

Prodigal People, Sunday, 11/1/15

1 Have you ever had one of those moments when it becomes unambiguously clear that you're not nearly as smart as you think you are? It happens to me on a regular basis, including this week as I sat down to write this sermon. I have a Master's of Divinity degree from Asbury Theological Seminary, I learned Biblical Greek and Hebrew, and I've been a pastor for more than a decade. Despite all that, I never really knew the real meaning of the word "prodigal" until I read Adam Hamilton's chapter in the "Enough" workbook.

I have always assumed that "prodigal" meant someone that runs away from their family. After all, that's what the prodigal son does at the beginning of Jesus' parable. In fact, I even remember one of my pastor friends excitedly telling me about their church's new initiative to reach out to all their former members who had stopped coming to church- what he described as "finding the prodigals." I'm assuming that at least some of you already know what I should have known- What's the actual definition of prodigal? Can anyone tell me?

That's right. A prodigal isn't a person who runs away from their family, it's a person who spends money in a recklessly extravagant way. The prodigal son in the parable does both of these things, of course, but it's the reckless spending that's in view when we use the term today. You can also use "prodigal" as an adjective, as in, "Prodigal habits die hard," meaning, spending money or resources freely and recklessly is a hard habit to break. And it IS a hard habit to break. We know that, because so many of us have played the part of the prodigal at one point or another in our lives.

2 The problem with being too free with our spending is that we're usually not thinking about the future. Just like the prodigal son, a famine is bound to come along, whether it's a higher than usual electric bill, a broken timing belt on our car, or the cost to take care of a broken tooth. And when that famine comes, we're likely to be left in the same desperate condition as the prodigal son- sitting miserably with nowhere to go and nothing to eat.

Most of you know that Jana broke her arm last winter and she continues to have physical therapy to regain her strength and range of motion. It's astonishing to me how many people have billed us for services provided over the last year. If we hadn't had health insurance and hadn't kept some money in savings against the possibility of this kind of emergency, I can't imagine how we would have made it through the year.

The prodigal son's spending involved much more than just unexpected expenses. It was truly extravagant. In the time and place of Jesus, one's inheritance most likely would have been property. That property would have not only identified and connected a person to the community, it would also have served as the main way for a person to earn a living. Selling his share of the property and squandering the proceeds on wild living would have been unimaginable folly. Most of us aren't quite THAT prodigal in our living.

Never-the-less, unexpected expenses, coupled with bad habits such as impulse buying, wastefulness, and indulgences like eating out, have left many of us not only unable to be joyful and generous givers, but have created within us a vicious cycle of spending, debt, fear, and desperation. Even those who give generously and joyfully and carefully manage their spending can probably think of some ways in which they are wasteful in their use of God's resources. That's the bad news. The good news is that, just like the prodigal son, there IS a way for us to reclaim a healthier relationship with money and things. I have three specific take-home tools today to help you with your journey.

3 Do you believe that there's a purpose for your life? Pastor Rick Warren popularized this idea with his book, "The Purpose Driven Life." The idea is that if you're clear about your purpose in life, then you can shape the way you live to accomplish your purpose. We sometimes also talk about "calling," which is simply another way of saying that God has given us particular gifts and graces to fulfill particular roles in this life. So being clear about our purpose, or our calling, is crucial if we hope to live a joyful life.

The world tells us that our purpose is to get ahead and be happy people. If we believe that's our purpose, is it any wonder that we chase the comforts and amusements of this world with such vigor and persistence? As Christians, we have a general calling that is quite different. Our purpose is to love God and to love other people. In the Christian world view, happiness is not really a goal. Instead, we believe that by growing in our love for God and other people, we will grow in joyfulness, which is another thing entirely. Happiness is a feeling rooted in our present circumstances. Joyfulness is a gift and an attitude rooted in our faith in Jesus. Being clear about our God-given purpose is the crucial beginning to making plans for our lives that lead to joy.

In the lobby today, you'll find a simple worksheet that you can use to begin thinking and praying about your more specific purpose and calling in life, either individually, as a family, or even for your company or organization. Once you have a purpose written down, you'll list a few general life goals that will help you achieve your purpose, as well as some long-term, mid-range, and short-term financial goals. I challenge you to give this a try. I think you could do this in less than 30 minutes.

4 (intentionally blank screen) The next take-home help I have for you is a card of Six Key Financial Principles. You could put this card on your refrigerator, put it on the kitchen table- wherever it might spark a conversation and encourage you in your faithfulness. Each principle includes a companion Bible verse to help you live more responsibly with God's gifts.

