
I want to welcome everybody at all of our physical locations, and those of you joining us at Traders Point online. I hope you had a great Thanksgiving and are recovering from your turkey coma.

Over the last several weeks, if you've been joining us, we've been talking about our Vision Lanes, which is just our way of thinking about and talking about how God is at work in and through the ministry of our church all around the world.

We've talked about our efforts in providing for vulnerable children, leadership development, and the third Vision Lane is Traders Point campuses. What we mean really by that is the fact that church should always be a multiplying movement.

When we go back and read about the days of the early church, one of its defining characteristics is that it was always on the move. They never stayed in any one place for very long. And even Jesus said, "Go and make disciples in Jerusalem, Judea, Samaria, and to the ends of the earth. If a church isn't multiplying, it's dying.

So, several years ago we said, "Let's not just stay in this location. Let's start Traders Point locations around the city." We started launching various physical campuses, and God's really blessed that. Obviously, our newest campus is TPO, Traders Point Online, which is so crucial during the season we are in right now.

I know we have a number of people joining us online, not only in Indy, but all around the world. We're so glad you can join us. Our goal in TPO is that you would feel like you're part of our church family, that you can engage wherever you are joining us from. I want to thank our entire church for your generosity toward all these three Vision Lanes. You can get all the information about them at our website at tpcc.org.

Well, next week we are going to begin our Christmas message series, but today we are wrapping this short two-part series of messages we have been in simply called *Flow*. If you joined us last week, I talked about the big idea behind this series. This is a message series dealing with a subject that touches every single one of us, and that's the subject of personal finances and money.

Whether you are sort of money-minded—and what I mean by that is like maybe you're the one who runs the budget in your household, you're just sort of wired up that way—or you're a person who is not—maybe you would even say, "I don't even like money that much. I don't think about it." It still touches all of our lives. If all of us were going to be honest, we would say that at some point in our life money has become a major source of stress, rather than a source of blessing.

The reason why I decided to put this two-week series where it is at, before and after Thanksgiving, is because going into the holiday season, at least speaking for me, this can become the time of year when money becomes more of a source of stress than it does a source of blessing.

And the idea behind *Flow* is that money flows into our lives when we earn it. It provides some things, does some things, and then it flows right back out of our lives. We can't hold onto it. But as it does, it shapes our hearts. Sort of like water in a creek, as it flows over the rocks in a bed of a creek. It shapes those rocks. And the flow of money in and out of our lives shapes our hearts as well.

I think this is the primary reason Jesus taught on the subject of money and personal finances more than any other subject. It's not because he wants our money, it's because he wants our hearts to be shaped in the right way.

And last week, if you've joined us, just as a recap, we said there are really only five things you can do with money:

We can earn it. (honestly)

We can save/invest it. (gradually)

We can give it. (generously)

We can spend it. (wisely)

We can enjoy it. (carefully)

Today, as we wrap up this series, we are going to be in a passage in Luke 16. So, if you have a Bible or a Bible app, go ahead and get there. It is a parable Jesus teaches. I want to preface this, before we get into the parable, by saying that many of us already know this. Jesus was a master teacher. He was just an incredible teacher.

One of the things he knew is that oftentimes we may not be willing or ready to receive objective truth just yet. Instead of lecturing us, Jesus would tell a story. It was one of his favorite methods of teaching. And the stories that Jesus told were called parables, they were earthy stories with heavenly meanings.

Parables were oftentimes perplexing. And one of the things I want you to know about parables is that for the vast majority of them, if not all of them, they only had one point. Jesus would tell an elaborate story to communicate one powerful truth.

For example, in Luke 15, the chapter before the one we are going to study right now, we find the parable of the prodigal son. It's one of my favorite stories Jesus ever told. And the point he was trying to make was that God loves you with an extravagant, almost scandalous type of love.

Now Jesus could have said, "God loves you so much, and his grace covers you no matter what." And you may believe that, but you likely wouldn't feel it. And he knew that. So, he told a story instead to communicate that point.

He told a story about a young man who does something very few of us, if any of us would ever do, he asked for his share of his inheritance early. Then he goes off to a foreign land, blows it on wild living, and then he comes back to his father. His father runs to him, throws the robe around him, puts the ring on his finger, and says, "I'm going to throw a big party for you." And it's just so shocking. And Jesus says, "That's how much God loves you."

