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Every time I got a new piano piece growing up, I would sit down at the piano and cry. I would just be so scared of learning that piece. And I would think like, “What if I never learn it? What if I work really hard at it and I still can’t get it? What if I don’t play it as well as another person?”

I went to college planning to be a music therapist. That was always my goal. From when I was really little, I knew I wanted to do something with music outside of performing. So when I went to Butler, they were working on this degree program with another school in Indy to do a five-year thing where you would graduate with a degree in music therapy. And it never really ended up happening.

I was just kind of ready to get out of Indy. About that same time I got involved with quite a few campus ministries. And I volunteered at church playing on the worship team. I just kind of felt God asking me to consider calling Indy home.

So, it was during that time that I just started to feel a call to ministry, but I had absolutely no idea what that would look like. I didn’t know how you start a ministry. Where do you go? How do you get qualified to do that?

Music, as a whole, prepared me for ministry in a way that has made sense recently. What makes a musician really great is just that process of being strategic about how you learn a piece, working on it section by section, just doing the next thing the next day until you get it.

I think that that’s important when it comes to ministry in that I could get really caught up in the weight of what students bring in, what adults bring in, whatever I’m going through. I can get really fearful of the whole picture. But instead I think God just calls us to take the next faithful step and do what is right in front of us.

I heard about the residency program and I thought that that would be a really good place to start. So I talked to some people on staff and prayed about it—talked to professors and friends who knew me from college and ended up applying for that. I got denied the first time. And then they called back, and they were like, “We’d really like to find a spot for you here. Would you consider student ministry?”

As I went through the residency, I think that I just became a lot more confident in the call on my life and who God is and what his promises are to just help me take that next step. Now that I’m on the flip side of that residency, I have the opportunity to do that with the leaders and the students here, Downtown.

We have a team of adults that I get to pour into mostly. And then they are pouring into students. They are committed. They are here every week showing up and going in to get their hands dirty in the lives of students—all of those crazy walks of life that happen in your seventh through twelfth grade years.

The mentorship that I got really informed how I lead now. And I’m still getting that same mentorship from my team and I get to do the same to the people I lead here.

End video

Well, I'm so appreciative of Natalie. Can we give it up for Natalie? She is a great leader, and she serves at our Downtown campus. She came to our leadership residency program not long ago.

Last weekend you heard Pastor Ryan talk about our vision lanes, which is our way of talking about getting in on what God is doing in our city and our church and around the world. And one vision lane is vulnerable children, but the one that we're sort of focused on today is leadership development.

We just believe that the world is in shortage of good leaders. And so as a church we want to invest into, not just the leadership of our staff, but all of our leadership—everybody who calls Traders Point home. We believe that there needs to be good leaders in the home, and in the church, and in the marketplace.

So, one of our vision lanes is leadership development. We've got a Traders Point Leadership College that we're in the process of getting up on its feet. We've got a leadership conference coming up in January. We're trying to produce content that will help train volunteers, staff, and coaches, because we want you to be a better leader right where you are.

Now, that may not mean that you quit your job and join the residency program and go into full time ministry. I don't even think that is true for the vast majority of those of you in the church. We need you to be a leader right where you are, in your home and in the marketplace. So, your generosity fuels all of that. Natalie is just one of many of our leaders coming through that program. So excited to be able to share a bit of her story.

Hey, before we get rolling, I just want to acknowledge something that may be on your mind, those of you who are joining us online or those of you at one of our physical campuses, we're so glad to have you. But, obviously, we've been watching cases spike and further restrictions being placed around the state. So you might have some questions about what the future is for us as a church.

I just want you to know that we want to do everything within our power to create an opportunity both physically and online for us to connect with one another, for us to gather together as a church family. And we are keeping a close eye on two primary things as a leadership. We're looking at hospitalizations and particularly hospitalizations within the counties where we have campuses and the percentage of transmission, particularly within the counties where we have campuses.

We are talking to a lot of our medical professionals who are a part of our church family as well as other governing authorities, and we just ask for your prayers. This is not an easy thing to navigate. I don't have any training for it. It's kind of like on the fly. And so it feels like whatever decision I make, I'm going to disappoint somebody. So I just want to ask for your prayers. As a church family let's come together.

