



Family Values (Part 5)
Earn, give, save, spend

Pastor Ted Cunningham

WE are moving into Part 5 of this series, *Family Values*. Today, my kids would tell you, it is probably one of my absolute favorite family values. We're talking about money. My son said, "No, let's be really clear, Dad, you're really passionate about work. You always wanted us working. So, today, we're looking at work, give, and then save and spend. This is the order you want the kids to have. So, we are going to work hard, give generously, save wisely, and spend sensibly.

We are going to jump right into it today with what my son says is my favorite, hard work. I think I got this from Dave Ramsey, but I would go to my kids often and go, "Where do you go when you want money?" and the wrong answer is you! That is not the answer I'm looking for. I'm looking for where do you go when you want money? "You go to work!" You get excited about work. And this actually is the very first card in our A-to-Z series. It comes out of Proverbs 6:6 that reads, ***Go to the ant you sluggard, consider it's ways and be wise.*** And the main point is hard work. The ant is a very busy insect. He works long hours. He also works as part of a team for the benefit of the whole community. We have much to learn from the ant's work. A sluggard is someone who is lazy and is often sleeping on the job. They tend to be complainers when assigned a task, so we would teach this to our kids over and over again Proverbs 6: 6. We also wanted them to know that the hunger is what drives them on. When you need to eat, you go to work.

That's how you provide for yourself. ***The appetite of laborers works for them; their hunger drives them on.***

So, we go to work when we want money and we don't just talk about it, we don't complain when we are broke. That's a great incentive to go make more money. I told my kids this all the time. "You were blessed in a gig economy with so many creative ways to make money, get after it. Get out there. I was one dad that I told the kids you'll never

see me... Because I wanted them working at a very early age, like around three or four years old. But I would tell them... I go, "you will see nothing but joy come from me when I drop you off at a job... Obviously, when they didn't have cars as early teens, I would pick them up So, Corryn would get babysitting jobs. I said, "You'll never see me complaining. I'll be nothing but joyful to drop you off at 7:00. She did baby sitting for entertainers, so you can imagine sometimes I would have to pick he up at 11 or 11:30. Where did I want to be at 11 or 11:30? An hour or two into sleep. I could have given her the twenty bucks she was making in the four hours, but I had nothing but joy and excitement because I wanted my kids to see excitement for work. I wanted them to be excited, and grateful to God that he gives them the ability to work. These are my favorite talks to give because all the old people in here are going, "Get after them!!"

Proverbs 14:23 says, ***all hard work brings a prophet, but mere talk leads only to poverty***

You may have big dreams, plans, and goals for your future job, but I want to tell you this: You need to take any job until the perfect job comes along. Raise you hand if you've ever had a less-than-ideal job. It's all of us. How many of you learned lessons on that less-than-ideal job that you took into the next job. That's how it works. So, keep working. Don't just talk about what you've going to do someday. Take any job until the perfect job comes along.

And then here is the best part: I don' know if you've ever been on vacation... I have a hard time sleeping on vacation because I'm not tired. If you sit around... And you should. If you've worked hard and you've earned a vacation, take it and enjoy your time. But if you're sitting on a beach or around a pool all day and then you go to your normal bedtime, I don't need it.

Look at what the scripture says. Talk about wisdom from Solomon – Ecclesiastes 5:12 – ***the sleep of a laborer is sweet. Whether they eat little or much.*** To be able to rest our head on the pillow, knowing I've provided for myself, and I've provided for other people... we may not have a lot, we may have a little, but I was able to work, God enabled me to work today.