It's important to know that, because as we come into Luke 16, this is a parable that I've actually found to be one of the most perplexing of those Jesus taught. In fact, you're going to catch this as we get into it. It's a bit troubling, even a bit unsettling. You're going to scratch your head a little bit like, "Jesus, what are you trying to get at?"

And I want to remind you that parables have one point. And Jesus is communicating something almost unbelievable to get a point across to us that is so crucial when it comes to money and personal finances. So, with that setup in mind, Jesus begins in chapter 16 starting in verses 1-2:

"Jesus told this story to his disciples: 'There was a certain rich man who had a manager handling his affairs. One day a report came that the manager was wasting his employer's money. So the employer called him in and said, 'What's this I hear about you? Get your report in order, because you are going to be fired.'"

What I want you to see here is you've got a business owner. I know there are many of you who own your own businesses. Like, you started it from the ground up. You're an entrepreneur. And if you have your own business, you know there is nobody else in the organization who cares about it more than you do. It is your baby because you have an owner's mentality.

That's what this guy has, but he hired a day-to-day operations manager to take care of the day-to-day operations, and they guys isn't doing a very good job. He was good at interviewing, but he is not good in the day-to-day. And the manager realizes it. It didn't say he was stealing money, it says he was wasting it. He wasn't doing a very good job.

So, the owner brings him in and says, "Listen, this is just not working out, I think you probably know that. So, why don't you go ahead and wrap up these last few projects. Let's get the details of your severance package in order. Because we're going to have to part ways."

And in verse 3, this is the manager's response:

"The manager thought to himself, 'Now what? My boss has fired me. I don't have the strength to dig ditches, and I'm too proud to beg.'"

And all of us, at one time or another, have been in a similar situation. Maybe a job comes to an end, maybe we get scaled back, maybe things didn't turn out the way we wanted. Have you ever asked that question internally to yourself, especially as it relates to income and money? Now what?

It's kind of a scary question. And he knows his strengths and his weaknesses. And he goes, "Hey, listen, if I have to do manual labor, my family is going to starve. And I'm too proud to go and live with my in-laws. I don't know what I'm going to do."

But then in verse 4 he gets an idea:

"Ah, I know how to ensure that I'll have plenty of friends who will give me a home when I am fired.' So he invited each person who owed money to his employer to come and discuss the situation. He asked the first one, 'How much do you owe him?' The man replied, 'I owe him

800 gallons of olive oil.’ So the manager told him, ‘Take the bill and quickly change it to 400 gallons.’”

Let me explain how much this guy owes here. One hundred gallons of oil would have been the amount you could press out of 150 olive trees. So, it would have been the equivalent of 2-3 years salary to the average worker during this time period. This is a significant amount of debt that this guy owes. And the manager says, “How about you cut it in half?”

Then he brings in the second guy in verse 7:

“‘And how much do you owe my employer?’ he asked the next man. ‘I owe him 1,000 bushels of wheat,’ was the reply. ‘Here,’ the manager said, ‘take the bill and change it to 800 bushels.’”

So, the amount here that we’re talking about, since we don’t necessarily deal in olive oil and wheat nowadays, he basically said this is about 10 years-worth of salary to the average worker. That’s how much this guy owes. And he says, “Hey, why don’t you reduce your debt by about 20 percent?”

This is what’s perplexing about the parable. This is really shady, to say the least. This guy’s plan was to reduce the debts of the owners’ customers so that when he is out of work, when his income has dried up and he is beyond the severance package, and maybe he hasn’t landed another job just yet, that maybe when his home has been foreclosed on, he can go back to these two guys, knock on their door, and say, “Hey, remember when I reduced your debt? I’m staying with you for a while. I even packed my bag.” That is his plan.

Now, if you’ve never read this parable before you’d almost be expecting Jesus to turn a corner here and reprimand this guy and say he has made a bad situation even worse. Like he couldn’t cut it at the job, but now let’s just add fraud to the list of his incompetencies.

What Jesus says next is so surprising, to say the least. Check it out in verse 8:

“The rich man had to admire the dishonest manager for being so shrewd.”

Now, shrewd just simply means clever. The business owner, instead of getting really, really upset, finds out what the manager has done and he says, “I’ve got to hand it to him. That is brilliant.”

His admiration doesn’t necessarily mean he is condoning the behavior. This is where the parable can get a little bit confusing, especially if you are the kind of person who is like, “This is right or this is wrong. This is black and this is white.” It could be a little confusing for us. You can admire something or admire someone without necessarily endorsing him.

