

Over the past few weeks we've been investigating the topic of money – but not the 10% God commands us to give, but the 90% He expects us to manage for His glory.

In week 1 we discussed the **Ownership Principle** – God owns it all; I own nothing. We're stewards of God's blessings – managers of His resources. If you want to Master your money, you must bring it under the Master's control.

Last week we looked at the **Debt Dilemma** – discussing the burden of debt and how to slay our financial Goliath.

Today we're going to look at the idea of saving / investing.

Several years ago in Jackson, I received a sobering lesson on the power of saving money. I was counseling two couples and was surprised to discover the 1st couple made \$200K, yet were entering into the marriage w/ \$75K debt w/ no savings. The 2nd couple made \$80k, yet b/c they had learned to live well w/in their means and plan for their future, they married w/ no debt and \$190K saved.

I think we all get money is a necessary evil. It is a powerful tool essential to life. The key to amassing wealth isn't in working for money but getting money to work for you.

Americans comprise 40% of the world's wealth though we only comprise 2.5% of the world's population, and 40% of it is held by 1% of Americans. Led by Bill Gates, we lead the world w/ 492 billionaires. Yet if you have food in the fridge, clothes on your back, roof over your head and a bed to sleep, you're wealthier than 75% of the world. If you have money in the bank and spare change in a dish, you're among the top 8% of the world's wealthiest people.

Christians make \$6 tril. annually; yet stats say we give less than 2.7 % to kingdom causes. In light of what Jesus had to say about money, this is a sad testimony of our concern for spiritual things. What are we doing w/ our money? What does God want us to do w/ what He has entrusted to us?

Which reminds me of a funny story of a mom who was hysterical b/c her son swallowed a quarter – she screamed to her husband to call the doctor, but the husband insisted on calling the pastor. Upset wife said we don't need a pastor, we need medical assistance. The husband said, no we don't, our pastor can get money out of anyone.

Let me assure you my goal this AM isn't to try to pry money away from you, but to challenge you to bring your resources under the Master's control so you can make sound financial decisions to free you to honor God w/ all of your life.

To help us learn about money, let's look at ***Lk. 16:1-13.***

I Make the Most of Your EARTHLY Life

Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, b/c you can’t be manager any longer.’ “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg – I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’ “So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’ “‘900 gallons of olive oil,’ he replied. “The manager told him, ‘Take your bill, sit down quickly, and make it 450.’ “Then he asked the second, ‘And how much do you owe?’ “‘1,000 bushels of wheat,’ he replied. “He told him, ‘Take your bill and make it 800.’ “The master commended the dishonest manager b/c he had acted shrewdly. For the people of this world are more shrewd in dealing w/ their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. “Whoever can be trusted w/ very little can also be trusted w/ much, and whoever is dishonest w/ very little will also be dishonest w/ much. So if you haven’t been trustworthy in handling worldly wealth, who will trust you w/ true riches? And if you haven’t been trustworthy w/ someone else’s property, who will give you property of your

own? “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You can’t serve both God and money.” The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, “You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight. Lk. 16:1-15

How many of you have learned from experience if you don’t manage your money, it will manage you. Jesus reminds us of a truth we forget or don’t realize – **MONEY IS A TEST!**

Look at vs. 10-11 – *Whoever can be trusted w/ little can be trusted w/ much, and whoever is dishonest w/ little will also be dishonest w/ much. If you haven’t been trustworthy in handling worldly wealth, who will trust you w/ true riches?*

Did you see it? If you are found worthy of a few things, God will entrust you w/ more. But if you can’t handle it, then He isn’t going to entrust you w/ more to waste.

You may know this lesson from Jesus as the **Parable of the Shrewd Manager**. What you might not know is this is one of the most misunderstood parables in the Bible. Many people struggle w/ this text b/c they think Jesus is applauding dishonesty – but that’d be inaccurate. **Jesus is using a clever crook to teach us a more valuable lesson.**

In this parable Jesus is speaking to His disciples, but His real audience is the eavesdropping Pharisees. He is trying to teach them about the real importance of money. **vs. 14-15**

Jesus says – The concern and pursuit of earthly wealth for earthly purposes is detestable to God. God expects us to use our earthly wealth for eternal purposes.

Point – This lost manager shrewdly took advantage of his opportunity to carefully work the situation to his advantage. Jesus point is simple – **this man who represents the lost world was more skilled and diligent in securing his temporal future in the present age than Christians are in securing their eternal reward in the age to come.**

So to understand this parable requires getting vs. 18 – *For the people of this world are more shrewd in dealing w/ their own kind than are the people of the light.*

What does this mean? Even though we should have a different set of values from those whose god is money, we have much to learn about managing and leveraging money for the glory of God for our money-hungry friends – we just can't get caught up in the pursuit of wealth.

Remember, *money is nothing more than a commodity.* In and of itself, money isn't evil – the problem is the **LOVE** of money that gets us in trouble and steals our heart from God.

If you remember from a few of weeks ago when we looked at the **Parable of the Talents** – the owner (God) praised the two servants who doubled His wealth but was disgusted w/ the servant who stuck it in the ground. Meaning, God has an expectation we grow His resources and not just squander them. As stewards, we can't forget it belongs to God and we're to use it for His glory – but make no mistake, we're responsible to maximize what He has entrusted to us.

