

(First Slide= "Your New Money Mindset")

[Slide] I remember when I first experienced the thrill of driving. The year was 1988. The place was the completely empty Met Center Parking Lot, the current location of the Mall of America. The car was my dad's 1983 Pontiac Bonneville Station Wagon. The first time I put the car into "drive" I was just amazed at the power under my command! About a month later the big day came. I took my Driver's License road test and I passed! I couldn't wait to get back home and head and go cruising with my friends from down the street. But things didn't work out the way I had planned. It turns out my Dad needed the car that afternoon and evening, and I would just have to wait until another day to get behind the wheel and head out on the town with my friends. I knew better than to complain about that to my Dad, but I remember thinking, "Come on! That's not fair! I finally got my license, and I can't even go out that big day to celebrate?" Looking back on it now as an adult, the issue of course had nothing to do with fairness. It had everything to do with ownership! My Dad owned the car. I didn't.

[Slide] The big lesson I learned from that day was: ***The Owner Calls the Shots.*** *The owner calls **all** the shots.* That's the truth of the day for all of us. That's how it works with cars, but how does that work with money?

[Slide] We ask a lot of questions about money, don't we? How can we get enough? Will we have enough? How much is enough? These are good questions. The best question, though, the most essential question, the most important question we can ever ask about money is this. Who owns it? ***Who owns it?*** Our answer to this question is the basis for every financial decision we make. And why is that? *The Owner Calls the Shots.*

[Slide] We're in the second week of our sermon series called *Your New Money Mindset*. Billy Graham once said, "When people get their **mindset toward money** straight, it will help straighten out every other area of their life." "Mindset," then, is the key idea!

[Slide] Last week's sermon was about moving towards a satisfied money mindset. Next week a servant's mindset. This week it's all about moving towards a steward's money mindset. Let's take a look.

[Slide] There are only five ways to use money. Normally we prioritize them this way; taxes, live (living expenses), debt, grow (savings, investments), give. "Oops! I don't have anything left so I won't give." A steward's money mindset believes that God is the Owner. And the Owner? He calls the shots. Here are the shots the owner calls; give (pay God; first fruits, not leftovers),

grow (pay yourself, save, make investments), taxes (pay the government), debt (pay your creditors), live.

[Slides] “Come on! That’s not fair!” We all need some convincing. “All the earth is mine.” “Everything comes from you, and we have given you only what comes from your hand.” “The earth is the LORD’s, and everything in it.” “Every animal of the forest is mine, and the cattle on a thousand hills.” “Everything under heaven belongs to me.”

“Ok,” you say, “I get it. God owns all the stuff. The problem, though, is believing that God owns all of *my* stuff.” Oh, it’s easy to think that the trees and the animals belong to God, but when God’s ownership extends to *our* money, we find ourselves saying, “Come on! That’s not fair!”

[Slide] That’s also how people in Glencoe, Minnesota live. **55536** Zip Code *Averages* Median Household Income, \$77,261 1. Live, \$47,902 (**62%**) 2. Taxes, \$13,134 (**17%**) 3. Debt, \$10,817 (**14%**) 4. Grow, \$3,090 (**4%**) 5. Give, \$2,318 (**3%**) While the amounts change, the percentages don’t. This is America.

[Slide] None of this really surprises me. And why is that? There are powerful forces at work, so we increase “Live” and decrease “Give.” The forces are success, significance, and security. Every day we have this hammered into our heads; “More money provides more success and more significance. And more money provides more security.” Success, significance, and security. This gets to the heart of why we increase “Live” and decrease “Give”. Let’s go deeper.

[Slide] **Success.** A big way we measure success is by the size of our home. In the 1940s the average new American home was 1,200 square feet. By 1983 the average new home was 1,700 square feet. In 2025 the average new home was 2,400 square feet. Of course, the financial challenges of a home aren’t just its size but everything we need to fill the living room, the entertainment room, the dining room, and every bedroom! We won’t be a success unless we have more and bigger and better. So, we increase “Live” and decrease “Give.”