Here is maybe an example. When I was a senior in high school I was on the basketball team. Our arch rivals, they were about two hours away, were the best team in the league. Their number one player was a guy by the name of Tim Gill. Tim was an incredible basketball player. He was 6’5”, slender, fast, and he could dunk and shoot the three.

He had already signed to play Division 1 basketball the next year. And I knew when we were going to play those guys. I knew that in man-to-man defense I would be assigned to cover Tim, not because I was as good as he was, but because I happened to play the same position. I was dreading that game because I knew how good he was.

I remember when the night of that game came. I gave it 110 percent trying to cover Tim Gill. And it wasn’t enough by any stretch of the imagination. In fact, Tim was just playing with me.

My guess is that he was only going about 60 percent because he was that good. And the whole game, he was the nicest guy.

He was always complimenting me. He was saying, "Hey man, nice defense, nice shot," which just made me hate him all the more. And this is kind of the idea. He was my arch rival, I didn't want to endorse him, but at the same time I had to respect him. I was like, "That guy was really, really good."

In sort of a similar way, what you've got here is you've got the business owner looking at this manager and saying, "You know what? I've got to hand it to him. The guy is really good. He is really clever. His back was against the wall, and he did what he had to do."

He is commending him for his shrewdness here to make sure he could provide for his family later. Now, if you're already having a hard time with this parable, which I would imagine there are many of us who are, buckle up because what Jesus says next might even be more difficult to get your head wrapped around.

Look at what he says in verse 8:

"And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light."

Now what does that mean? What Jesus is basically saying is, "Those who are not following me, they probably look at the guy in the story and they go, "Smart guy. That's probably what I would do." But those of us following after Jesus, we are not as shrewd, as clever, in dealing with the rest of the world."

Now, Jesus can probably see the confusion and even the disbelief on their faces as he says that. So, he clarifies his point. This is where we really need to hone in here, because remember what I said about parables only communicating one point. Jesus, so as not to be unclear, makes his one point clearly here. He says this in verse 9. Here is the lesson. In other words, here is why I told the story:

"Use your worldly resources to benefit others and make friends."

That is the point of the parable. With your resources, benefit other people. With your cash, make friends. Now, does that sound like something Jesus would say? And I would say, "No, not really," at least at face value.

But what he means by that is not as shallow as what we might make it sound. Jesus is not saying that we need to be fake with people. He is not saying that we're trying to position ourselves or kiss up to people. No, what he is trying to get at here is, "Use these temporary resources that you've been entrusted with as simply a manager, use them to benefit others and to bless the lives of other people." So that they would actually sit back and go, "Wow, that's the kind of individual who uses their resources to actually benefit others and not just themselves." She uses her money to be generous with others.

And it changes people's perspectives. You see, we all do this anyway. Have you ever been around somebody who is sort of stingy? You don't necessarily say anything, but you think it? And have you been around somebody who is really, really generous, and you're just sort of humbled by that sort of generosity.

That is what Jesus is getting at. He says, "Be the kind of people who are open-handed, not close-handed, because it makes a difference in the lives of others."

Several years ago, my wife and I went to dinner with a couple in our church who we were just getting to know. They called us, they invited us to go. They were like, "Hey, we'll make the reservation and then afterwards we'll go Duck Pin Bowling down at Fountain Square."

They picked us up that night. The whole evening, we were impressed with their generosity. It wasn't just generosity of money, it was generosity of spirit. What I mean by that, they offered to pick us up. As soon as we got in the car they started to compliment us. They were encouraging us. The whole evening, they were just generous in everything.

They picked up the bill for the meal. I was like, "Man, you don't have to do that." They were like, "We're happy to do that."

We go to Duck Pin Bowling and there was a group of people in the lane right next to us. They were getting ready to finish up their game. One of them had ordered a large pitcher of beer. They poured themselves one glass. And then they left. When we were finished with our game, we go up to the desk to settle up on the bill. It was just me and the man we were with.

The guy behind the counter said, "Hey, was that your pitcher of beer?" It was on the table we were sharing between lanes. "No, that was the group that was beside us."

He didn't believe us. He thought it was ours. And he said, "No, I think it was yours. You need to pay for it. They didn't pay for it." And I'm starting to get a little bit upset. I'm getting to the place of, "When do I pull the pastor card," because that will work. You can't make a pastor pay for a pitcher of beer, it's in the Bible. It's not really, but I might say that it is.