How many here literally punched the clock? A lot of people don't know what punch the clock means. But you took a card out of the thing, and you punched it and then put it back in the deal. I told my kids this. When you're checking in and out of work, you don't

have to worry about what the boss is thinking because he's not your ultimate boss. I've always tried to explain to my kids too. You are going to have demanding bosses, you're going to have toxic coworkers, and you are going to have customers that are not easy to please. You can blame them or you can memorize this passage right here and take it deep into your soul. Colossians 3: 23 – ***Whatever you do, work at it with all of your heart.*** This isn't even talking about competency – what you do for a living, talking about how you work for a living. And showing up with a great attitude. Showing up on time. How about a little bit early. Getting after it. How can you do this? Ted, if you only knew the place that I work, and it's toxic work environment... Because you're working for the Lord, not for human masters. He's ultimately the one that determines your income. He is ultimately the one that you are trying to please as you work.

I have a question for you. Are you grateful to the Lord for the work he has given you? Do you get up every day excited and grateful for what he has provided?. At 8 :15 it was half the room. Let's see what the 10:00oclock looks like. How many of you are retired and you don't work anymore? Look back on your years for this next part. But you were you grateful for the work he gave you to do. And we want gratitude. Cary Neuhoff says it this way: *"Kids who feel entitled to everything will be grateful for nothing. But kids who feel entitled to nothing will be grateful for everything."*

We want our kids to be hard workers, taking any job until the perfect job comes along. Here's really how you answer the question: Are you grateful to the Lord for the work he has given you? It's the second part of this family value. Remember, our family values are shared beliefs that guide our decisions, determine how we treat one another, establish our priorities. So, we want to be a hard-working family, but we also want to give . I want my kids first thought to *be who can I bless with this wit?* rather than *what can I get for myself.* That's at the end.

We have what we call in our home, first thoughts, also first fruits. The Bible uses the term first fruits. If you want to show God your gratefulness for what he has provided you and you want to be reminded that you own nothing. He owns it all and you are just a steward of it. We think first fruits how do we give?

Proverbs 3: ***9 and 10 says honor the Lord with your wealth with the first fruits of all your crops. Then your barns will be filled to overflowing and your vats brim over with new wine.***

When I would earn 10 bucks, my dad would drop me off at a neighbor's house who had grass too tall and he wasn't even the president of the HOA. I would mow a three-quarters of an acre lot for 10 bucks, and my dad had envelopes long before you ever head the name Dave Ramsey. He had a tithing envelope, a missions envelope. He had the savings envelope and the spending envelope that was always empty. We didn't spend it. And you can't do that over and over and over again and remember your children watch, listen, remember, and repeat. And they will hold you accountable to the values you are stating clearly as a family. So, thinking first fruits, I want to recognize... and ***a generous man will prosper. He who refreshes others will himself be refreshed. I've never ever, not one time,*** regretted generosity.

I just got new tires for my car and for Amy's car. Anybody remember when you used to be able to buy four tires for two or three hundred bucks? That ship has sailed. My mentor, Dr. Gary Smalley, had two passions in life. His passion was buying people tires and groceries. So, you always wanted to see him pull into Walmart and kind of get in front of him a little bit... no, you didn't do that!

But let me tell you, I would see him often times... he would go out in the parking lot at church 20, years ago, and he'd look at people's tires to see if they were dry rotted or low on tread and he'd be like 'meet me at Walmart.'" He loved buying people tires. He'd walk up to Walmart and watch people checking out. He'd go, "He if you don't mind, can I take care of your tires today?"

The joy that I saw coming out of him regularly. Yes, he bought me tires. I remember one time whenever we would land for an event, he would always want to go get a half gallon of milk for his medical concoctions and all that. I remember standing in line with him and this lady was checking out at a grocery store with a full grocery cart. Gary said, "Ma'am, I haven't done anything nice for anybody today, would you allow me to pay for your groceries.?" She started fighting and I was like "No! let us be generous. Let us take care of these groceries."

I'll never forget it. She was emotional. She was like, "No body has ever done this for me before." Gary adds his milk to it pays for the whole thing and I'll never forget, we were walking out to our car, and she pulls up in her BMW. She rolls down the window, "Thank you guys so much." I'm like, you are welcome."

