

Sam When I first heard that Sherwood Oaks was offering the God Owns it all class by Ron Blue, I was actually kind of shocked. Ron Bleu is kind of a big name in the personal finance space, not just in Bloomington, but across the nation. Ron Blue teaches in biblically based principles. And that principle's word is the key word there because it means that it can apply to you no matter what age or financial situation you find yourself in. We had joined a nearly newly married small group with people generally the same age as us, but this class provided the opportunity to learn from other generations.

We were living on one income. I was in school. And so we stepped into the class just feeling like money had a hold over us. And what we learned was just to hold our money with an open hand. And something that Ron teaches is that instead of thinking of ourselves as owners and like, this money was ours, this money is truly God's, and we are just stewarding it for a time.

And so that changed how we think about our money, and we're more willing to open up what we had been given. Even in a season that felt like we didn't have a lot, we were willing to be generous because at the end of the day, it's God's money. It was really great to have the faith perspective and those nuggets of wisdom to not just how should we invest our money or what do we do when we have extra money, those technical things, but to see what does it look like to live generously and how do you view your finances? Not just how do we make the most money, but how do we view what God has given us and use it to help others and to grow in our own faith as well.

That's great. I love that video. I love that couple. Claire and Chapin were in Bloomington while she was doing her graduate studies, and I got together with them before they moved back up to their home, Michigan, and just asked them about their experience as being a part of the Sherwood Oaks family and. And what were some of the things that.

That they really enjoyed. And two things that they mentioned was one, the community that they experienced here, and then two, going through God Owns It All. And Ron, I don't know if you know this or not, but you're kind of a big deal man. Like. And they, they mentioned it.

I had a mentor who said that sometimes people are a legend in their own mind. A legend in their own. Yes, well, you are a legend, man, in my mind. I'm glad that you're joining us today, but if you heard their Testimony, you're like, man, I want some of that in my life. We've got our next God Owns it all class starting on January 11th.

Be on the lookout in the bulletin for some more information about that. And today, really, that video captures the heart of what we're going to be talking about today. And it's this idea of hope. And when it comes to financial hope, we don't put it in the amount that we have

in our savings or in our retirement or what we have coming in. Our financial hope is in the same place that our hope in life lies.

It is not something that it's like wishful thinking or fingers crossed. Our hope is in Jesus. And when we hold on tightly to him, it allows us to live open handedly with everything else. And we're gonna be talking about that today. And so joining me up on stage is Ashton Crosley.

Ashton, welcome Eliana Vieri. Eliana, thank you for joining us. And kind of a cool story with Eliana. When I lived, when we lived in Owensboro, Kentucky, we had these great neighbors and we loved them. And that was Eliana and her family.

And so we were like literal next door neighbors. I remember Amber and I sitting out on our back patio watching you and your sister run around in your diaper. And it was like, oh, they're so adorable. I think I had said in the 8 o' clock service, I wasn't going to say that this service, I'm sorry about that, it just kind of came out. But I'm so glad.

And now here you are and you're a table leader for one of my middle school daughters. I just love to see how that's kind of come full circle. Gabe Taylor is here with us. Some of you might know Gabe, and then of course our friend Ron Blue. And we're going to be talking today about what financial hope looks like.

And, and I want to start with our passage of scripture. If you have your Bibles open, we're going to be looking at Second Corinthians, chapter 8, verses 1 through 9. And in our passage today, Paul is writing to this church in Corinth that had made a commitment. The, the church in Jerusalem was experiencing some pretty extreme poverty coming out of pretty extreme persecution because they had chosen to follow Jesus. Many of them had lost their jobs, they'd lost their community, they had lost the safety net that they had in their life.

And they were experiencing hunger and lack of shelter and like they were really struggling financially. And so the Apostle Paul took it upon himself to rally the churches to come to the aid of this church in Jerusalem. And the church in Corinth had said, we are going to give to this program. But that had been a couple of years. And like many of us, maybe you've done this.

I know I've done this. You made a commitment. You said, I'm going to do something. And then the follow through just wasn't quite there. And that's what had happened to this church in Corinth.