I'm ready to like argue with him about it. You can tell he doesn't believe us. And I'll never forget my friend. He was so cool about it. He said, "They didn't pay for it? We'll take care of it." And I've got to tell you; I was like, "What?" And the guy behind the counter was like, "What?"

His generosity diffused the whole situation. And my guess is that if he would have started to argue about it, the guy behind the counter would have argued about it and it would have escalated and it would have gotten ugly.

Here's what I think happened. I think his generosity totally shocked the guy. Generosity stands out!

For most of the world, we're trying to get what's ours. For most of us, we're trying to guard our resources, we're trying to save up, we're fearful we're going to get taken. So, we'll argue about little things, and we'll get nit-picky about what's on the receipt. But generosity of spirit stands out to the rest of the world.

I'm not just talking about money. I'm talking about generosity of time, generosity of talent, generosity with all of your stuff. Jesus says, "Hey listen, with your temporary resources as a manager, not the owner, make sure that you're blessing and benefiting the lives of other people."

Here's why in verse 9:

"Then, when your possessions are gone, they will welcome you to an eternal home."

You see, it's not if your cash is gone, it's when. Remember, easy come-easy go, flow in, flow out. You can't take it with you, a humbling thought. Every time I start to get a little bit guarded or defensive with resources, it's time for me just to sit back and say, "Everything that my name is on, every title that I have, every piece of paper that says that thing is mine, all of my financial

resource in the bank, I sit there and say, within about 50-60 years it's going to be in someone else's name." It's temporary at best. All of my resources I just have on a temporary basis.

And money, aside from that, can fail us in a number of ways. Have you ever just looked at your bank account and been like, "Where did that go?" Especially if you've got teenagers in the house. I've got some bad news for those of you who've got young kids in the home, and you complain about diapers and baby food. I've just got to tell you the expenses don't go away. They just get bigger. It's just bigger and more expensive stuff. And you're just like, "Where did all the resources go?"

Aside from that, another way that money can fail us—not just when the stock market drops by 800 points, or when we lose our job, which I know there are some of us who have right now during the year we've been in—money can also fail us when maybe we attain a certain level financially that we always thought, "If we could get there, then all our problems would go away."

Do you remember that? Do you remember thinking to yourself, "I make x amount, \$20,000 a year, but if I could just make \$40,000 a year, then all my problems would go away." Then you would get to \$40,000 and they really didn't. "Well, if I could just get to \$75,000 a year, then all of my problems would go away." And you get to \$75,000, and it didn't. It just continues to be elusive.

Money fails us. But Jesus keeps hitting this. He says, "The one way, the one thing you can make sure that money won't fail you is if you can make it not about yourself, but about others." And he basically says, "How you handle your resources is an eternal investment. When you benefit others with it, one day they will welcome you into an eternal home." In other words, your generosity here in this temporary life will earn you, not your salvation, but your reputation in heaven. That's actually a really awesome thought.

Now, he's going to help us understand the whole parable here in verse 10:

"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities."

And that is a key principle here, and it is absolutely true. Here's another way we can say it:

Who I am before I have enough will be who I am after.

In other words, we can't say, "I know I'm not very hard-working and I'm untrustworthy now working this low-level job, but once I get the promotion I deserve I'll start working hard." It doesn't work that way. Right? Who I am now is likely who I'm going to be later.

I can't say, "You know what? I'm going to change my attitude later, and then I'll work harder." No, I'll just continue to be the same person I was. If I say, "I don't manage my money very well, and I'm up to my eyeballs in debt making \$50,000 a year," then it's likely not going to change when you make \$100,000 a year.

And Jesus says in verse 11:

"And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own?"

You see, this parable is about a manager who became painfully aware of his financial future. And I would say that most of us don't live with this kind of clarity. What he got is he had his boss come to him and say, "You're about to be fired. Settle up your projects right now." He got that kind of clarity.

And most of us never see it coming. We don't know exactly what's going to happen on Thursday. Most of us aren't sitting there thinking, "In two weeks, I'll get fired and then a week later I'm going to lose my house and be out on the street." Most of us don't get that information, but the manager in the parable did.

And so, with that future in mind, he began to live, to prepare, and to plan for that day of reckoning. And the owner said, "That is shrewd and brilliant, and I wish the children of light would live that way as well."