5 The first principle is that because of who we are and **whose** we are, we are called to put God first in our giving and living. "Remember this," Paul writes to the church in Corinth, "—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop." Giving is not something we do in the middle of worship. Giving IS worship. So we should all ask ourselves, "How does the gift I'm bringing represent my relationship with God?" Remember, God wants our whole heart, and when we give from the first portion of what we receive- and not the leftovers- God is worshipped.

6 The second principle is one that everyone knows but very few people do. Prepare a spending plan and track all expenses monthly. I really do understand that not all of us are planners. Goal setting and budgeting can be pretty dry stuff. Oftentimes one partner in a relationship is a budgeter and the other isn't. Money issues are one of the biggest items I end up working with couples on when they come to me for premarital counseling. Budgeting is hard. And yet, as Jesus pointed out in the Gospel of Luke, "Who would begin construction of a building without first getting estimates and then checking to see if there is enough money to pay the bills?" As good stewards of God's gifts, goals and budgets are essential. If budget is a four-letter word to you, there's a simplified, ten-item budget worksheet in the lobby as well. Simply assign everything you're currently spending to one of the categories, compare that with the recommended percentages, and then come up with a new plan. That's the easy part.

The harder part is coming up with a system to track your expenses so that you can make spending adjustments as you go. Dave Ramsey recommends simply converting your money for the month into cash and putting it into envelopes for each category. It becomes abundantly clear when the envelope is out of cash that you've reached your budget for the month. If you're interested in learning more about budgeting and the Financial Peace University course, there's an informational flyer about it in the lobby today.

7 Of all these financial principles, the next one is the hardest for me. Principle Three: Simplify your lifestyle; live below your means. Have you ever noticed that more things you accumulate the more things you have to maintain, charge, repair, and insure? There are days when the incessant notifications on my laptop, iPad, and iPhone become too much and I just have to unplug for a while and go outside for a walk. I like playing with technology, but I do wonder if technology sometimes separates me from God rather than bringing me closer. Not eating out so often is another challenge for me, and it's really only since moving here that I've managed to become more disciplined in packing a homemade lunch to bring with me to work. Jesus warns us in the Gospel of Matthew to not store up for ourselves treasures on earth, where moth and rust destroy. Deliberately choosing to do without something is one way we can protect our hearts.

8 Some of you may know that our church has a variety of accounting line items that serve as expense reserves. In effect, these are emergency cash funds. Principle Four is to establish an emergency cash fund. We have reserve funds for our church because occasionally things happen that we haven't accounted for. We don't use those line items to hoard money, that would be unfaithful. Instead, we estimate, based on our history, what a reasonable range of emergency expenses are and the try to save accordingly. Dave Ramsey and others recommend that each of us work to establish home emergency funds equal to three times our monthly wages. The goal is to plan ahead and avoid the need to borrow when unexpected expenses arise.

9 We talked about credit cards last week. Principle Five is to pay off credit card debt and to use credit wisely. Jana and I limit our credit cards to a single revolving credit account and we pay off the balance in full each month. Proverbs 22:7 seems to summarize this principle well: "Just as the rich rule the poor, so the borrower is servant to the lender."

10 Finally, Principle Six is to practice long-range savings and investing habits. College, vacation, reliable transportation, and retirement are all common life goals that typically require intentional savings plans. And those savings plans usually require a carefully managed budget, which brings us back to Principle Two. All these financial principles build on one another, but they all begin with a clear understanding that our purpose in this life is to love God and love each other. The prodigal son was welcomed home and loved by his father, but he had to first make a new beginning. So do we!

11 Each time we open our purses or our wallets, we face a basic choice. Do we want our life witness to be one of *living* extravagantly, or *loving* extravagantly? Is the purpose of our life to serve ourselves, or do we understand that by serving God and others, we are called to be a part of something so much larger than ourselves? Do we want to continue to serve the masters who hold the keys to our debt, or do we want to find freedom to serve the master who frees us for joyful giving?

When Jesus gave up his life on the cross, he gave his love in the most extravagant way possible. As we celebrate communion today, we receive that love as proof that none of us is ever so far gone on our prodigal journey that we can't turn around and start afresh. Today could be that day for you. Let us pray...



Buffalo United Methodist Church



...serving people for Jesus Christ so that we all may know joy!

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