If you remember the analogy that I gave a couple of months ago when we first started physically regathering, I said it's sort of like being on a raft in whitewater. And right now, more than ever, as we pass through the eye of this thing, we need each other. Would you not agree? We just need to come together. We need to pray. We need to all be pulling our weight. And we would just covet your prayers because we want to make the right decisions.

The only thing that would really cause us to temporarily pause physical gatherings would be hospitalizations and percentage of transmission. So we want to ask everybody at all of our

physical campuses to do their part. We want to continue to gather physically. So I want to ask you to wear face covering at all times, and just be mindful of distancing. Because we are more than just physical beings, we are spiritual and emotional beings.

And right now, not just the cases of the virus are on the rise, but cases of anxiety, mental health, depression—all of that is on the rise. And we deal with that at Christmas anyway, without a pandemic. So, more than ever we need to gather together as a church family, but as safely and responsibly as we can, alright?

Well, I am really excited about this two-part series of messages that we are starting today called *Flow*. And this is dealing with a topic and an issue that touches every single one of us, especially during this particular time of the year. And that's the topic of personal finances, and more specifically than that it is having peace when it comes to personal finances.

So I've got a question for you. Those of you who are gathered with us physically, those of you online, how many of you can remember the first job that you ever had? Any of you remember that? Was it a good job? Are you still doing the same job that you got when you first started?

Hopefully not, because first jobs are, I think, are good for all kinds of reasons. They help you, first of all, figure out that you need to stay in school, that this is not what you want to do for the rest of your life. It helps you to build a good work ethic.

I remember the first job that I ever had. It was between my eighth and ninth grade year and I started working for a trucking company. My job was to break freight. And basically what that meant is that I would show up at the loading dock before the sun came up and all of these semi-trucks would back up to the dock and I would unload the semis, re-organize the packages and then re-load them into the local trucks going to the local stores. It was a hot job. It was a heavy job. I worked with lots of other colorful personalities.

And I remember the very first paycheck that I got. I was so excited. It was all official. It had my name typed out on an envelope. And I was so excited until I opened it up. And I looked at it and I was like, "I'm not quite sure that all of that effort was worth that. And who is FICA anyway? And what are they doing with all of my money?"

I remember going home and showing it to my mom and my dad and they looked at it and my dad kind of smirked and he said a phrase that I've heard over and over and over since then, and you probably have too, in fact you could probably finish the phrase with me: Easy come, easy go. And that sort of happens with the money that we earn over our lifetime.

So, here's how I want you to think about this as we get in to this today. From the very first job that you ever had, whether it was bagging groceries or babysitting all the way to the last job that you have before you retire one day, hopefully—maybe you've already retired—is that money comes into our lives and then it goes back out again.

In fact, there are really only five things, if we were to break this down, that you can do with money. You can:

- Earn it
- Save/Invest it
- Give it
- Spend it
- Enjoy it

Pretty much everything you can do with money specifically falls into one of those five general categories. So money flows into our lives as we earn it or maybe you receive an inheritance of some kind, and then eventually it will flow back out of our lives, but it always leaves a mark. It always shapes our hearts in some way.

In fact, if you've ever looked at the rocks at the bottom of a creek bed you can see that they are smooth and that they've been shaped into certain forms due to the flow of the water over time.

So, during our whole earnings life, as money flows in and as it flows out, it's shaping our heart, whether we recognize it or not. The question is, "When am I going to be intentional about it? When am I going to be intentional about the way that money shapes my heart?"

And, in the passage that we're going to look at here in just a few minutes from Luke, chapter 12—I want to set some stuff up first—but this is essentially what Jesus is driving at. He's going to say that our hearts always follow our money. It's never the other way around. Our money doesn't follow after our hearts; our hearts follow after our money. So we've got to intentionally send our money to where we want our heart to be. We need to handle money the way that we want our hearts to be shaped.

Here's another way of saying it:

Money is a great servant, it can serve you well if you manage it well, but a horrible master.

Oftentimes we think we can control it, but it can so easily control us. And we can so easily stress over it, especially given the kind of year that 2020 has been, and with Christmas expenses just right around the corner. We don't like to admit it, but money has the power to affect our mood and disposition.

