we are now empowered to live in a world of abundance and riches. We're freed up to be generous and learn to live in the Kingdom of God. Let me show you what I mean, keep reading:

Luke 12:31-34

Instead, seek his kingdom, and these things will be added to you.

32 "Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. **33** Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. **34** For where your treasure is, there will your heart be also.

Now is Jesus advocating to go into a life of poverty? Not quite. We'll unpack this more in future weeks. But the big idea Jesus wants to impress upon us is that He is the treasure. AND when we see this world as a world of abundance, we're able to now accumulate riches, but not in the way we think. He wants us to see there's a way to live our lives, and in particular, to manage our stuff, and handle our finances so that we will become wealthy in the Kingdom of God. So that our heart overflows with richness and abundance. And that's not just talking about what comes after death, but richness and abundance in the Kingdom of God are made available to us right now:

- A life that is overflowing with the fruit of the Spirit, that's what a life of wealth and abundance looks like in the Kingdom of God. And that's available to us now.
- A life brimming over with love, tethered to community. Deep friendships that rejoice together and mourn together. To have conflict and forgive. That's what richness looks like in the Kingdom of God - and in Christ, you can pursue that now.

- A life that doesn't rely on possessions, or a salary, or whatever - now there's a place for those things, but ultimately all those things are sinking sand. But instead, you're able to live a life that is generous and hospitable and sacrificial because generosity, hospitality and sacrifice are at the very heart of the Kingdom of God. That's what it looks like to store up treasures and wealth that we can accumulate in this life and the life to come.
 - Going back to the party illustration - it's like when you see the world as an abundant party that God has invited you into and someone asks you "Hey can I have some chips?" You're like, "Yea man, go for it. Have some of mine. These aren't my chips."
 - There's a joy, and a thankfulness, and a peace that comes with seeing this world the way Jesus does.

Conclusion

And when this happens - you begin to notice your heart begin to change too. You begin to see rather than being stressed, you find gratitude taking root in your heart instead.

- Maybe for you some practical application this morning is to reflect on your life right now and practice some gratitude to help your mind, and your heart see what Jesus sees. maybe your heart's not there yet - practicing gratitude can help with that. Perhaps your finances aren't where you want them to be - but at the same time, look at all God has richly provided for you. The breath in your lungs. Your health. Your friends. Your family. The roof over your head. The meal you had this morning. All of that is a gift from God - to help you open your eyes to see that this is a world of abundance and God provides for you. Because when you do, thankfulness will take root and the worry that was once there begins to melt away...

I'll let you in on something. There was a time in my life when I was completely free from worry. I wasn't concerned about what was going to happen tomorrow, or a week or month from now. I was never concerned where my next meal would come from or whether I would be clothes. I was never worried about how much money was coming in or if the bills were getting paid or not. I was completely free of worry. And the reason was because...I was three years old. When I was that age, I had no worries over money at all because I knew my parents loved me and I knew they would take care of it.

Now you might object and say, "Well yea, you were young and naive. You didn't know how the world worked. You didn't have responsibilities or take a macroeconomics class." And while that's true I would point to another reason why I was free of worry: my parents worried about all those things for me. My parents were seeing to it and hustling to make sure the bills were paid. That the lights stayed on. That I had clothes on my body and food in my stomach. My lack of worry was rooted in the fact that my mom and dad were concerned on my behalf to make sure I was provided for. And I had no doubt in my mind, my mom and dad, they got me.

And Jesus' argument here isn't that we shouldn't worry because there's nothing to worry about. Rather he says, "Don't worry because your Heavenly Father has promised to take care of you. Your Heavenly Dad has got you."

And if you need further proof of that - look to Jesus, who made you His own through His death and resurrection. Who, through Him, He has provided our greatest need and brought us into the loving hands of our Heavenly Father.

The same hands that formed the world, the hands that formed the mountains and the seas, the hands that have provided for billions of creatures for tens of thousands of years. Those are the same hands that touched the sick, that healed the blind. Those are the same hands that raised Lazarus from the dead. Those are the same hands that were pierced for you and for me. And they are the same hands that hold your life now no matter what you do or don't have.

Where you're able to have poverty or prosperity in the eye and say, "I'm good with whatever God gives me because in Him I have all that I need."

Now that is some peace for your soul in a society that deeply lacks it. So will you not draw near to Him now? Whether you're stressed by what you have, take that to God and ask Him to reframe your thinking. Or maybe you're here and your heart is distant from the Father - will you draw near to Him, He has so richly provided for you and wants you to experience abundance in His Kingdom.

Let's go to Him now in prayer.