

Burdened by the Cost of Living
Matt 6:19-34, Phil 4:4-13

Brothers and sisters, have you looked at your grocery bill lately? Or how much it costs to fill up your vehicle? What about your utilities, your rent, or your mortgage payment and property taxes? And what about maintenance costs – getting your car fixed, having to call in a plumber or an electrician? It's all getting more expensive isn't it.

I remember, maybe 5 or 7 years ago, when I could buy a package of Hungarian salami at the Superstore for \$4.98 and I thought that was a bit pricey back then, but I really like it so I'd splurge on it. But then the prices started to increase and it began to sell for \$5.97, and for then \$6 something and today it's going for \$7.49.

And I've seen my monthly utility bill increase as well. On average I spent \$83 more per month on heat, water and electricity over the past three years than what I did back in 2015. And the rising interest rates meant that when I had to renew my mortgage last year, I went from a 3.2% rate to

5.05%. And you've no doubt heard that our city council is planning a "one-time" 7.8% property tax hike this year, followed by annual increases of 3.7% every year till 2026... and everyone's favorite tax, and one of the largest contributors towards the overall increase in the cost of living... the carbon tax, is scheduled to increase yet again this coming April.

So, brothers and sisters, unless you've been living under a rock... you can't help but notice that everything is getting more and more expensive, the cost of everything is going up.

And speaking of living under a rock, that might be the only option some people have right now. It's not just increasing monthly expenses that are making life difficult for people, simply finding a place to live is increasingly difficult.

There are not enough housing options on the market for all the people who are looking for a place to live, and what is available is cost prohibitive for first time buyers who are looking to get into the housing market.

Even buying a used car has become ridiculously expensive. I had to write it off a vehicle in 2022, and the insurance paid out almost double the value of what I paid for it...

So it is very difficult these days for anyone, especially young adults, to find a vehicle they can afford to buy, so they can to get to school, get to work and have the mobility needed to successfully transition into adulthood.

Young people can do everything right to follow the “path to success” that we’ve established in previous generations; study hard, get into a good school and get a degree in order to get a good job and a car, a house, pay the bills and support a family... but the increasing cost of living makes it more expensive and thus more difficult to follow that path.

Those who do manage to complete it, often find themselves working multiple entry-level low-paying jobs to pay their bills while also dealing with the additional burden of student debt.

And as everything becomes more and more expensive, and the prospect of securing a higher paying job is relegated to the distant future, our young people become discouraged and lose hope, their outlook on life is bleak.

The same can be said for Seniors and for anyone else who is living on a fixed income and has to cope with the cost-of-living increase and the pressure that is being put on their finances.

And anyone who still has some comfortable margins left in their monthly budget will undoubtedly be called upon to give a little extra to help support the charity work that others can no longer afford to support.

Or they may need to help their aging parents and absorb some of their monthly cost increases, or assist other family members or friends who have no contingency funds and need some extra help because the car unexpectedly broke down or the furnace suddenly needed repairs.

Brothers and sisters, when the cost of living just keeps on going up and up – whether it's because of supply and demand challenges, relentless taxation, profligate gov't spending and financial irresponsibility that drives up inflation... it strains our financial resources and places a burden on everyone...

The young are discouraged and bitter, the elderly become desperate and afraid, and those in between are overwhelmed and become resentful of the additional financial needs.

So, brothers and sisters, if you are feeling burdened by the cost-of-living increase and weary of trying to figure out how to make ends meet, then Jesus' words in Matt 11:28 are for you!
"Come to me all you who are weary and burdened and I will give you rest!"

And maybe that seems a bit strange to us, turning to Jesus for help in dealing with our financial matters. These are practical day to day matters of life, not internal spiritual issues... and we need practical solutions that can result in tangible results that can reduce our expenses or increase our income. How is

Jesus going to help us with that? Is Jesus going to pay our bills or give us a raise?

But brothers and sisters, the truth to finding rest and being relieved of the weariness from such day-to-day practical burdens is first and foremost a spiritual issue. You see spiritual matters come first, the spiritual translates and manifests into practical, physical matters.

Now I don't mean to suggest that our physical reality is just some poor reflection or Matrix-like simulation of some alternate spiritual realm. What I mean to say is that if God, who is spirit, spoke everything physical into existence, and our physical reality continues to exist because of the Word of God upholding its existence... then when we need to deal with an issue in our physical existence, doesn't it make sense to appeal to the spiritual source that created and upholds it first?

Turning to Jesus first... to deal with financial problems is the way we should do things, not as a last resort when we can't think of any other solutions and our own efforts have failed.

In fact, if this is the only lesson that you learn from today's message you will be on your way to reducing, or avoiding much of the weariness that come from financial burdens.

But I pray, and I'm confident that the Holy Spirit will provide us with much more this morning, and indeed turning to Jesus first, through prayer, is the way to respond to His invitation to come to and receive rest. Prayer is how we come to Jesus.