Now, depending upon how you're wired, for some of us more than others... For me, I'll just openly confess this. This is an area of my life where I can have a great amount of strength in because I happen to want to manage money well and budget and plan and think about it, but it can so easily turn into stress. And there have been plenty of times in my life when I would say, "No, no, no—I'm just planning. I'm just budgeting." And in reality, I'm trying to control it too much. I'm worrying over it. I'm stressing over it.

I'm reminded of this every time I take my family to Disney. And here we are in this amazing amusement park having the time of our lives, theoretically, but in the back of my mind, I'm stressing out. Here we are on these rides, we're eating all of this great food, but every time I hand my credit card to Mickey, I panic. I'm sitting there thinking to myself, "Is it really worth taking out a second mortgage on the house so that my daughters can have breakfast with some other girls, not much older than them, dressed up as princesses? So that they can get their little book signed." And I start to panic.

Have you ever had that imaginary amount in your bank account that as long as you check your bank account balance and it's over that, you're good? But as soon as it drops below that you start to panic. And if I'm, once again, being very honest, this happens to me way more than just when I'm at Disney.

This happens in life. Every time the transmission goes out or the electric bill comes due or with college expenses looming, it's easy to just get stressed out over money. It's so easy to put our trust in money and the false sense of security that it brings. So we think that if we can just have an amount, and you might even just think about that to yourself right now, if you could make "X" amount you'd be like, "Man, I would have no more problems ever." Or, "If I just had this amount in the bank."

In fact, I read, not long ago, about some people who said what they would do for one million dollars:

42 percent said they would be willing to spend time in jail, never see their best friend again, move permanently to a foreign country!

For a million dollars.

And you know what? I would imagine that there are a number of you listening to this or watching online who just said to yourself, "Not me. Not me. I don't care if it's two million dollars or a billion dollars, I wouldn't do any of that."

And that's the reason why you're sort of giving yourself a pass for this sermon or this sermon series, it's because you would say, "Well, I don't even like money. I don't even like to think about money. I'm not the one who does the budgeting in our family. This is why I don't like money. All this talk about it. All this stress. I'd rather not."

And you know what? That very well may be true. You may not be wired up that way. And yet, I still want you to know that it is still shaping your heart whether you realize it or not. You actually can't get through life without it, we need money. It is a necessity to pay some bills and provide for our family. But right now, what I want you to see... Here's kind of the continuum. You may put yourself in one of these two categories:

I don't like money <—> I like money too much.

*And only you can answer that. You've got to be really honest with yourself. But, regardless of where you fall in that, it's still shaping your heart. And God has still asked you to apply some of his principles found in his word. Because both of those things are unhealthy extremes and God wants our money to be a servant rather than a master, which means we need to be, and here's the word proactive. We need to be proactive and we need to pre-meditate how we are going to handle these finances as they flow into our lives so that they don't become more important than they really should be.*

*In fact, I just want to give you a short, little example of this in the wisdom literature of the Bible. In Proverbs 13 it says this:*

*"Good people leave an inheritance to their grandchildren..."*

So what that means is that in order for that to happen, you've got to plan wisely. You've got to budget wisely. Now here's what that means. It's that in order for this to happen, you can't just

be haphazard with money. You can't just spend it like water. You can't just never save and invest it. But here's also what it doesn't mean. It doesn't mean that you make your grandchildren's life easy. It doesn't mean that you're leaving them a million dollars. It doesn't mean that you're taking all of their financial stress away.

No, it's simply means this. You're actually sending a message that is far more than the amount of money. You're actually saying, "We've actually handled money wisely. We've made money a servant rather than a master."

So we:

- earn it honestly in order for that to happen...

- save/invest it gradually...

- give it generously...

- spend it wisely...

- enjoy it carefully...

This right here, I would say, encapsulates the principles that are found in God's word about money management, which I'm going to unpack a little bit further here in just a minute.

