

1. We will continue this morning talking about the subject of **Margin**.
2. On a page, the margin is the space around the edges. In the margin, nothing is happening. But the margin is just as important as the letters, because without the margin everything runs together and is hard to read.
3. In our lives, we too need margin. We need space. If we fill every moment of every day with work and activity and demands. Or if we don't have any space in our finances or our relationships, each of those areas of our lives suffer.
4. Everything runs together and we can feel like the hamster on the wheel. Always running but never really getting anywhere.
5. Last Sunday we talked about the need for margin as it relates to the demands on our time.
6. Jesus understood not only our experience of being pulled in many directions all at once, but he also understands the feelings associated with our time being in constant demand.
7. The lord's solution was to take time away, put space between himself and all of the demands, in order to get alone with his father and be renewed.
8. If Jesus needed margin, then it is no secret that we need margin as well.
9. But we also discovered that while the Lord will help us and guide us, he will not create margin for us while we passively sit by.
10. We must choose his ways and we must choose his principles by cooperating with the Holy Spirit as he teaches us when to go and when to stop for rest.
11. This morning we will move on to another area of our lives where we desperately need margin. That has to do with our finances.
12. We need margin in our handling of money, or else what is meant to be a tool for our benefit becomes a stressful struggle.

TEXT: **Luke 14:25-33** Large crowds were traveling with Jesus, and turning to them he said: **26** "If anyone comes to me and does not hate father and mother, wife and children, brothers and sisters--yes, even their own life--such a person cannot be my disciple. **27** And whoever does not carry their cross and follow me cannot be my disciple. **28** "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? **29** For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, **30** saying, 'This person began to build and wasn't able to finish.' **31** "Or suppose a king is about to go to war against another king. Won't he first sit down and consider whether he is able with ten thousand men to oppose the one coming against him with twenty thousand? **32** If he is not able, he will send a delegation while the other is still a long way off and will ask for terms of peace. **33** In the same way, those of you who do not give up everything you have cannot be my disciples. (NIV)

TITLE: **Reading the fine Print.**

INTRO:

1. How many know what I mean when I say fine print? The dictionary defines fine print as inconspicuous details or conditions printed in an agreement or contract, especially ones that may prove unfavorable.
2. Have you noticed that everywhere you look there is fine print?
3. It used to be that you would mainly encounter fine print when you were signing a contract or some legal document. Now fine print is everywhere.
4. You will see fine print when you are watching an ad on TV.
5. In the past year or so it seems like every website has fine print. There is often a box that pops up for you to agree to what they do with those little cookies of information they collect.
6. There is for sure fine print when it comes to medications.
7. I am grateful for life saving and life enhancing medications, but some of the fine print is a little scary.
8. This is an actual, partial list of side effects for an actual headache medicine that is shown in the fine print. swelling of your face, mouth, tongue, or throat, or trouble breathing.
9. You won't have a headache, but you may have a whole bunch of other problems.
10. Fine print. Details, often deliberately placed in a not so easy to see location.

11. One of the things I love about serving the Lord is that with God, there is no fine print.
12. God never leaves things out to try and trick us into serving him.
13. His comments to the crowd in Luke 14 are a perfect example.
14. **Jesus doesn't put the important details in the fine print** when talking to his followers about being his disciple.
15. If you want to be my disciple, then you are going to need to love me more than mom and dad. More than your spouse or your children. More than your brothers and sisters.
16. In fact, to be my disciple you will need to love me more than you love yourself.
17. You're going to have to take up your cross and follow me. In other words, there will be sacrifice.
18. According to verse 33, Jesus says if you don't give up everything you have then you can't be my disciple.
19. In a world full of bait and switch and hidden meanings, why would the Lord be so open.
20. Partly because when he asks us to give up everything in this life, it is in exchange for his giving us everything in the next life.
21. **Matthew 16:24-25** Then Jesus said to his disciples, "Whoever wants to be my disciple must deny themselves and take up their cross and follow me. 25 For whoever wants to save their life will lose it, but whoever loses their life for me will find it. (NIV)
22. Another reason why the Lord is so open and honest with us is because honesty is one of the highest characteristics of love.
23. Jesus isn't trying to be some aggressive, selfish dictator when he tells us what it takes to be his disciple.
24. He is telling us up front what is required so that later on we won't be surprised.
25. When a parent tells a child, if you do this, then this will be your punishment, it is because the parent loves the child and doesn't want them to suffer the consequences.
26. How many are still with me?
27. So in order to make sure his followers fully understand what he is asking them to consider, Jesus uses an illustration about money.

28. And it is from this example about money that I want to point out some space or margin that the Lord urges us to adopt as a part of our finances.

29. Luke 14:28-30 "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? 29 For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, 30 saying, 'This person began to build and wasn't able to finish.' (NIV)

30. Suppose one of you wants...to build a tower. Don't just start building right away. Put some space between the wanting and the doing.