They had made this commitment to give to the church in Jerusalem, but they hadn't really followed through on it. And so Paul is writing back to them in this part, and he's saying, guys, it's time to come through

on this commitment. The need is there, there, and your generosity will matter. And so let's look at the text kind of started off as we get into our conversation. Starting in verse one, Paul says, and now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches.

And listen to the words that he uses here, because it's the math does not math, it does not add up. He says, in the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able and even beyond their ability, entirely on their own. They urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations.

They gave themselves first of all to the Lord, and then by the will of God, also to us. So let's start here. Paul talks about these churches in Macedonia who were experiencing abject poverty, themselves giving to this church that was also experiencing difficulties. And so when you hear those words, what are some things that come to mind? I think of our worldview today and how we just kind of have two views of people.

Like, we idolize those who make more than us, and we kind of view those who make less than us as less than. And I kind of think that Paul's telling us to flip that perspective and to really just look at people from God's eyes and that no matter what is happening, we should just be giving because we're just trying to fulfill his mission and just because we are trying to be generous, as he calls us to be. Yeah, that's good. Yeah. I definitely think about how different we are now as like, a society.

And like, when I think about being generous, at least I think about I have to have, like, so much money to be generous. But that's obviously not what Paul teaches you. Know, he, like, tells us, like, you can have so little, but. And, like, be generous because it doesn't matter about, like, how much you have, but, like, the heart of generosity. Yeah, that's good.

Yeah. First off, I'd like to thank Sean for allowing us three to come up here. It's a really cool opportunity. Thank you. But I read that passage a couple times while I was in New York, and the thing that really stuck out to me was that they were abundantly giving and they were overflowing with gratitude.

And that just really hit me. And they were just so committed to living like Jesus and representing their Savior and. And it's just so inspiring, really. And I want to be able to live more like that throughout my life, but it's just. I don't, like, have any.

Like, I can't imagine anyone being so low and just thinking of being

generous. I've never done that. Yeah, but that's your first thought. Yeah. Like, I've never been at such a low spot.

I'm like, oh, let me think of. Let me think of him. Yeah, that's not. I've never thought, like, that's amazing to me. Yeah, that's good.

Ron, anything that comes to your mind when you think about this church in Macedonia giving out of their poverty rather than abundance? Yeah. Yes. First thing that has to happen in a church is for the people to make a decision. And the decision is really what is who owns it.

And if you think about that, if God owns it, then I'm a steward and it's all his. And I illustrate it with the open hand. And when you have an open hand, God is free to put in what he wants to put in, but he's also free to take out what he wants to take out. And people tend to worry about the economy or political situation or whatever. But, you know, if you think about it, if God owns it all, I can't lose anything.

God may lose something, but I can't lose anything. And I think that there's three barriers, Sean, to people experiencing financial freedom. And we would all like to have financial freedom, but I think financial freedom, or another word that's maybe better, is contentment. And the question is, am I content with what I have? Because the Bible says, be content with what you have.

But the three things that act as a barrier, number one, is confusion. We're so confronted with advice and were confronted with, you know, I say people, they're spending a billion dollars a day on advertising to make me dissatisfied. Yeah. And they do a really good job, and they do a good job and we see commercials and. And so who do I listen to?

Do I listen to my family? Do I listen to my church? Do I listen to my peers? There's real confusion on that. And as we go through this, we're going to simplify that.

I hope so a lot, okay? Because God is not confusing or confused. Secondly, the thing that we experience is fear. And I hear it expressed this way. When people ask for my advice, they want to know the answer to really three questions.

Number one, will I ever have enough meaning? Will it be enough when I get to the point where I need it? Secondly was, well, will it continue to be enough? Is that. And then lastly, by the way, how much is enough?

And so what we want to do if we listen to God is we'll simplify this whole thing. And it wasn't necessarily pointed out, but that message that Tom gave four weeks ago was about the heart, which is important. And then I think it was Matt that talked about habits, which is really

important. And then last week you spoke about health, the pie. And now we're talking about hope.

And we're going to. And that's what that seminar, the God Owns it all seminar, dwells on heart, health, habits, and hope. And we're going to illustrate that. Yeah, that's great. So when you guys think about money in your generation, what.