I think this is one of the reasons why Jesus teaches on the subject of money and material possessions more than any other subject. Were you aware of that? Did you know that Jesus taught on the subject of money—and I said money, not giving those are different things—he taught on the subject of money more than love and forgiveness combined. In fact there are:

- 2,350 verses that deal with it

- 16 of the 38 parables address it

- There are over 800 verses dealing with a wide variety of financial topics, including planning, budgeting, saving, investing, and debt.

And the reason why is that Jesus knows that money oftentimes is the chief competition for God on the throne of our hearts. But it's even more than that. You see, your financial health, whatever that looks like right now, your financial health is a flagging indicator of your spiritual and emotional health.

And putting God first in your finances... You ever heard somebody say that to you? "You need to put God first in your finances." And you're like, "Okay. What does that mean and how do I do it?" And I would say that putting God first in your finances is inviting him into your finances, which means you take those five principles and you incorporate them into the way that you think about and the way that you interact with money.

Here's why. It's because he cares for you. And God wants money to be a blessing in your life, rather than a constant source of stress. So can I just ask you to just do an inventory in your own life right now? Is money more of a blessing right now? Or is it a constant source of stress? There is no bad answer to that, only an honest one. And if it's more of a curse right now, more of a source of stress, then this is an opportunity for us to say, "You know what, God? I need to invite you into my financial world. I need to take you at your word."

So, I want to look at Luke, chapter 12. In it we find a conversation that Jesus has with a young man that I actually identify with. As I read through this I thought, "Man, I could so easily be this young man right here." And maybe many of you can relate to him as well.

The setting here is that Jesus is teaching and some young guy interrupts Jesus' message to invite him into a family drama. So:

*"Then someone called from the crowd, "Teacher, please tell my brother to divide our father's estate with me."*

So, use your imagination. There is a family argument going on about money. Imagine that. I know that's probably never touched any one of you, but this is what is happening theoretically in this guy's life. I love Jesus' response:

*"Friend, who made me a judge over you to decide such things as that?"*

Translation, "Leave me out of your family drama. I don't want to have anything to do with this." And yet, at the same time, Jesus could see the thing behind the thing. Jesus could see what was going on in this young man's heart, which prompts him to say this in verse 15. He says, I want you to:

*"Beware! Guard against every kind of greed. Life is not measured by how much you own." Well, I thought greed was just greed. I thought there was just one kind of greed. Like, I see something, and I want it. And Jesus goes, "No, there is actually all kinds of greed. Life is not measured by how much you own."*

*To which, if I were this young man, I would think that my response would have been, "Whoa, whoa, whoa. Hold up. Who said anything about greed? I just want what's mine. I just want what's fair. This is what is owed to me. I don't think that that is greed, I think that's justice."* See, that's part of the issue. For the vast majority of us, we don't see ourselves as greedy.

Other sins in our lives we can very clearly see. But greed oftentimes gets camouflaged. We can see it in others, but we very rarely see it in ourselves.

Here's the reason why. It's because we're always comparing, whether we realize it or not, we are always comparing to others. We compare clothing. We compare vacations. We compare square footage. We're always comparing. But here's the deal, we always compare up. We very rarely compare down. So, as we compare up, we can recognize others as greedy and we say, "Well, they don't need that much." And it's very easy to sort of offer a judgment, because greed is a subjective, sliding scale in all of our lives.

Jesus picked up on some traces of greed in this guy's heart and he said, "Hey, beware of all kinds," because it's camouflaged, and he cares too much to just sort of let it go.

Right here Jesus could have launched into a lecture about finances, but he didn't do that. Instead Jesus chooses to tell a story, which is the language of the human heart. And here's the story in verse 16. He says:

*"A rich man had a fertile farm that produced fine crops. He said to himself, 'What should I do? I don't have room for all my crops.'"*

I don't know about you, but that sounds like a great problem to have. It sort of sounds like the American dream, right? I have so much that I don't know what to do with it all. And here's how the guy was reasoning it in verse 18. He said:

*"I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods."*

You know, that's sort of what we do, right? There's a word for this. It's called upgrade. And it's what we do. We start in a little starter home. We earn some equity in it and then we upgrade. We start with a job at a certain pay rate and then we upgrade.

We upgrade from the 60-inch television to the 70-inch. We upgrade from the Toyota to the BMW. That's sort of what we do. And there's nothing wrong with it inherently, but we've got to ask ourselves: Why? What's that doing to our hearts as we upgrade, and is it entirely necessary?