31. What is that space or margin? It's called counting the cost.

32. Though Jesus is mainly talking about the cost of being his disciple, he inserts another principle about money that we would be wise to learn.

33. When it comes to money there needs to be margin. There needs to be space between the wanting and the getting.

34. Is it wrong to want or wrong to get? Not at all. This is not a right or wrong issue. But it is a matter of wisdom.

35. You say Pastor. Are you going to spend an entire message talking about money and margin? You better believe I am.

36. Because as it relates to money, we need to be aware that we are living in a world system that for the most part doesn't want us to have any margin in our finances.

37. We are living in a world system that really doesn't want us to count the cost of what we buy and what we spend.

38. We live in a world system that doesn't want us to stop and ask ourselves, what is this going to cost me.

39. Because this ungodly world system is highly influenced by our enemy, who likes to deal in fine print.

40. Where the Lord wants us to count the cost up front, Satan, the enemy of our soul wants to obscure and hide and conceal the consequences of our unwise decisions.

41. He wants us to think about what we want, and do what we want, and get what we want right now, and then worry about the cost later.

42. We see it all the way back in the garden. Satan tempts Eve. Boy that fruit sure looks good. You need to get you some of that.
43. But we can't Eve says. God says if we eat it, we will die. (God in his love wanting to save them from the consequences).
44. But listen to what the serpent said. **Genesis 3:4 "You will not certainly die," the serpent said to the woman. (NIV)**
45. In my mind I hear fine print. Fine print. What Satan really means is, you won't die the very second you eat it. You will die later. But not right now. So go ahead and have some. We'll worry about the cost later.
46. That is the world system we live in and that is the one who influences it.
47. So because the Lord wants you to be blessed.
48. Because the Lord wants you to be free to enjoy the benefits of this tool called money.
49. Because the Lord wants you to experience peace in your finances rather than stress, his solution is to insert margin.
50. To count the cost.
51. So for the next few moments let's look at what counting the cost involves.
52. When we count the cost, it helps us...

Deal with truth rather than emotion.

1. You have probably heard of emotional eating. Well I believe in a thing called emotional spending.
2. I call it medicated buying.
3. Inserting margin, counting the cost, helps us separate the emotion from the facts.
4. **Luke 14:28 "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? (NIV)**
5. Dumb question of the day. Have you ever wanted to buy something? Of course you have.
6. Have you ever wanted to buy something really bad? Of course you have.

7. Have you ever daydreamed about buying something? You probably have.
8. You ask. Is it wrong to want to buy things? Not at all. **Psalm 37:4 Take delight in the LORD, and he will give you the desires of your heart. (NIV)**
9. It is not wrong to want to buy certain things, but everything I want to buy is not good for me.
10. Sometimes I want to buy something because it will make me feel better. Emotional spending.
11. So inserting some margin, stopping to count the cost, allows me some space to make a decision that isn't purely based on emotion.
12. I have found that waiting at least a week from my first wanting something, and using that week to ask myself what this is really going to cost me, helps me deal more with reality.
13. Sometimes I realize I don't really need that.
14. Sometimes counting the cost helps me realize I don't really want that.
15. And sometimes I count the cost and I decide, I want that and it's ok to buy it.
16. All of those are better options than impulsively buying something only to find out later I spent money I really needed somewhere else.
17. Emotional spending has never ended very well for me. I usually wind up with a lot of regrets. And by the way. That principle still holds true in a pandemic where there is a shortage of stuff.
18. Next.

Count the cost before buying rather than after buying.

1. Notice with me the order in which Jesus describes counting the cost.
2. **Luke 14:28-30 "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? 29 For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, 30 saying, 'This person began to build and wasn't able to finish.'** (NIV)
3. Want. Count the cost. Build.
4. Why does that need pointing out? Because again, we live in a world system that wants us to reverse the order.

5. We live in a system that encourages us to want. Get. And then count the cost. It's called credit.
6. I noticed in the weeks leading up to Christmas this year that almost every website I visited to look at Christmas gifts to buy had a payment plan as an option.
7. Buy it now. We will deliver it now. And then just make 4 easy, monthly payments.
8. However the fine print on those offers indicates that this is not just a generous attempt to help you out. It is credit. It is essentially a loan. And if you miss a payment, watch out.
9. Buy now pay later. Want. Get. Count the cost.
10. The problem with that order is that counting the cost after you have already bought the thing leaves you with very few options.
11. Be careful of credit. In fact, I am going to say emphatically, avoid credit if at all possible.
12. Credit cards are great if you have the money in cash, to pay the card completely off at the end of the month.
13. If you don't have the money to pay it off at the end of the month then don't buy it on credit. Count the cost before you buy it.
14. Save the money in cash, and then buy.
15. For large purchases like a home or a vehicle, it may be necessary to use credit, but even then, count the cost ahead of time. Wait. Spend some time so you don't make an emotional purchase.
16. Why is credit so dangerous? Because Credit always comes with fine print.
17. Here is some real fine print.
18. If you put \$1,000 on a credit card.
19. If you make only the minimum payment.
20. At 18% interest it will take you 19 years to pay off, and in the end, it will have cost you \$3,000 to pay it all back.
21. Again. The Lord doesn't deal in fine print. He gives you the truth up front. Proverbs 22:7 The rich rule over the poor, and the borrower is slave to the lender. (NIV)
22. Count the cost first.

