

Father, may these spoken words be faithful to your written word and lead us to the living Word, Jesus Christ our Lord. Amen

Over the last three weeks we have looked at money and its deception. We started out by asking 'Who is our God'. Exploring what Jesus meant when he said that you cannot serve God and money. Then we looked at using money well. How we might make money our servant not our master, avoiding greed and covetousness, using money in a way that blesses God, others and ourselves. Last week Gary explored the practicalities of giving, explaining that God loves a cheerful giver; helping us to think about how much of our money we should give away, to whom and in what way. I know what Gary said last week certainly gave me cause to re-examine our giving and whether we have become complacent and self-satisfied with what and how we give.

Today we are going to be thinking about how we live with money. As Gary has already suggested there are only three things we can do with money; spend it, save it or give it away; for as Paul tells us in 1 Timothy six verse seven 'we brought nothing into the world, so that we can take nothing out of it;'. But before we begin to explore how we might live with money in a way that honours God, I want to be very honest with you and confess that I find talking about money in church difficult and uncomfortable. So imagine how I felt when I realised that I was going to have to prepare a sermon as part of money month. I guess that Gary is now feeling quite anxious about what I am going to say next!

I don't find it difficult to talk about this because I don't believe that all that we have and all we are comes from God and that we are merely stewards of his bounty. On the contrary, I know this to be true because of how God has blessed us during the difficult times in our married life, especially when Philip was made redundant some years ago and was unable to find another job in the City. Rather, I find it difficult because of my very British reserve which believes that money matters should be private. I also know from past experience when I feel uncomfortable about something this is God's way of telling me that this is something that needs my attention; that I need to spend time prayerfully considering my motives and my actions.

I am sure I am not alone in feeling this way and it is my prayer that this discomfort will be alleviated as we use the lens of our readings this morning to explore what approach we should take to how we spend, save or give away our money and how we can keep all three in balance. How do we live well with

money in practice? How do we live day to day life avoiding anxiety, idolatry or envy where money is concerned?

I suggest that one way is to remember Jesus' answer to the lawyer, "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind." This is the greatest and first commandment. And a second is like it: "You shall love your neighbour as yourself." We are to love God with all our heart, all our soul and all our mind; in other words we are to love God with all that we are and all that we have and that includes our money and how we use it. These two commandments are the basic tenets of our faith and a summary of God's call on our life. So we need to ask ourselves the question; are we using our money as well as all our other gifts and abilities to love God and to love one another? Perhaps an alternative title for today rather than 'living with money' might be 'loving with money'. We have already defined some guiding principles: we are to enjoy good things as part of God's creation, but we're not to be self-indulgent. Jesus tells us to store up treasures in heaven not on earth. We are to love God and others with our money, rather than loving ourselves.

We all need to spend money. We all pay taxes, need somewhere to live and have to eat food; and for many of us this means we will spend most of our income each month. It is how we treat any money left over and what we allow ourselves to buy when it comes to things we don't strictly need that is the conundrum. Wouldn't it be great if there was a formula that we could apply? Perhaps the seventeenth century Puritan approach might help us; they didn't deny the goodness of possessions and what money could buy but saw them as gifts from God. However they also knew the danger of easily getting wrapped up in them, loving them and living for them, starting to store up treasures on earth. So they aimed for "moderation"; their idea was enjoyment and limitation.

So what would that look like for us? It could include cutting out things we pay for but don't actually use – music that isn't listened to, the latest DVD that is never watched, a new car that really isn't needed or the sports club membership that isn't used regularly. In our house it would definitely be the CDs and the DVDs that we don't have time to listen to or watch. It might be owning a house that is bigger than our family needs or always getting the latest gadget when the old one still works. I have a curate friend who lives in a house that is too large for him and his wife now that their children are married. They had a discussion about whether they should downsize and use the capital released differently. After prayer and discussion they felt that God was calling them to use their home

for hospitality. They share their home with Christians from other countries who find themselves in our country with nowhere to live. 'Love your neighbour as yourself.'

When it comes to saving, some of the questions we should ask are:

- How much am I planning to save?
- What am I saving for?
- What is my attitude?
- Are we trusting in our savings or the care of our loving heavenly Father?

Remember our reading from Deuteronomy where the Israelites were given land with fine cities they didn't build and vineyards and olive groves, they didn't plant. With our savings we also need to remember from whom we receive all our gifts. It may be good to save for several reasons; to anticipate future expenditure such as replacing large items of furniture or for replacing an old car that is essential for getting to work. Having a buffer means we don't have to go into debt and is wise thinking. But we need to beware loving the idea of financial security, trusting what is in the bank rather than in the care of our heavenly Father. Not all of us have much scope for saving, but many will. It can be a good and wise thing to do so long as it is done with godly motives, not done unthinkingly, presuming that more money in the bank is a good thing. Rather trusting what Jesus says is true for each of us, 'if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you—you of little faith?' (Matthew 6:30)

When it comes to giving we also have many choices. We can think in terms of 'how much do I need to give?' or 'what do I need to live on?' The issue here is the word 'need'; how do we decide what we actually need as opposed to what we desire? Perhaps it would be helpful to think in terms of priorities, reminding ourselves what is important in life;

- Our relationship with God
- Our relationship with and care of those in our family
- Our relationship with other Christians in the community of the church, both local and global
- Our relationship with the rest of the world in mission and care

If we want to live our lives around these priorities, including our spending, saving and giving, then we might enjoy a good meal out with our family or buy a larger

car so that we can take people with us on outings. But equally we might not do either of these things because we want to raise money in support of our church's mission vision. In all of this we should be aware of how we are affected by our culture, which will tell us how we should spend and save. The danger for Christians is that all we do is add some giving into the standard amount of spending and saving. CS Lewis wrote in his book 'Mere Christianity' that if our spending on luxuries is the same as those around us, we are almost certainly not giving enough away.

This is extremely challenging and very hard to argue with. One way in which we ought to be different from western consumerist culture is not to expect our standard of living to go up as we go through life. Rather our priorities should drive our spending and our priority will not be our own comfort but loving God and the growth of his kingdom; loving our neighbour and their good. Fully committing to the two great commandments, so that as our earnings increase it will be our standard of giving and not our standard of living which will increase.

In Jesus name, Amen.