Did you know that the average home in America in 1950 was 1,000 square feet; 1970 was 1,500 square feet; 2000 was 2,200 square feet. In the last 30 years, family size, in general, is down 25 percent and house sizes are up 50 percent.

So it shows us that it's not a practical need, it's just that we keep upgrading and upgrading and upgrading. Bigger barns. And what's wrong with that? And listen to me very clearly. Nothing is wrong with that at least initially. But verse 19 shows us the problem. The man in the story says:

*"I'll sit back and say to myself, 'My friend,'" which is kind of weird, actually if you think about it, calling yourself your friend, "you have enough stored away for years to come." Here's the problem, "Now take it easy!" Take it easy. Now, that's more than just enjoying retirement. That's not what that means. That is: Money is my functional savior. It's what I'm leaning on. It's what is helping me to actually calm down and destress my life. I'm going to take it easy in every way, "Eat, drink, and be merry!"*

So, upgrading isn't the problem. That's the problem. And that has been happening long before this guy could take it easy. See, this reveals how money, the flow of money, had shaped his heart and his quote unquote enough had become a license for wealth to just become all about him. And it revealed what he was truly putting his trust in.

Here's the thing. That is such a fragile thing to put your trust in, because easy come and easy go. You can't hold onto it forever. Eventually, it's going to leave. That's what Jesus is getting at in verse 20. He says:



*“But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’”*

I want to be really clear here. You should not interpret that passage as God is going to kill him for having money, alright? That is not what God is saying. God is trying to remind him of how brief life is. He says, “Man, life is so brief and it could be that tonight you’re going to pass away and then who’s going to get all of this money that you’ve been working so hard for and that you have been saving up.

He’s reminding us of this truth that we already know but we often don’t want to admit. It’s that, it’s really not our money. We’re just temporarily managers of it. Eventually all of the stuff that we’ve been acquiring in our lifetime, somebody else is going to have sooner or later, so we might as well get our minds set and our hearts settled around it now while we’re interacting with it. In verse 21 he says:

*“Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”* And I would define rich relationship with God as trusting God in every area of your life, not just certain segments of it. And our financial life is usually the last one that we want to give up to him. And having a rich relationship with God is saying, “God, I trust you. I trust that what you have to say, those five principles were laid out a little earlier, that they really do work and that they really are for me. So, I’m just going to invite you into my life in this area.”

And then Jesus sees this as a teachable moment for the rest of his disciples who are sort of listening in on this. And he gets right to the root of it in verse 22. It says:

*“Then, turning to his disciples, Jesus said, ‘That is why I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear. For life is more than food, and your body more than clothing. Look at the ravens. They don’t plant or harvest or store food in barns, for God feeds them. And you are far more valuable to him than any birds!’”*

Here it is, verse 25:

*“Can all your worries add a single moment to your life? And if worry can’t accomplish a little thing like that, what’s the use of worrying over bigger things?”*

And Jesus just hit the nail on the head. That’s really what this comes down to, for most of us it isn’t greed, it’s worry. See worry can turn into greed. Like we’re worried we’re not going to have enough. So eventually it turns into hoarding or it turns into greed. And Jesus gets into the soil of it and he says, “Hey, listen. I know what this is all about. This is that you are fearful if you are going to have enough.”

Especially in a year like the one that we are having, because I know for a fact that a number of you have lost jobs. And I know that some of you, your pay has been cut back. And for a number of you, your businesses are being hurt. And for a number of you, you’re not sure what the next couple of months are going to hold as we walk through all of this. And with Christmas right around the corner, it’s so easy for us to just begin to become fearful.

And I know what that feels like. I mean, this last spring when everything initially got shut down, I didn’t know what was going to happen. And immediately I started to go back and review our

budget, I'm brushing up my resume. I'm following our kids around the house shutting lights off behind them like, "I don't know what in the world is going to happen."

It was very clear to me that I'd been putting way too much of my trust in my ability to provide financially for my family. And it got to this place where I'm just like, "What am I really worshipping anyway?"