Generosity isn't just about giving to people in need. It's about being the overflow of your life. You just want to bless other people, refreshing other people. Young people please hear me because right now, you're like, "I don't have enough money to care for myself." Yes, you do. When you earn, the very first thing you do is give. Be generous, refresh other people. You will never regret it. Giving reminds me I am a steward, not an owner. It reminds me that I own nothing. Every time I give, it keeps me from becoming entitled, thinking I deserve something, thinking I'm owed something. Every time I give, I'm reminded of the truth God, you gave me breath and life. You gave me skills, you gave me abilities, you gave me personality. All that comes together and allows me to earn and I'm grateful to you for it. And I'll never forget that. And giving never lets me forget that. Give, be generous.

But there are a couple of things the Bible teaches us about giving. Number 1, we don't want to just give generously, we want to give cheerfully. That's why when I just mention we'll be taking an offering at our church, several people cheer. That started years and years ago at our church when we were much smaller, but we just talked about how we want to be generous givers. Second Corinthians 9:7 says Each of you should give what you have decided in your heart to give.

I pray today that many of you, your hearts are growing in the area of generosity and blessing other people. We don't want you to give reluctantly or under compulsion. That's why we don't stand up here and put you on guilt trips for giving. I don't stand up here and go, "You know if you don't start giving, we're cutting the Goldfish out of Critter Street. We don't do that type of stuff. We want you to give... and if you don't give cheerfully, just hold it. Every time you give... I used to do this when I would write checks. We don't do that anymore, but I would write a check, and I would take time and pray and think over that check, grateful to God that he's allowing me to do it. God loves a cheerful giver.

But he also likes a secret giver. Someone who doesn't need to let the world know what they're doing. Do it as discreetly as possible. These are the words of Jesus. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your father, who sees what is done in secret, will reward you.

One of the reasons why you'll never see a big check up here that we're giving to this ministry or that ministry in town or this missions' organization or this missionary.

When we give, I will often hear from people in our community wanting to let it be known. You don't need to. Just receive the gift. This isn't about growing the church. Just be quiet about it. One of the reasons in 24 years, we've never done fund raisers . We've never done car washes to raise money; we've never done a pancake breakfast. I'm not picking on any churches that do. We just counted on God's people being generous people.

I know a lot of churches are like we're not giving them no budget money, they can go out in the parking lot and earn it, but we're like if we can spend money on adults, we can spend money on students. We can give them generous budget. This is something I'm so proud of about this church. Two things that kept coming back to mind last year is just the hospitality of this church, welcoming people in and the generosity of this church, sending funds out to bless other people. We will never regret that, church, I promise you. if we continue to give generously.

After you give, then think about savings. Save wisely. I've looked at some research this week. Some stuff I read said one in three Americans have no emergency fund at all. I've argued this and I know Dave Ramsey has an answer for this, but I've never believed \$1,000 in an emergency fund is going to do a whole lot these days. You can't spend everything you make. You have to live on less to save for a rainy day.

I'm 52 years old and here's what I told my kids just the other day. I'm at the point in life where I'm really thinking about the day I can't do this anymore. Listen, I fell down a couple of weeks ago while getting dressed. That's where I'm at. A couple of years ago, I think I was 50, I but I sprained this finger. Amy goes, "What did you do?" I wouldn't tell her. I was putting on pants, and I lost my balance and I hit the dresser. So, guess what? I am not going to be able to do this forever. There's going to be a time when somebody younger with more balance is going to have to get up here and preach. So, I have to think about it. I am in that mode right now, thinking about, in my 50's, what's it going to look like when I can't work as much, when I maybe can't travel as much, so, you have to save. The Bible says in Proverbs 21: 20 ***in the house of the wise are stores of choice food and oil, but a foolish man devours all he has.***

You cannot spend your whole check, you have to put some money away. ***And the patient investor makes little deposits over long periods of time.***

Proverbs 13: 11 – ***dishonest money dwindles away, but whoever gathers money little by little makes it grow.*** I told all my kids who are a part of a resort here in town that does a matching program for retirement. I go I know at 20, you don't often think about retirement, but you are throwing money away if you don't take what they are willing to match. Put it away and don't touch it. It's your retirement, it's not your emergency fund. Save, put money away.