So, Phil 4:6 exhorts us *"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God."* And as Jesus taught us to pray *"give us this day our daily bread..." (Matt 6:11)*

It's not wrong to pray about your money matters, it's not greedy or selfish or unspiritual to ask God, to pray in Jesus name, for what we need to make our monthly budget work and cover our expenses and pay our bills, and to even ask for a little extra... but are we actually doing that?

Now, I don't want to scold anyone who is burdened and suggest their financial struggles are their fault, we know that the cost of living increases right now are not anyone's fault... but are we actually praying specifically and intentionally for our daily bread and taking it to the Lord in prayer?

When you look at your grocery bills, when you fill up your car, when you sit down to do your budget and reconcile your bank account at the end of the month and you see your shortfall – do you specifically pray about it, take it to the Lord in prayer?

Do you pray *"Lord Jesus, thank you for what you have provided for me, thank you for all the blessings that you have given me, thank you for our home, our jobs, the food we have, we're grateful for it Lord, it all comes from you. But Lord, things are getting more expensive – I need another \$100 a month, \$ 200 a month to pay the bills Lord. So, I'm bringing this to you and asking you to deal with it because I know everything else I have, comes from you."*

I can promise you brothers and sisters, that if you pray daily about your daily bread, if you bring these situations to Jesus in prayer – with thanksgiving... not a spirit of complaining or despair, but with gratitude, then as Phil 4:7 promises us *“the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.”*

Come to Jesus with your financial burdens in prayer brothers and sisters and He will give you rest...

Now as I said earlier, the spiritual precedes the practical, so with the peace of God guarding our hearts and minds in Christ Jesus, our hearts and minds are now in the right place to deal with the practical aspects of the increase in the cost of living.

And we do this by continuing in prayer to ask the Lord Jesus for wisdom. James 1:5 says *“If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.”*

Now, you might think *“hold on a sec, if I’m \$100, 200 or 500 short in my monthly budget, shouldn’t I be asking God for more money first? Didn’t you just say that it was ok to ask Jesus to provide us with the money we need?”*

Yes, but I also want to make sure that we understand the solution to our cost-of-living challenges isn’t having more money right away, but the wisdom to know how to handle the money we do have better. So that the Lord will say to us *“You have been faithful with little, I will entrust you with much!”*

Remember when Solomon was going to succeed his father David as King over Israel, and God offered to give Solomon whatever he asked for, and Solomon asked for the ability to govern God’s people and discern between right and wrong - wisdom. This pleased the Lord and as a result God says to Solomon *“I will also give you what you have not asked for— both wealth and honor—so that in your lifetime you will have no equal among kings.” (1 Kings 3:13)*

You see brothers and sisters; wisdom needs to come before the responsibility that more money brings with it otherwise, we will risk going back into being burdened and weary by financial issues.

Because wisdom is the ability to know how to live life in accordance with the way God designed the creation to work. Money and economics are a part of God's good creation, we were tasked to develop and steward it... sin causes us to misuse it, to twist it for evil purposes, to worship it instead of God, thus the Apostle Paul says in 1 Tim 6:10 *"the LOVE of money is the root of all evil"*

But as forgiven and redeemed followers of Jesus Christ, filled with the Holy Spirit, we Love God and we love His creation, and have been re-purposed to care for and develop His creation according to His design, that is why He will give us wisdom generously... and when we are wise and live according to His creational design, it produces blessings and provision.

So pray to the Lord Jesus and ask for the wisdom to use the money He gives you wisely.

Again, I do not offer this wisdom in order to scold or chastise anyone, but as a practical means by which you can understand how Jesus speaks to each and every area of our life and as the means by which you will experience His yoke to being easy and His burden to be light, so that the rest and peace that He gives you from financial burdens will last.

So, ask for financial wisdom and then review your expenses and your income. It may be that you will see new opportunities that you didn't see before to reduce an expense. You may be given the fortitude to cut an expense that you now realize is not a necessity. Or there is a way to consolidate some debt payments, or sell something...

Or maybe you will reach out to a financial planner to ask for some help, someone who has a lot of financial wisdom who can guide you to better manage your money – and perhaps

the most important aspect of all... hold you accountable in how you've used it.

It's so easy to look at our budget at the end of the month see where we might trim of the spending and resolve that we're going to stick to the budget this month and keep our expenses in line, but two weeks later... we find an excuse to spend money on something we didn't budget for. Sometimes wisdom is having that outside help that can hold you accountable to make budget.

And praying for wisdom when we lack it is not just something we should do for ourselves, but also for those who are in government, the ones who are making the decisions and implementing policies that have contributed to and exacerbated the cost-of-living increases.

When our leaders say things like "budgets balance themselves..." you know they desperately need financial wisdom in order to see how God designed economics to work and understand of the importance of bringing their actions

and policies in line with God's design. If they don't... well, we're living all with, and being burdened by, and growing weary of the consequences of that right now. So, We must pray for them, and we must turn to Jesus to seek rest.