And I know that somebody needs to hear this today, because some of you are very money minded. You're the one who runs the budget in the family. You're the one running around chasing down receipts for everybody else. And families need you and want you so much. But listen to me. There is a fine line between good financial planning and budgeting and worry. And those lines often get blurred. It's often so difficult.

I would also say this. There are others of us who are like, "I'm just trusting God." You're just being financially irresponsible. Can I get a good amen? We kind of know who falls on that kind of a line. All of us have got to recognize the extremes of those things. We've got to come back to center and we've got to say, "You know, God. You've entrusted us with these resources. You say that you're going to provide for us and so we want to trust you in this area of our lives."

That is so, so personal. That's why we call it personal finances and why we get squeamish anytime we talk about them, because it's so personal. But Jesus says this in verse 31. He goes:

*"Seek the Kingdom of God above all else," in other words, that's the number one priority, "and he will give you everything you need."*

And that is written as a promise, not a suggestion. Now, notice he doesn't say that he'll give you everything you want, but he says he'll give you everything you need. And he'll provide. So what does it look like to see the Kingdom of God first? And I would say seeking the Kingdom of God first means that you trust what he says in his word about biblical financial management above your feelings on it. That you just invite him into your financial world through these five principles that we've spelled out. And God will make sure that your needs are met.

Now, this sometimes gets misapplied. And maybe you've heard this taught in such a way before that if you sow a seed of faith that God will bless your socks off with something much, much more. And God certainly has the ability to do that, but it's no guarantee. It's not like God's obligated now to give me something three times the amount of what I gave to him.

No, God certainly honors our faith, but what he's asking more than anything else is that we would, on a consistent basis, trust him with these five principles of good money management throughout the duration of our earning lives, from the first job that we had to the last job that we have.

So, let me just walk through them really quickly. You can take a screen shot of this, write this down. Because I think this is a good conversation starter for your life group, for your family. Maybe you're engaged to be married right now; you're doing some financial planning. It's great to talk about with your teenagers.

*Here's the principle of good money management:*

How should I earn it?

And the Bible would just simply say, earn it honestly. Don't try to cut corners. Obviously, don't steal all of that sort of thing. Don't look for the get rich quick schemes. Just earn it honestly. Deuteronomy 8:18 says:

*"But remember the Lord your God, for it is he who gives you the ability to produce wealth..." And I know that a number of you, you're just gifted at making money. Everything you touch is just like it turns to gold. You've started businesses. You've done really well. Be careful, because you can become proud of that and I would just simply say, "Who gave you the ability to do that?" Well, God did. So earn it honestly.*

How should I save/invest it?

The Bible would simply say this: gradually. Just save it gradually. Don't look to get rich quick, because it will probably ruin your life, because your heart won't be able to handle it. This is why (you can just google this) most people who win the lottery, within six months their lives are ruined because they didn't know how to manage it. And when you save it gradually, gradually, gradually, your heart can be shaped right alongside that. Proverbs 11:13 says:

*"Dishonest money dwindles away, but whoever gathers money little by little makes it grow." It's this wonderful thing called compound interest and it just works for you.*

*Here's the third principle:*

How should I give it?

And the Bible would just simply say one word: generously. In Corinthians it says: *"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give," that's premeditated. It's preplanned, "not reluctantly or under compulsion," in other words somebody isn't going to guilt you into it. Why? "...for God loves a cheerful giver." If you give out of obligation, it takes the cheer out of it. So God wants you to give generously. He wants you to be in a position where you can bless the lives of other people.*

*Here's the fourth:*

How should I spend it?

And the Bible would just simply say: spend it wisely. Proverbs 21:20 says:

*"The wise have wealth and luxury, but fools spend whatever they get."*

And especially in our day and age of technology and social media where constant advertisements cater to you right to your device, it's amazing. Do you know your phone is listening in on your conversations?

I was having a conversation on Friday with my son about a certain kind of hoodie and on my Facebook scroll it popped up, they know. They are catering right to these things that you don't necessarily need but maybe you want. It's called an impulse buy.

The Bible says, "Hey, listen. Spend it wisely. Don't just buy something on a whim."

And then the last principle would be:

How should I enjoy it?