I think about my grandma. She lived on almost nothing and died with money in the bank.

I remember when she was 90, I went to visit her in the nursing home. I walked up to her, and she had a canvas out and they had just finished art class and the nursing home. She had the paint and she had a brush. I walked up to her and I go, "Grand ma, that is so beautiful." She said, "I'm cleaning out the brushes." Just watched her live out her last 10, 15, 20 years just not needing much.

You can't devour all you have. Do you know what that means? It means just because you can afford it, doesn't mean you need it.

We are all in here walking around with thousand-dollar phones. I think we are on the iPhone 17. Who in here has an iPhone 10? Can anybody beat an iPhone 10, older than an iPhone 10. 7!! Whoa alright. On behalf of Dave Ramsey, way to go bro!

If you're going to give and save, which I know for many of you in here and across campus, this just isn't a priority right now. And you've fallen for the lie that says, "One day, I will..." To quote Dave Ramsey, "*More money just makes you more of what you already*" are. Meaning, if you can't give making this amount, what makes you think when you're making this amount you're going to give. Start it now, start it early. Be generous, save wisely and to do all of this , you have to consume less to enjoy more and this is the final one.

spend sensibly. You don't have to get the latest and greatest of everything. Solomon, in Ecclesiastes... I love Chapter 2 of Ecclesiastes it says that he undertook great projects, built houses, planted vineyards, gardens, and parks. He owned more herds and flocks than anyone in Jerusalem before him. He had it all. He amassed silver and gold. He denied his eyes nothing.

He says in Verse 10 – I ***denied myself nothing my eyes desired. I refused my heart no pleasure.*** He had it all. It was all available to him.

And look what happens when you get to Chapter 5 of Ecclesiastes. ***Whoever loves money never has enough. Whoever loves wealth is never satisfied with their income.*** And to be really clear, the Bible does not teach money is evil. The Bible teaches that the love of money is evil. Be very clear on that. But they are never satisfied with their ***income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owners accept to feast their eyes on them.***

Can we all admit we've just got too much stuff. Before you go thinking about getting a storage unit, throw some stuff away. I've been by some of these storage unit places and *I'm like that ain't worth saving. That is junk. Just toss it. Get rid of it.* This is my wife. We will never own a storage unit. She's been sending me videos of this lady who walks around her house in the morning with a cup of coffee going, "I don't know what yet, but something is getting thrown away today

Start purging some stuff. Throw some stuff away. Put a tarp out in your family room and go, "We are going to fill this tarp up and it's going to the dump. We have too much stuff. We need to learn to be content. Find contentment in what God has given us. And the key here those who consume them are never satisfied, but we find our contentment Christ, not in our stuff. So, I've done this I don't know how many years now. This may be the third or fourth year. I just want to applaud somebody in this room. So, we are going to do it here and over at the chapel.

Here's what the apostle Paul teaches us about contentment and here's where we bring it all home today. I know what it is to be in need and I know what it is to have plenty. This is setting up probably one of the most quoted and misquoted verses in your bible. Philippians 4: 13 – I can do all things through Christ who strengthens me. that doesn't mean I can do whatever I want in the name of "Christ and it will happen. What he's saying is I know what it is to be in need and I know what it is to have plenty. I have learned the secret of being content in any and every situation. What he's saying is I've experienced the extremes of life. This room is full of people who have experience the extremes of life. We all went through 2,007 and 2008 together. Many of you went