What is a word or a feeling that comes to mind when you think about money automatically? I think tool. Ron will talk more about that later. But I think money should work for you, and it's a great opportunity to use it to grow the kingdom of God. But also for me, it's like, oh, let's go.

We got money to go buy something. Or the guys asked me, let's go get some food. I'm like, bet we're doing that. Like, that's not. That's not gonna take.

Not want to say no to some fast food, that's for sure. Yeah. But it's just kind of. Sometimes it can be a bad thing. It can lead to greed, which Ron will also get to.

But yeah, I think it's just kind of like a fun thing sometimes, but it's also. Should be used as a tool. So. So for you, Gabe, it's like there are things I know that I want to do with my money, but then there's the opportunity right in front of me. And you're probably the only one that struggles with that in here.

So we'll pray for you and hope that the Lord can change you.

Yeah, there's a lot of a laugh of recognition there, Eliana. How about for you? Yeah, well, especially as a senior in high school, I have college coming up, you know, tuition, scholarship, if, you know, you know, a lot of money to pay for. And just like, kind of like getting kind of stressed out thinking about that. But at the same time, you know, I'm a big impulse buyer.

Like, I love online shopping. Like, just like seeing like that click button, like, add to cart, and I'm like, immediately like, okay, let's go. Like, I don't even, like, like you said, I don't even feel it, like, in my pocket, you know, all that money. And so that's something I struggle with, like, kind of like balancing my, my spending and my saving with like, that impulse, like, desire. Yeah.

Yeah. Yes. So all three of us are seniors, so we're all kind of in the same boat of we have to pay a large sum of money coming up very quickly. So I think just kind of figuring out how to understand finances and how to use our finances wisely while also not getting consumed by them has been something that I've been learning a lot about recently. The other thing that comes to mind is I just turned 18

this past fall, and I learned it's much easier to set up a credit card than it is like a savings account or investing account or anything.

And so I think that learning how to effectively use money is something that our entire generation struggles with. And that kind of stress is always been over the topic of money. Yeah. Thank you all for sharing that. Ron, you've said and written before that when it comes to financial decisions, they're usually emotional, more than mathematical.

Can you talk about that a little bit? Yeah. And Gabe mentioned that money is a tool, and it is a tool to be used. Money has no feeling associated with it. It's just an amount.

But how it's used is revealed by your checkbook and your credit card statements. And your checkbook and your credit card statements reveal your real values and goals and priorities. And my heart goes out to people like this that where money is confusing and fearful. And I told. I was with a pastor several years ago, and I said, tom, I said, I know that God's word speaks to every financial decision that anybody would make at any time, under any set of circumstances.

That's a strong statement. But I've been at this 50 years, and you know what? I'm old. I'm old. I know that.

And you can't argue with me.

But here was what his response was. Well, if that's the Case, why is the church not seen as the center of financial wisdom? Isn't that a great question? Because of all people that should be content us and it's not money, it's never ever going to provide contentment. So what comes to my mind emotionally is I would love to see the church at peace with where they are financially and have available any of the help that they need to meet the needs that they have.

God knows more about money than anybody. There's 2,300 verses in the Bible dealing with money. So it's important. Yeah, man, that's good. And it seemed like this church in Macedonia, they had kind of figured this out.

They had figured out that if they held on like this, it's just, it's not going to lead to the hope that they want. And so they wanted to be open handed and live generously and so they gave. And Paul points to them not to guilt the church in Corinth to be like, hey, give. But to inspire them to say, look at the grace that God has given them to be able to give. Man, we want you to experience that same grace and that same joy.

And so he used that church to inspire them to give. And so he says this in verses six through seven, he says, we urge Titus, just as he

had earlier made in the beginning, to bring also to completion the act of grace on your part. That's kind of like, okay, Titus is there now saying, let's fulfill this commitment. He says, but since you excel in everything talking to this church in Corinth, in faith and speech and knowledge, in complete earnestness and in the love that we have kindled in, you see that you also excel in the grace of giving. And oftentimes in our life, I think when it comes to our finances, we are definitely taught some things, but we also catch a lot of things.