He is saying, "I wish followers of Jesus would live with that kind of clarity because, you know what? The day is coming when those resources will flow out of your life. So, while you have them, manage them well."

He is saying, "You would live so differently if you would remember this one simple, but difficult principle. We are simply managing the stuff we have. And one day the way we manage it will come to light."

And then Jesus finishes up in verses 13-14:

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.' The Pharisees, who dearly loved their money, heard all this and scoffed at him."

So, how Jesus summarizes this here is he is really pushing on it and makes us uncomfortable. He is not saying money is evil in and of itself. And he's certainly not saying you can't have a lot of money. What he is saying is, "Don't make money and possessions your primary pursuit."

You see, when it comes to money and possessions, we can either worship our wealth or worship with our wealth. We can only do one of the other. And Jesus is saying, "Choose well. Worship with your wealth, don't worship your wealth."

And the Pharisees who really, really loved their money and what it could do for them, they immediately dismissed it. They said things like we often say when we hear messages on money. They said, "I don't have this problem. Such-and-such really needs to hear this message. I hope they are tuning in right now. I'll send a link later this week, they really need to hear it." Jesus is saying, "No, reflect upon your own heart."

If I could boil it down really simply, the primary thing we pull out of this parable, and the primary thing that can really help us as we manage the flow in and out of our lives is this simple principle right here:

God owns it, we manage it.

God owns it all, and we have just been given the temporary assignment to manage it. And if we don't grasp this truth right here, then we will always struggle with everything else Jesus teaches and commands about money.

Here's what he is saying. You and I don't own a bunch of stuff, we've been entrusted with a bunch of stuff. What will happen is we will forget that. This is something so easy to forget, especially when we find ourselves in a financial bind.

Generosity is the antidote.

And the one thing Jesus gives to us to help us remember that we are simply the manager and not the owner is generosity. In fact, I would say that generosity is the antidote to living as if we were the owners of our resources.

A sort of pre-meditated generosity, a planned generosity where we say, "Before money ever flows into my life, I've already determined where it's going to flow out ahead of time to make sure I remember that I don't own any of it. I've just been given the temporary management of it. Generosity is the antidote to thinking, believing, and operating as the owner of my stuff, rather than the manager of it."

You see, when you're generous with your things and your money it's a very tangible reminder that it was never yours to begin with. But actually, when you are generous, you receive something.

In fact, there is a reason Scripture says it is more blessed to give than receive. We've all felt that before. It's something that transcends the material. This is what will prompt Paul to say what he said to the church in Corinth. We looked at a portion of this last week in 2 Corinthians 9. He says this:

"For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous."

And that is written as a promise. God desires us to trust him, to live open-handedly like this. When you live open-handedly, God can fill your hands with resources to benefit others. When you don't live like this, it's close-handed. Nothing can come in, nothing can come out. God says, "The antidote to this type of ownership mentality is generosity."

There are really different types of generosity. In fact, I would say for many of us, here is sort of where we start, even as little kids, when we know we should be generous, but we don't really want to be.

And I would just simply call it 3 S giving.

3 S giver:
Spontaneous
Sporadic
Sparing

Like, that's how I gave when I was a little kid. I was like, "I know I should share my candy. I'll do it spontaneously, it will be sporadic, and it will somewhat sparing." We kind of take this into adulthood as well. We want to be generous. When we see Santa ringing the bell for the Salvation Army, we'll give, but it's spontaneous, sporadic, and sparing. Whenever Sarah McLachlan pulls on our heart strings on those pet commercials, we might give a few bucks to that but it's sparing, spontaneous, and sporadic.

But actually I would say, and there is nothing wrong with any of this, but I would say the heart-shaping level of generosity goes deeper. The Bible teaches a premeditated type of generosity.

Pre-mediated generosity: decide ahead of time how much and to where you will be generous before your circumstances talk you out of it

And if I don't do this, my circumstances will always talk me out of it because there's always an unexpected bill, and there's always an unexpected expense. And I don't want that to talk me out of the blessing of being generous.

So, here is what we need to graduate to—being 3 P givers.

3 P giver:
Pre-meditated
Proportionate
Percentage

You see, when you can get to that level of generosity, that's heart-shaping right there. When you get into that level, it requires faith, it requires trust. That's when you invite God into your financial world and he begins to do some life-changing things.