through way worse times but you've seen our country doing really well in the economy and then the bottom falling out of it. But, follower of Jesus, this does not determine our contentment. Whether our economy is doing well or not, whether your interest rate, your mortgage is about 3% or 6% You mortgage rate doesn't not determine your **contentment. Our contentment, follower of Jesus, is found in Jesus. He says, I've learned, whether well fed or hungry, whether living in plenty or in want. And that's across the board at our church today. I've learned I can do all of this through him who gives me strength . In the good times, the bad times, where there is a lot of money, where there is no money. this was always a joke for Amy and me when we were first married, trying to make it and getting life established. Amy didn't realize what this did to me and she allows me to share this now. We had to take it easy for a couple of weeks. she'd look at me and go "It's feast or famine around this place." she didn't realize what that did to me, but she was just saying when you're young and getting started, we had these times and times when surprise money came in and surprise bills came in. but that's not what determines it for us. "Christ is our ultimate joy, and our ultimate contentment. The Bible uses terms like joy, happiness, contentment and delight interchangeably. The question today will be is Christ your ultimate joy, happiness, delight and contentment.**

I've been ending each message in this series with a note to my kids. This went through about four or five edits. It had a lot of edge to it the first couple of drafts.

To my kids,

Mom and I are grateful for your worth ethic and hustle. You are blessed in this gig economy with so many creative ways to make money at an early age. There is zero excuse today for being broke. Take any job while you wait for the perfect job. If the job is beneath, you're probably not ready for the next big job. Learn to work hard in jobs that are less than ideal, I promise it will pay off in the end. You'll have difficult bosses, customers, and co-workers in life. Don't let the attitudes of sluggards or toxic people take away your drive to work. Never blame your boss, workplace, or the government for your lack of income. If you want more money, go earn it. Your boss is not ultimately in charge of your income. The Lord is your ultimate provider and boss. Your mom and I always tried to model generosity for you. You are stewards, not owners. God gave each of you skills, passions, and a personality to make a living. Every time you give, you're reminding yourself and thanking God for this truth. You will never regret being generous. If someone takes advantage of your generosity, that's okay, you stay generous. I know you

tithe and give generously to our church, for that I am grateful. Save some money every month. Live on less than you make so you can save for a rainy day \$1,000 in your emergency fund is not enough, add a zero. We love giving you our hand-me-down-cars. Drive them until the wheels fall off. Our parents gave us their hand-me-down cars and we drove them until the tow truck hauled them off to the junk lot. Just because you can afford it doesn't mean you need it.

Paul reminds us in 1st Timothy 6: 17 -19 to not be arrogant nor to put our hope in wealth, which is so uncertain, but to put our hope in God who richly provides us with everything for our enjoyment.

So, we've been talking a lot about stuff today. Enjoy what you have today. Go home today and look around your house and see all that you have and just be grateful for it instead of thinking about the stuff you don't have. Do good, be rich in good deeds. Be generous. Be willing to share. In this way, you lay up treasure for yourselves as a firm foundation for the coming age so that you may take hold of life that is truly life and our life is in Christ. And all God's people said... Amen,

Father, in the name of Jesus, I thank you for this church. I thank you for the generosity of this church. May those who call Woodland Hills Family Church home be known in this community as the greatest of workers, the hardest of workers, the ones who show up with great attitudes, showing up on time, going the extra mile, not asking the question of whether or not it is in the job description, but working as unto you ultimately. That they would continue to think first fruits and giving as a reminder that everything they have is ultimately yours. That they would have money put away for challenging seasons and difficult stages of life that they would be prepared for those and they wouldn't be as much of a surprise

And that all of us would learn to live on less, maybe even consider a spending fast in the weeks and months ahead, maybe keeping the phone that we have and not trading it in for the next new feature. Driving the car a few more miles so that we can be generous and be even more into savings

For the one who has no joy or contentment or delight right now because all of their joy is tied to their stuff, that today their joy would be found in Christ alone. For the one who

has never placed faith in Jesus that today would be the day of their salvation. We pray all of this in the authority of the name of Jesus, and everyone agreed and said... Amen