Count the cost of getting and keeping.

1. Let's look with a modern view at Luke 14:28 "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? (NIV)
2. Several scholars translate that to be house rather than tower.
3. There's not just the building of the house, there is the maintaining of the house. Insurance. Property tax. Maintenance and upkeep.
4. Buy a vehicle. It's not just the payment. It's the sales tax. Insurance. How much fuel will it burn? How much will it cost to replace a set of tires.
5. It's not just the electronic device, it's also the accessories that they so often leave out so you will have to spend more money.
6. You get the idea.
7. And finally.

Count on things going wrong.

1. Luke 14:28 "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? (NIV)
2. Notice the word estimate. If you want to build a tower or house, first sit down and estimate.
3. That word estimate means to get a general idea of the cost.
4. That word estimate indicates that it is impossible to account for every single scenario. It is impossible to anticipate every single thing that could or will go wrong in the process of getting what you want.
5. But what is possible is to anticipate that things will in fact go wrong.
6. Emergencies will happen. Expect the unexpected. That's called living with financial margin or space.
7. Anticipate that there will be a surprise doctor visit or trip to the ER.
8. Anticipate that things will wear out and they will break down.
9. Anticipate that even the newest of vehicles has to have maintenance in order to keep it running correctly.
10. Anticipate that emergencies will happen, and then put money aside, in advance, in the event of emergencies.

11. It's called an emergency fund. We are going to set this money aside, so that when, not if, but when things happen, we are prepared.
12. That's margin.
13. But here is the reality. In January 2021, a study was released that said that 61% of Americans wouldn't be able to pay for an unexpected expense of \$1,000.
14. If we were to line up ten people, six of those people would have to scramble, borrow, or put on credit that amount to be able to make it.
15. They don't have an emergency fund of even \$1,000.
16. They don't have any margin. And when we live without margin in our finances, rather than having peace when things go wrong, we have struggle, stress, and pressure.
17. And when we don't have margin in our finances, we are more tempted to believe the lie that we can't be faithful in the area of tithe and offering.
18. Which is exactly what our enemy wants. Satan doesn't want you to live in the flow of financial blessing from the Lord.
19. He wants us to live without margin in our finances so that we will be cut off from the flow of the blessing of God that being a giver brings.

Conclusion:

1. Margin in our finances. Count the cost.
2. Let's review.
3. Counting the cost of what we want before we get allows us to move past emotion and make a decision based on truth.
4. Counting the cost of what we want before we buy, by putting the money aside in cash first, allows us to avoid the trap of financial slavery to credit.
5. Counting the cost of what we want beforehand takes into account not only what it will cost to get the thing, but also what it will cost to keep the thing.
6. And counting the cost involves anticipating that emergencies will happen, but that they can be minimized when we establish an emergency fund in advance.

7. Now. Chances are 6 out of 10 people listening or watching online are thinking. Oh no. What have I been doing.
8. Oh no. I'm one of those people who hasn't established any margin in my finances.
9. Let me leave you with some wonderful encouragement. Even if you have missed the mark in every one of these areas, it is never too late to get a fresh start, and do things differently.
10. Mainly because, even when we have been foolish in the area of financial margin, we serve a God that is gracious and loving and chomping at the bit to help us and bless us in the area of finances.
11. I know for a fact that God is gracious and loving in the area of finances, because my wife and I have violated every one of these principles multiple times, even though I knew better.
12. A low point for me was several years ago when I realized I had more invested in my cell phone than I did in an emergency fund.
13. You talk about feeling foolish.
14. But the Lord has helped change my perspective. He has helped me change some habits. And as a result he has changed our circumstances. We now have margin in our finances.
15. You can have margin in your finances. Have the 4 out of 10 pray for others.
16. The first step is to admit that something needs to change.
17. Confess a lack of wisdom in having margin in your finances.
18. Thank God for his love and grace and mercy, even when we miss the mark.
19. Show me where I need to change. Where my perspective needs to change and where my habits need to change.
20. Holy Spirit, help me not to fall back into unhealthy habits.
21. Get the notes to this message. www.batesvillefirst.org
22. Do you need help? I can connect you with someone who can help guide you.