And I had somebody tell me, in life we are either taught something or we caught it. We had somebody who sat down and taught us what, or we caught it through their example. And Paul is using this example of the Macedonian church to kind of do both teach and hope that we will catch that generous spirit. And so when you guys think about the adults in your life, the friends in your life, TikTok, you know, whatever, what are some things that you have learned, either been taught or that you've caught about when it comes to handling your money? I've seen, I've grown up just seeing like giving to the church and just the impacts that it has, like hearing about the dollar club on stage and things like that.

I've always just been drawn to giving, and I think that it's just important because it's such. It can make such an impact around the world and in our community. And I think specifically about, like, how to manage our money. I've kind of grown up learning the importance of saving versus spending and remembering to not just go out and buy a whole new wardrobe every year because I want a new hoodie or something, but learning to spend it and then save a little. You talked about before a pretty impactful experience that you had in 2024.

You got to go to Kenya and you saw generosity within a church right there. Talk about that a little bit. I did, yes. So Sherwood Oaks sent a team in 2024 in July, and I got to go. I just really felt that I was supposed to go to Kenya, and so I did.

And I served at Missions of Hope International for two weeks, and I got to see just how the entire community was. Most of the community there lives on less than a dollar a day, and it was heartbreaking to see the poverty that's in their world and that they face every single day. But when we went to church that Sunday, I noticed their sermon was about generosity, just like we have, and they were talking about giving out of what little they have, and they were raising money for a new bathroom for their church. And it was really inspiring because they just graciously gave. They gave everything, even though we could never even imagine living on what they do.

And so it was really incredible to see. Yeah, that's great, Eliana, for you. Yeah. I'd probably say my biggest role models when it comes to managing money, spending, saving are. Is definitely my parents.

My dad has always, like, really emphasized the point of, like, you should know how to manage your money. Starting young, you should really be, like, saving it, which sometimes I don't really listen to, but yeah. And he really also taught me the importance of giving. Like, when I was just like, five years old, even sitting just in church during offering, my dad would just give me a dollar and be like, this is going to the church. This is what they're going to do with it.

He really helped me understand what. What is our money giving to the church, what that's impacting the amount of people we're impacting through our giving. And so that's just such a big, like, important thing to my family is especially just understanding the importance of giving and the impact it's making. So. Yeah.

And, you know, 81% of teenagers who were interviewed about this said that their parents are their most influential teacher when it comes to money management. And so, I mean, that's a responsibility that all of us have as parents to teach why generosity matters and to teach why savings and what we do and making wise choices with our finances. Gabe, how about for you, anybody who's been just an example of generosity in your life, I will say this personal story, but when I got my first job, my dad specifically instilled the idea of tithing. And I think that's been really growing in my heart right now, figuring out as I'm growing in my faith, I am a part of FCA and campus life. And so my desire to give to those organizations and grow them as much as I can with my money and through the power of God, but with YFC or campus life.

My amazing mentor, Coach Buono, he was my freshman coach. He is a leader there. And he not only gave, he gives with his time, not much as money. He has poured into me and some of my best friends for four years of high school now. And it's the most incredible thing.

And it's so amazing to me that he wants to be with these kids and watch them grow in their faith and see them grow up and mature. It's just, it's something that I've developed and I want to have in my future, for sure. Yeah, that's great. Ron. You have made quite a living off of just encouraging people to spend less than they make, which seems so simple, but yet it's a really difficult thing to do for many of us.

Why is it important, as you think about the students that are here, no matter your age or your income level, why is it important to develop healthy financial habits? Well, habits determine life, so it's important to have the right habits. And the Bible is really, really simple when it comes to the habits you should have relative to money. It's clear, but it's simple. I was testifying before Congress in 1992, I think, and Senator Dodd asked me, he said, what would you tell the American family about money?



And I thought to myself, he's going to laugh when I tell him. But I said to him, I said, senator, I would tell them to live within their income first. Secondly, build some margin or flexibility into your finance because you will have those unexpected things happen and you need to have that flexibility. And I said, thirdly, set long term goals so that you prioritize your spending between the short term and the long term, because the only way you're going to have it in the long term is to not spend it in the short term. And then lastly, but actually should be first, avoid the use of debt.

We are a debt driven society. And the problem with debt is it has to be paid back. I bet it would be a good thing. So the reason that debt is so insidious is that it mortgages your future. And it is always your first priority in the future, not by your choice, but by the lender's choice.

