

I am reminded of a story about a captain of a plane that was flying from New York to San Francisco. One of the engines caught fire. The captain came on the speaker system, calmly reassuring the people that the fire would soon be out. Besides, the plane could fly just as well with three engines as with four.

Unfortunately, a second engine burst into flames. Once again the captain spoke to the passengers, saying that two engines were sufficient. But then, a third engine was suddenly ablaze. The captain said no more. There was only silence from the front of the plane. Soon the captain appeared in the cabin with a parachute on his back. Just before he opened the exit door, he said calmly to the passengers, "Don't anyone panic, I'm going for help." And out he jumped.

The pilot took care of himself first. Unfortunately, so do we. We are good at it. Too often, our daily lives reflect a pre-occupation with ourselves and not the interests of God in this world. I believe it is precisely that preoccupation with our selves and not thinking about others that has a big role to play in the economic mess that our country has been walking through for more than a year now.

We have had a chance to see up front and personal that when decisions get based upon greed and what is in it for me, how that can lead to a devastation and difficulty.

There are many people in our world who are hurting right now, financially. There are people in our congregation who are hurting financially. That is why we today, we are beginning a sermon series called, **Now More than Ever: Principles for Financial Health**. It is because so many people are hurting.

People are struggling today, because some have lost jobs. Some have had their hours cut back or their salaries cut back. Some have had health problems that are affecting their finances. Some have seen their investments dry up. Some have allowed a misuse of credit cards to create problems for them. If you are here today, and you have been hurting financially, do you know why?

My hope is that over the next couple of weeks, we can talk together in worship in ways that can help those who are struggling begin to rebuild their lives, financially, in a different, more healthy way. Recently I visited with a friend who is a financial planner, I said to him, "When people come to you for advice on how to get healthy, what do you tell them?"

He responded by saying, "The first thing I ask them is, do you really want to get better?" He went on to say, "In all honesty, if people just want to get beyond a crisis, they can do that most of the time. But then they will return to the unhealthy habits and patterns that got them in trouble in the first place."

So let's start there. If you are here and you want to improve your financial health, make a decision today to do so. **Say to yourself and your significant other if you have one, I am determined to improve our financial health.**

The **second** thing my financial planner friend said is, "I ask them what are their priorities for life? What is important to them?" Then I can help them put together a spending plan that hits those priorities. **So, what are your priorities? What is important to you?**

Are you important to you? If you are important to yourself, how are you investing in yourself for the long haul? Are you working on putting money aside for things such as retirement? My friend suggested that one of the biggest mistakes people make around finances is that they don't have a plan for their finances. So he suggests that 10% of their regular income should be set aside for investing in yourself for the long haul.

Is God important to you? If so, how are you showing that through your financial gifts back to God? In our scripture we see Jesus getting excited over a woman who has clearly made God and giving back to God as a priority for her life. When Jesus saw her commitment, he got excited and lifted her up as a model of faith and faithfulness.

She was a most unlikely candidate. Because she didn't have much. In fact, we are told that she was a poor widow. But her act of giving was seen as an act of trust in God and hope for the future.

When we make giving back to God a priority in our lives, we show God and ourselves both how grateful we are for all God has done for us. But we also show how we are willing to trust God for the future. Giving is important.

My friend went on to say that if you can live on \$1, you can live on .80. What he went on to say is that most people don't understand what is important to them. They don't have a plan for spending that will help them reach their goals. So they spend the money they get and at the end of the pay period they look at what they have (which tends to be not much) and they cheat themselves and their future by not giving to their future. They cheat God and say they don't have enough to give, because they have spent it on other things.

If we can help people give first to God. If we can help people give first to their long term investment in themselves. Then they will still have enough to live on.

My friend also said, once you get those spending priorities in order, then it is important to do things like get rid of bad debt, such as credit card debt. One of the people who responded to my Facebook question this past week offered some terrific advice on a healthy spending plan. She said the following things: **Lesson one:** Save Save Save. Buy used cars, generic products, rummage sales, borrow....if you don't need it-don't get it. Don't be a "name brand snob". Put money in saving acct. on a regular basis. When our kids receive monetary gifts-they can keep 1/2 and the other 1/2 goes into college savings acct.

Lesson two: Pay off your credit cards. It took 2 years, but we wiped out \$12,000.00 in credit card debt. Always pay more than what it is required.

Lesson three: Use the Flex-Benefits at work if you can. This Helps so much!

Lesson four: Encourage teenage children to work to earn their own spending money and help with increased auto insurance and cell phone bill.

Lesson five: Don't go out to eat so much. Quit the Starbucks habit. Make your own coffee. Make your own lunches. Pack lunches for kids instead of paying through the nose for "ala carte".

Isn't that great advice?

There was once a pastor who received a phone call from a man who needed to talk to a counselor. The pastor met him at the church office. It was approaching Christmas time.

The man shared that a decade earlier he had killed his wife in a fit of anger, and spent several years in prison for the manslaughter. He and his wife had a daughter who was in the custody of his in-laws. He had not seen her since, and now as Christmas neared, his heart ached. With tears streaming, he lamented, "I could pass her on the street and not know even know who she was."

The pastor said later, "What I remember most about our conversation was what he said when he first walked into the office. Dramatically raising his arms, he said, "Now, preacher, let's just leave Jesus out of this, okay?"

As he sadly went his way, the pastor thought to himself, "That's the whole problem. You've left Jesus out."

What about you? Are you leaving Jesus out of your financial priorities? My hope, as we begin this series is that we will find a way to bring our faith to bear on what we do with our finances and that we can be smart, in how we deal with our finances, so that we can live healthy, financially. That will help us live a life that is more fulfilling.

May God help us live lives of faith.

Amen.