

Toward Good Life

This week, we embark on a stewardship campaign. Today, we aim to examine our spending habits and think together about how to use our treasure. In our culture, we're often enticed to "have it now and pay for it later." This mindset contradicts the principles of saving and responsible stewardship of our God-given resources. So, where do we begin? Let's start with the American Dream, a subconscious influence that shapes our aspirations. It proclaims that every individual possesses the freedom and opportunity to succeed. For most people, this dream is fueled by a subconscious desire for success and a yearning for material possessions. It leads us to subconsciously measure our success by the things we own. Do you agree with this? Love of money has become the primary or secondary motive behind many actions. Money itself is neutral, but the love of money is the root of all kinds of evil.

It became the root of sickness of our culture that is called affluenza. It's a constant need for more, bigger, and better stuff. Most of us have been infected by this virus to some degree. We all know that shopping is one of Americans' favorite pastimes. It became an American way of life. We were told that our spending determines the strength of our nation. There is a small logic in this, but somehow it tends to fuel the illness inside of us. All advertisements convince us that we need something else. It makes us think, 'That is right, I do need that!' There is a psychological manipulation to let us buy new cars, new furniture, new kitchens, etc. People have no place to store the things they purchased, and they put them into self-storage units. Today, there is estimated to be 2.3 billion square feet of self-storage space. We are enticed to buy— often with money we do not actually have.

It leads to credit-itis. It refers to credit-related illness. The idea is that you can enjoy something today and pay for it tomorrow. It feeds on our desire for instant gratification. Our economy today is built on the concept of credit-itis. It has unfortunately exploited our lack of self-discipline and allowed us to feed our affluenza, wreaking havoc on our personal and national finances. For example, credit card companies require you to make a 2 % minimum payment each month, still paying 18% to 25% annual interest. In other words, you would never pay off by making minimum payments. Similar logic can be applied to purchasing a car or a home mortgage.

Average American has \$16,000 in credit card debt. Average college student has \$40,000 in student loans or more. Almost 40% of Americans carry credit cards, continuously use money more than they can afford, and remain in their financial bondage. Psychologists say debt creates anxiety, depression, stress, denial, resentment, regret, shame, embarrassment, and fear. Does it sound like a good life? Instant gratification! Which is well described in the parable of the prodigal son. Usually, we interpret the parable from the viewpoint of the loving father's heart, who mercifully welcomes us even when we wandered from the fold. Pastor Adam interpreted this parable from a slightly different angle.

Jesus describes the habits of instant gratification in the younger son. The younger son requested the father his own share of his father's inheritance, left home, and squandered everything. The younger son had the habits of squandering and spending. The word *prodigal* literally means one who wastes money. Many of us struggle with those habits as well. The younger son requested the future inheritance now,

which should have been used for his future family life and the rest of his days. But the son couldn't see it that way. He wasn't interested in tomorrow. He was living in the now. Can we relate to it? Is it right? Did you know that nearly half of all American workers have less than \$25,000 set aside for their retirement? This kind of thinking naturally brings famine into our lives. That's what the younger son thought and met famine in a foreign land.

What is the way we use money in our lives? **#1 Impulse Buying** in the grocery store- do not go to the grocery store when you are hungry. You get to pick up far more than you need. Make a list, buy what you need, and get out of the store. **#2 Another tempting impulse buying is sales.** We all love sales. 70% sales! It pulls me and you. We easily purchase what we do not need at all. So here is what I found works for me. Wait one day. Then you find that you don't need that item at all. **#3 Eating out.** Average Americans are eating out four times a week. It is a huge expense if you calculate for a year with simple food like hamburgers. If you eat at home the same food, you will save \$ 6,000 per year in a family of four. You can spend it on something more important, or give it away for a meaningful purpose. I am not suggesting that we never eat out. How much money did you spend on eating out last year? What else might you have done with that money?

What is your life purpose? What is the deep problem within? There is a spiritual issue that lies beneath the surface of affluence and credit-titis. Inside there is a brokenness. The Bible calls it sin. Our souls were created in the image of God. We were meant to desire God, but we have turned that desire toward possession. We were meant to find our security in God, but we find it in amassing wealth. We were meant to love people, but instead we compete with them. We were meant to enjoy the simple pleasures of life, but we busy ourselves with pursuing money and things. We were meant to be generous and to share with those in need, but we selfishly hoard our resources for ourselves. Is this life good one? It is life without true joy. Where do we find true joy and meaning? We are all hungry for the meaning of life.

A motivational speaker one day was speaking at an event for the employees of a grocery store chain. She talked about their life purpose, suggesting that their work was more than stocking shelves or ringing up customers' food purchases or delivering supplies. **She told them that every person they met was an opportunity to bless someone, to live out a higher calling or mission.** The employees were inspired by her words. Among those, there was a 19-year-old grocery bagger named Johnny. Who had Down syndrome. He took the word to heart. He went home and tried to think of ways he could be a blessing to others. He came up with a plan. Each night he would search the internet, find a positive saying that could encourage people. Then he would print out 300 copies, carefully cut them, and put them into the grocery bags. And he greeted people saying, "I put a saying in your bag. I hope it helps you. Have a good day. Thanks for coming here." A month later, the manager noticed Johnny's line was much longer than other lines. Even when he announced there was no waiting in any other lines, people wanted Johnny to be their bag boy. He touched them and gave them hope. He was pursuing a mission that was bigger than his personal satisfaction.

Are you pursuing a mission bigger than your personal satisfaction? Does your allocation of time, talent and treasure reflect that mission? We have a life purpose greater than our own self-interest. What life do you want to live? Mediocre? Lousy? Good life? We all want a good life. But we do not know how to make a good life. Jesus said very clearly "Love each other as I loved you." Love is giving something

precious to you. Love is generous life; there is joy and deep satisfaction because we are created to be so. Meaningful life and fulfilling life are possible even in this broken world.

Deswana in Bangladesh had a terrible accident as a young adult, that resulted in loss of mobility. He couldn't find a job and he was losing hope. After he married Sumee, a baby was born a Sumonto. As a result of his disability, Deswana struggled to provide for his family, and began selling marihuana. When a compassion child development center opened a local church and a school in the area. Deswana started to send his son to the school. Sumonto had tutoring as well as education, supplies, and care for his medical needs. When Sumonto received a monitory gift for the family to purchase six cows, Deswana was able to leave the marihuana business. After selling three cows, his family bought a small piece of land. Opened a shop that sells herbal products and herbal spices. Deswana's previously unemployed older brother now helps to run the shop. Through sponsorship, these two families have been given new life thousands of miles away. A third family has been changed as well. The sponsors have been given the deep joy of a part of this life transformation.

What do you think about this? You can join God's mission around the world. Think about how you use treasure; change one thing. And use the treasure to love others, to give to God for his ministry in the church and the world. Generosity gives us immeasurable dividends.

Our God is giving God. We are created in the image of generous God, who gave everything to us! His only son, and all the inheritance of heaven. Are you understanding the grace? To be a Christian is to follow Jesus Christ, to seek to do his will in our lives. We are created to love God and to love our neighbors as ourselves, to care for our families and those in need. We were created to glorify God, to seek justice, and to do mercy. It is to say, "All I am, all of me, I am yours. Put me to work, help me serve, use me to accomplish your work."