So those. And then I would add to that, give generously. Well, when I shared these things with the senator, he said, it seems to me that that'd work at any income level. He's a senator, he's a bright guy. And I said, you're right, Senator.

Including the United States government.

Now if you. So God's principles transcend circumstances, transcend stages of life, transcends businesses, families and governments. And so those five habits are all that you need to master in order to have financial freedom and financial success. They're not hard and they're easy to remember. And they all begin with living within your income.

And it's made most difficult because of the credit card society that we now live in. It's too easy. As was mentioned by these three young people. Yeah, I mentioned that. And it is, it is.

I remember, you know, when I was 18, 19, I got my first credit card, literally saying out loud as I'm swiping it, oh, it's like I'm not even spending money. And then the bill came in, I was like, oh, I really was spending money and now people want it back. And there was a time before I got married and my wife straightened me out appropriately on this, where I was afraid to answer the phone call because I knew it was going to be people saying, hey, we want our money back. Mail would come and I would get the bill and I wouldn't want to open it. And so it is really easy to make some poor choices.

I'm hopeful to hear some of the things that you all are thinking about when it comes to this. Learn from our mistakes. Okay? And you can do this. As we wrap up this morning, anything else that you would say about the importance of living open handed when it comes to our finances?

I think it's as simple as it's how Jesus preached. He was the best

example and still is, of total generosity and compassion with that. However, it is a similar struggle to be open handed as your battle with certain sins that that come in your life. And I think the only way as well as sin and being open handed is to run to scripture and lean on the Lord. Prayer Relationships with people, that's something that's really helped me is having someone to lean on.

Yeah, I think the Lord. That's the Lord. That's it. Yeah. That's great.

Yeah. I would definitely say the importance of living open handedly is that none of this money is ours in the end. We can work so hard, we can earn so much, but all of it's God. And God's just giving it to us to just, he's entrusting it to us to care over the earth, you know, use it for his glory. And that's like, that's the only reason, like we have the money, it's because of him.

I think when we kind of live with tight fists, we're kind of thinking, well, if we manage our money this very specific way, I can spend it on these wants and desires and whatever I want to do, my life's gonna look like this. But when we live open handed, the Lord will provide so much more than we like realize. We could never even imagine the things that he'll put into our life because we're living open handedly. And whether that's with our money or generosity with our time, as Gabe mentioned earlier, no matter what, he will put things into our lives that we could never imagine. And so we have to live open handedly or we're gonna miss so much.

Yeah, yeah, that's great. Ron, any final words for us? I've got a lot. Yeah, a lot that's in my heart that I'd like to say. But I'll just close with one story that illustrates I think a lot.

And I used to take my kids out for breakfast and when my oldest son and we would go to a chick fil a every Friday morning and a lady waited on us who was Hispanic lady, and she always had this joyful look on her face. And she'd always have our meal there before we got there because we always ordered the same thing. So one Friday morning I was walking out and I thought to myself, you know, we tip waiters and waitresses. Do we tip fast food people? And so I walked back in and asked her, I said, can you take tips?

And she said, yes, she could. So as I walked out, I reached in my pocket and I pulled out a 20 and I could almost hear God saying, you cheapskate, you've got a lot of twenties in your pocket. So I pulled out five, folded them up, a hundred dollars. And I walked back in and I gave it to her and she thanked me. And then the next Friday when I was in she came over to again thank me for the hundred dollars.

And she said, you know, when you gave me that hundred dollars, I needed a set of tires. And I thought that was the part of the

provision for that set of tires. And I was saying, that's super. She said, but at dinner that night, my daughter shared with me that one of their, one of her classmates, their home had burned and they lost everything. And she said they needed that \$100 more than I did.

So I gave them the hundred dollars and I thought, you know, I gave out of my abundance. But she gave out of her poverty. And that taught me so much. And I think part of the joy of giving is seeing the joy of other people. Judy and I make it a habit when we're flying, when we go into the bathroom to look for that cleaner, you know, they're always standing against the corner looking down and nobody's talking to them.