And resting in Jesus regarding our daily bread and our financial needs when life gets expensive means that we are living by faith, right? Hebrews 11:1 says *"faith is confidence in what we hope for and assurance about what we do not see."* So, living with financial faith is not a reckless spend-happy approach believing that *"budgets balance themselves"* but it is an expectation that somehow Jesus is going to answer our prayers for provision and will provide us with what we need.

And we should expect God to provide for us in the following three ways; creational, charitable, and miraculous.

Now we've said a fair bit already about how God provides creationally through wisdom of managing your finances, through wise economic policies, but its worth pointing out

that provision that comes from such created sources is still God providing for us.

It's like the old joke where the guy is adrift at sea in the life-raft, no water or food, and in desperation he prays "God save me!" And wouldn't you know within the hour another ship comes along, they see him and pull up beside him and let down a ladder to rescue him. But the man refuses and says *"no, I'm waiting for God to save me..."*

You know how it ends, the man dies and he asks God *"why didn't you save me?"* And God replies *"I sent you a boat, and a helicopter but you turned them away!"*

Your answer to prayer for provision may come from finding places in your budget to cut expenses, or an opportunity to take on a side-gig to make a little extra money, or gathering your courage and putting together a presentation to make a case to your employer that you need a raise and that you are a good investment for their business to spend a little more money on. Provision that comes from these sources is still

provision from God and a way that Jesus can provide us with rest. Don't discredit them and miss them.

And don't discount that Jesus may provide for you through charity. We are Christians who profess to be saved by grace alone – did you know that the word charity comes from the Greek word "caritas" meaning... grace. We know that we mustn't let our pride get in the way of receiving Christ's forgiveness and righteousness to make us right with God, nor should we let our pride get in the way of receiving help and financial assistance to make ends meet when we need it.

Maybe we need visit the food bank, maybe we can utilize the thrift store, maybe we see if we can get the sports foundation to help cover the cost for our kids to play hockey... maybe we ask if its possible to get an extension on a payment that we owe, grace may be the way that God will provide for us.

Or maybe we need a miracle. That is a possibility as well and if we truly believe God to be who He reveals Himself to be in scripture, when He kept the widow's jar of oil and flour from

running out, and there was always just a little bit left to keep them going... If Jesus is truly God and can still do today what He did in His ministry, multiplying five loaves and two fishes to feed thousands of people... then it's not crazy to expect that Jesus can provide for us with a miracle.

We've seen it happen here at Valleyview, the Lord arranged the circumstances in someone's life who doesn't attend this church to call us up and tell me *"I want to give \$5000 to your church, I was saving it for myself but I don't really need it and I think you can help people with it."* And then the following year – unexpectedly they contacted me again and gave us \$10,000. God can and does provide through miracles.

Now, what if you say a prayer and go out to buy a lottery ticket, and expect a miracle- but nothing happens. You don't win the lottery. There's no more charity help available to you and there are no more expenses you can cut, and no additional ways you might earn a bit extra income. What then... Where is the rest that Jesus promises us then?

Brothers and sisters, I pray it never has to come to that for you – but that is ultimately not my decision. So, when our prayers for provision remain unanswered, our means of receiving rest from Jesus from financial burdens such as we've talked about this morning is through the perspective we receive about such situations from the Word of God in scripture.

As the Apostle Paul exhorts us in Romans 8:28 we must believe and trust that *"God works for the good of those who love him, who have been called according to his purpose."* I don't profess to know how, but I know that God will work to bring about spiritual maturity and depth of your faith through allowing you to endure a time of financial hardship.

This is not punishment, remember Christ took all the punishment for sin on the cross – God does not punish us as our sins deserve because Christ has forgiven our sins. Rather it is as Hebrews 12:7 says *"Endure hardship as training; God is treating you as his children. For what children are not trained by their father?"*

And the training and perspective that we receive in such times of financial hardship reminds us of some fundamental truths offered to us by our Lord that we must learn to live by.

In Matt 4:4 Jesus rebukes Satan's temptation to turn stones into bread, saying *"Man shall not live on bread alone, but on every word that comes from the mouth of God"*

And in Matt 6: 19-21 Jesus teaches us *"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."*

And in Matt 6:31-33 Jesus reassures us saying *"do not worry, asking, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well."*

So, brothers and sisters, we are back to where we began in the rest Jesus offers to us, with the importance of prioritizing the spiritual, the godly, as our true source of life and provision before the physical means.

And I pray and I trust the Lord that He will cause His Holy Spirit to work in you – whatever you may be facing financially right now, so that you as He works through that situation and experience you will be able to say along with the Apostle Paul, in Phil 4:12-13 *"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, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength."*

Come to Jesus all you who are weary and burdened and He will give you rest. He is all you really need, He is enough. Amen.