And you should be able to enjoy it. If you've done all of those four other principles, man, you should be able to enjoy it. And the Bible just says, enjoy it carefully. Ecclesiastes 5:10 says: *"Those who love money will never have enough. How meaningless to think that wealth brings true happiness!"*

Just ask somebody who has made a lot of money if it's truly made them happy. And if they are being honest, then they are going to say no, because that's not where it is found. See, when we can handle our personal finances through the lens of the Kingdom of God, which can be found in those five principles, then they begin to shape our hearts in the direction that we want them to go.

As a church we want to help you with this. In fact, the first quarter of next year we're going to be offering a five-week, online class on God's principles of good money management. So you can go to [tpcc.org/finance](http://tpcc.org/finance) class and just let us know of your interest in that. And when registration opens up, we'll let you know about the class. It's going to happen the first quarter of next year.

I want to finish up this passage in Luke 12, because Jesus gets very pastoral. He says this: *"So don't be afraid, little flock. For it gives your Father great happiness to give you the Kingdom."*

In other words, I think at times we wonder if we really trust God with these principles of money management if he really will provide or if he's going to leave us high and dry. And Jesus is saying, "No, no, no. God wants to make sure that your needs are met. So therefore, now you're in a position, verse 33, to:

*"Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Wherever your treasure is, there the desires of your heart will also be."*

Because your heart always follows your money, never the other way around. So wherever you want your heart to be, send your money there because as it flows in and as it does some things and provides for some things, it's shaping your heart. And we can trust him in this area of our lives.

I think that's the biggest thing. The reason why Jesus talks about money so often, the reason why he gives us these principles is because he knows that there are a number of financial

traps that we can all fall into. And he wants our hearts. He doesn't need our money. He wants our hearts. And really, he wants our trust where we would be willing to say, "God, I'm willing to trust you in this area of my life."

You know, when my kids were really, really little one of my favorite things to do with them was just to take them and throw them up in the air. I mean, I would catch them. That was a part of it. But when they were really little, before they knew what could happen, they loved it. I would throw them up in the air and they'd get this big smile on their faces and they would laugh. They had no idea the danger that was around them until they started to get a little bit older, until they fell a couple of times, until they realized what was at stake if I didn't catch them. That it was really going to hurt. And then they would start to panic a little bit.

It was one of these deals, I remember the very first time I started to take one of them and started to throw him up in the air and he grabbed my wrist. He wouldn't let me. And I remember thinking, "Hey, don't you trust daddy?" And he would say, "Yes." And I was like, "Well, are you going to let me throw you?" "No."

It's not really trust unless you let go. And I think that right now that's the thing that God is asking of every single one of us. So, here's what I want to ask you to do as you apply whatever needs to be applied in your life from the teaching today. What area of everything that we just talked about do you need to trust God in?

And maybe it's the earning part, maybe it's the investing part, maybe it's the giving part, the spending, the enjoying—whatever it is, what area right now are you holding on to just a little bit too tight? And God says, "I need you to trust me in this area." And are you willing to let go? Are you willing to say, "I trust you. I take you at your word."?

Oftentimes when we're able to get to that place where we're able to let go and trust God, that will actually spark a catalyst in some spiritual or emotional growth in our lives. So today, I just want us, as we respond to God as we sing and as we worship at all of our campuses and online, to recognize that as money flows in it shapes some things and as it flows out how do you want it to shape your heart? You can trust God in this area of your life.

Let me pray for us.

Father, we come to you right now and I know that this is an area for some of us that we think an awful lot about and for others of us maybe we don't think about it enough. So today I pray that we would be willing to take you at your word, that we'd be willing to become vulnerable enough to say, "God, what area of my financial world do I need to trust you more in? Maybe I've been leaning in too much on my own logic, my own reasoning, my own emotion. And today I want to trust you in this area."

And right now, it's a tough year. Right now, I know people who have lost income. I know right now we're getting ready to go into Christmas and the holidays, it's the perfect time to apply this to our lives to say, "We want to trust you. We want to go on a faith adventure with you in this area."

So today, we declare that. Not just by what we think, not just by what we feel, not just by what we say, but by what we do. So, Father, we give this to you right now. We thank you so much. In Jesus' name. Amen.