And so walk up and just give them \$40 or 60 or 20, whatever it may be, and their faces light up and that's the joy of giving. And so I think there's two kinds of giving. One is systematic, which is your tithe, and the missionary supply and so forth. And that's very important. But I think there's also a place for spontaneous giving.

We give a lot of. Probably a third of our giving is non tax deductible because it goes to individuals who have a need and God has given us resources in order for it to flow through us to other people. And that's a real testimony that comes. Think of the church, if that had happened and we had people sitting here who were all financially free and content and giving generously. And incidentally, I know this, that the only way to break the power of money in your life is to give.

That's the only way to break the power of money. I'll close with this last illustration. Judy And I and three other couples were in Africa and 1982, and we were visiting with the pastor about four hours outside Nairobi. And we were sitting on a hilltop and looking down at his mud hut, one room mud hut. He had five children.

And I asked him the question. I said, what's the greatest barrier to the spread of the gospel in this part of the world? And I expected him to say money or communication or tribalism or something like that, but he didn't. He said, materialism. And I'm looking at this mud hut.

I thought materialism was indigenous to America. And I said, what do you mean when you say that? He said, well, if a man Has a mud hut, he wants a stone hut. If he has a Thatcher roof, he wants a metal roof. If he's got one acre, he wants two acres.

If he's got one cow, he wants two cows. And that taught me that all financial thinking and decision making comes out of the heart. And the world is desperate to tempt us to use what God entrusts on ourselves first. That's why giving should be first in somebody's life. And the only people that I've worked with that are financially free are those who are significant givers.

And it's not, as she said, it's not the amount at all. It's. It can be

a little bit. It can be that hundred dollars. Yeah.

It just comes down to the heart. It comes down to the heart. Yes.  
Thank you so much for joining us. Can we give our panel a hand?

Really appreciate you guys sharing with us this morning.

So, our example. Oh, I'll set that there. Okay. Our example in this is not an individual. It's not this church in Macedonia.

It's not in the church in Corinth. Our example of this is Jesus. Paul would go on and he finishes this section by saying, Jesus, though he were rich, he became poor for our sake so that we can become rich. And when we put our hope in anything other than Jesus, we are chasing after something that will never satisfy us the way that we think it will satisfy us. Only Jesus, who gave everything of himself for us, can make us rich in all of those things that we truly long for and desire.

If you are here today and you are searching for hope, and you have been trying to grab onto so many different things to find it, I want to let you know that Jesus is it. Jesus is it. And you would expect someone like me to say that, but I'm telling you, this room is filled with people who would say the same thing. We've tried to put our hope in resources. We've tried to put our hope in relationships.

And Jesus is where the true hope can be found. If you are tired today of running, Jesus is welcoming you with open arms to find rest and hope and peace in Him. We'll have some people around the room this morning with lanyards if you want to talk to somebody about taking your next step in faith, putting your hope and your trust in him, and. And they'd love to lead you in that. We're gonna have a couple of baptisms here in a little bit.

We'd love for you to be one of them if you're ready. If you're here today and you just need someone to pray for you. You're feeling lost, you're feeling empty. You don't have to wander through that alone. Let us come alongside and pray with you and walk with you.

We're gonna come to our time of response and we remember this Jesus who became poor for us so that we could become rich in God's love and, and grace and mercy. And he showed us that fullness of his love on the cross. Communion helps us remember as we take the piece of bread that reminds us of his body that was broken and we drink the cup to remember his blood that was shed. To bring us into right relationship with God and to give us true lasting hope for all of eternity. So I'm going to pray and we can respond as God leads us.

God, thank you for the wisdom of your word and Jesus, thank you that you did not instruct or teach anything that you were not willing to do

yourself. You emptied yourself, you became nothing. You gave up the riches of heaven to take on our poverty. The poverty of the life that many of us have maybe found ourselves in from time to time, but also that poverty of our soul. You took on our sin so that we could be in right relationship with God.

Thank you for your life. Thank you for your death on the cross. And God, thank you for the power of the resurrection that continues to give our lives hope today. And God, I pray that we will not put our trust in anything. We will not hold on tightly to anyone who but you so that we can live open handedly with what you have given and entrusted with us.

Thank you Lord for this time. Meet us here in this moment as we respond to you in Jesus name, amen.