[Slide] We also think that more money will bring us more **significance**. I once heard about a conversation between a man and a greyhound dog. The greyhound dog had just retired from the racetrack. The man asked the dog, “Hey, why aren’t you racing anymore? Are you too old?” The dog said, “Oh no, I’m still young.” “Well, why aren’t you racing anymore? Weren’t you winning races?” “Oh, yes,” said the dog. “I was winning races all the time.” “Then why did you quit?” The dog said, “One of these days you’ll realize what I realized. The rabbit I was chasing wasn’t real.”

What are you chasing that you think will bring you more significance? Why increase “Live” and decrease “Give” just to chase a rabbit that isn’t real?

[Slide] Success. Significance. We also think that more money will bring us more **security**. Marketers in America spend \$1.26 trillion a year on advertising and a lot of it is aimed at making us feel *insecure*. Take automobile tire ads. Who hasn't seen a family barely avoid a crash because they were saved by their good tires? The sales-pitch promises, "Buy our tires and save your loved ones from certain disaster!" Why do marketers play on our fears? Because they know we all want security!

British trend forecaster James Wallman writes about a study by UCLA anthropologists that dug into the stuff that fills American homes. Among all the homes in their study they found, on average, 69 pairs of shoes, 130 DVDs, 169 toys, 212 CDs and 438 books and magazines. Wallman says that 9 out of 10 homes had so much stuff that they kept a lot of it in the garage. And three quarters of them had so much stuff in the garage, there wasn't any room for their cars. Wallman calls it stuffocation. We are stuffocating ourselves to death! Why? Because we think more stuff will give us more security.

Now, how do we know when we've become dependent upon money to help us feel more success, more significance, and more security? How do we know that we're increasing "Live" and decreasing "Give?" How do we know that we've rejected our truth of the day? God, the Owner, calls the shots?

[Slide] **Dropping the ball**- Failing to come through financially for spouses, children, this church. **Strained relationships**- We're not spending enough time with people because we're spending too much time at work. "I owe. I owe. It's off to work I go!" **Financial commitments we can't keep**- like getting behind on bills; that's one third of all Americans, every month! The average credit card debt in America is \$16,883! **Being unable to live within our "emotional means"**- finding ourselves sad, depressed, uptight, miserly, or anxious because we've financially extended ourselves too far. It's hard to be a good steward of your resources when you're so far in debt!

Speaking of debt, did you realize that spiritually, we were all born deep in debt? The Bible describes everyone, no matter how rich they are here on this earth as people who are in debt spiritually. In fact, we're all so far in spiritual debt that we'll never be able to work our way out. Eternally poor. Each of us, because of our sins, deserves to be locked up in the debtor's prison of hell forever. **But** that's when Jesus enters the picture. He's like the manger in our Gospel lesson, only better. He doesn't just cancel half our debt. He does something bigger. He makes the biggest donation in the history of the world- a donation that's been given directly to you. It's His Son, Jesus Christ. Jesus' donation was that He gave away His position on the throne of God. He comes

down to this earth, and gives away all His good works, all His righteousness. He gave away everything in His spiritual bank account- and now through His Word and Sacraments He gives it all to you. He gives you ***all*** His righteousness, worth more than all the money in the world. This transaction took place on the cross. And God the Father accepted this transaction- that's why Jesus rose from the dead- to prove to you what has really happened- the greatest donation ever. Now, He lives to deliver that transaction to you today through His Word and His Sacraments.

[Slide] Only Jesus gives us what we long for so deeply. **Success.** Matthew 25:21, "Well done, good and faithful servant!" **Significance.** Matthew 25:40, "Whatever you did for one of the least of these my brothers, you did for me." **Security.** Romans 8:39, "Nothing in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord." That was won for us by His cross and empty tomb, and it makes all the difference in the world for our lives. We are at peace with God.

[Slide] Did you hear about the guy who was a wreck when it came to money? One day he came to the office and his colleagues were amazed. The man was the perfect picture of peace. "What's going on?" they asked. He responded, "I hired a guy to do my worrying for me!" "What?" they asked, "How much does that cost?" He responded, "\$2,000 a week!" His co-workers were stunned. "How can you afford that?" The guy responded, "That's his worry!"

[Slide] Our money, that's Christ's worry. Why is that? He owns it all. What do we call that? A steward's mindset

[Slide] And a steward's mindset orders things God's way. Give, grow, taxes, debt, live. That will change, why that will change ... everything! Amen.