And the Bible has a word for pre-meditated generosity. The Bible has a word for 3 P givers. It's just simply the word tithe. For those of us who maybe grew up in the church or have been around this for a while, you've got a unique relationship with the word tithe. There's some baggage with it. Maybe you've had some bad teaching on the tithe, or it feels somewhat legalistic.

And maybe you feel like you've been manipulated at times. We've got to go to 2 Corinthians where Paul says, "God loves a cheerful giver." Don't give under compulsion. Don't give because somebody is twisting your arm. Give because you want to. Give because God has given to you.

If you can get to that place, pre-meditate your generosity. And the best way to do that is in a tithe, which just simply means a tenth. A tenth of your income, ahead of time before your circumstances talk you out of it.

The clearest thing God ever said about the tithe is in Malachi 3:10:

"Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!"

When do you say this, "Just try it?" Usually it's to little kids who don't want to eat good food. He says, "Put me to the test. See what I might do." This is the one place in Scripture where God trash-talks us. He says, "Come on, why don't you just test me in this and see what I might do?"

And here's what's ingenious about the tithe. It is pre-meditated, and it is proportionate to your income. It structures generosity into my life that is proportionate to what I make.

Now, I want you to know something very clearly. The tithe is not to be treated legalistically. So, there might be some who would say, "I think the tithe is an Old Testament thing, and we're into the New Testament." That's true. But actually, the tithe was mentioned prior to Old Testament Law. It was mentioned in Genesis 14, so it's actually a principle that pre-dates the Law. It's a principle, not a law.

And in the New Testament we're saved by grace, so that ought to make us gracious. So, the tithe is just simply the training wheels of generosity. It is a place to begin, a place to measure.

Does this mean that if maybe you're not able to tithe, you're in sin? No. It just means you need to get yourself to a position financially where you can trust God with a tithe.

Some of us have been tithing for years, and we've never moved beyond it. And we've sort of lost the principle as well. We need to actually get to this place to say, "In what area do I need to trust God in my life?"

Now, why a tenth? And I've given a lot of thought to this. I think the reason why God mentions a tenth is that it's not enough to ruin you financially, but it's certainly enough to get your attention. It's certainly enough that if you don't budget and plan for it, it's likely not going to happen. It structures generosity into my life that is proportionate to my income.

Here's what I want to ask you to do. If you are not already tithing, that you would give it a try. As we come into 2021, as we begin to think about New Year's resolutions and habits that are going to shape this upcoming year, maybe that's something you might consider.

And say, "You know what? We're going to go on a faith journey with God, and we're going to pre-meditate our generosity and just see what he might do."

I've been teaching on this for so many years. I've had so many people say, "We're going to try it and do it," and I've never had anybody come back and say, "We are so sad we did that." In fact, it's just been the opposite. Everybody said, "God showed up in incredible ways," because once again you're inviting him into your financial world.

And I just simply want you to know, I'm not teaching on this because the church is in financial trouble. Actually, because of your generosity, we're in a great financial position. But we always have more vision than resources.

As we look into 2021, we're not backing down. As we look into 2021, we know there are going to be more needs than ever. We know people's mental health and anxiety is going to be at all-time highs. We know there are going to be more needs for vulnerable children, not less, than ever before.

We know there are going to be more needs to increase our capacity on TPO, to reach and engage more people. There are going to be more needs to expand the efforts of the local church, not less. And as a church family we're running after what God wants to do in and through us in 2021. We're not backing down.

I want to live my life in such a way that one day in eternity people say, "Thank you for using your worldly resources and looking at that through an eternal lens." And I want to be part of a church family that makes a significant impact upon the Kingdom of God because of what we did with the temporary resources God has entrusted to us.

Let me pray.

Father, I know that this is an uncomfortable subject for all of us to think about and talk about and to hear about. Yet, at the same time we know that you do some of your most important work spiritually in our lives when we can get our financial worlds in order.

Especially with the year we've had and getting ready to go into the holidays, I pray that each one of us would take these words to heart and recognize that the flow of money into and out of our lives shapes our hearts.

We want to be intentional about the direction our hearts are headed. So, Father, I pray today that if some want to take a step of faith in this area of their life that they will be willing to and that you would show up and meet them in that step of faith, that you would prove yourself real and authentic in their life.

God, we want to make an eternal difference in this world through the resources that are funneled through this church. God, we know that a fearful world needs a fearless church, that in a dark world, it needs a church that's going to shine the light the brightest. So we come together to do that.

We thank you for the opportunity, and we ask this in Jesus' name. Amen.