In the **Parable of the Shrewd Manager**, Jesus infers that Christians tend to not be very good w/ handling money from God's perspective. I don't know if this is true or not, but I can tell you that most Christians I know struggle w/ the concept of being a good stewards for Kingdom purposes. We may be great at handling money, but if we're managing it our sake instead of for His glory – we've missed the point.

In this passage, Jesus isn't commending the man for being dishonest but He does say there are some things we can learn from him. He was a manager and steward, but apparently he wasn't good at his job so the owner fired him. So he went to the creditors who owed money and said, "How much do you owe?" One guy says, "I owe 800 gallons of oil." He says, "Cut it in half." He goes to another, "What do you owe?" "A 1000 bushels of wheat." He says, "Cut that to 800."

What is he doing? He's cheating his boss to protect his life. In desperation, he's making sure he doesn't lose everything.

Why? I think he was making friends so when he was unemployed, they'd help him – but if they didn't help, then at least he could black mail them. In a surprising twist, Jesus says when the master found out, instead of being mad, he was complimentary. **What did this guy do that was right?**

He was **shrewd** (*phronimos*) to act wisely and w/ insight.

A He LOOKED Ahead

The manager said to himself, 'What shall I do now? My master has taken away my job. I'm not strong enough to dig and I'm ashamed to beg. 16:3

This guy looked ahead and realized he was in trouble. He was too proud to beg and too weak to do hard labor. It wasn't rocket science, but it did require seeing reality.

Sadly, too many people, including Christians, only live in the here and now. **We don't have a sense of reality seldom looking to the future.**

Articles in yesterday's USA Today, *Top 5 Problems Americans Face* – stated 31% of respondents said they had no retirement savings – 19% b/w ages 55-64.

Jesus is teaching us it is wise to LOOK AHEAD.

B He PLANNED Ahead

He said, 'I know what I'll do when I lose my job here so people will welcome me into their house.' 16:4

He didn't just look ahead – he devised a reasonable plan.

I think Jesus was teaching us to make realistic plans for the future – but not w/ regard to retirement but to ministry.

Did you know retirement is a cultural concept and not necessarily a Biblical concept? Let me say it another way – you might retire from a job (which is a Christian's mission field), but you never retire from Jesus and ministry.

Our plans, including our financial plans, need to do more than take into account our financial security after work; they must include our sense of ministry calling.

C He ACTED quickly

He looked ahead, planned ahead, and implemented the plan. He called his master's debtors and says "**How much do you owe? 800 gallons?**" He says, "*Take your bill, sit down quickly.*" Circle "quickly". He did it while he had the time.

Jesus says to us as believers, "In light of everything that's going to happen in eternity, you ought to do the same thing w/ your money. You ought to look ahead, you ought to plan ahead and you better do it while you've got the opportunity." **But make sure you're managing what God has entrusted to you for His glory and not solely for your good.**

As believers, we should be far more concerned and daring in preparing for eternal things than we are in securing earthly security. This doesn't mean we are to give everything away and live like paupers – quite to the contrary. We're to live shrewdly in this life to maximize our wealth – only we're not to live for earthly priorities and promises but for releasing and investing in things that matter into eternity.

In particular – Jesus says in vs. 9 we're to use our wealth to influence people to Christ and to evangelize the lost – *I tell you, use worldly wealth to gain friends for yourselves, so when it is gone, you will be welcomed into eternal dwellings.*

Steward the wealth God gives you for eternal things.

II Live Today in Light of ETERNITY

How do we do it? **How do we maximize the earthly while we live for the eternal?** Understanding the only investments God is concerned about are the ones that count for eternity – Jesus says it begins in the heart. **He offers 4 tests.**

A The HEAVEN Test Will it last & will it matter?

Don't collect for yourselves treasures on earth, where moth and rust destroy, where thieves break in and steal. But collect for yourselves treasures in heaven, where moth nor rust destroys, and where thieves don't break in and steal.

collect – store up – to hoard by stacking horizontally. It refers to living money by stacking to count it.

Jesus says don't invest in things that will not last, but only in things that will last. Stop living for today and begin living w/ eternity in mind. This doesn't mean you can't own property or have nice things, but rather that you shouldn't live for those things or invest in things that might dishonor God's name. As believers, we shouldn't support causes or profit off things that would not glorify God or stain our testimony.

B The HEART Test Is it about me or about God?

For where your treasure is, there your heart will be also.

Simply put – where you invest your money tattletales on the focus of your heart. If you're investing in everything but eternity then your money testifies to your love for self instead of your love for God. If you're amassing a fortune w/out any consideration of God's call upon your life, then you had better enjoy it now, b/c it will not last.

If your heart is focused on God then earthly things won't matter. But as believers, we should never invest in products we don't believe God would invest in or give His approval.

C The HUMAN Test Am I generous or stingy?

The eye is the lamp of the body. If your eye is good, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. So if the light w/in you is darkness – how deep is that darkness!

This verse speaks to the way we look at and use money. It concludes that how we view money is a barometer for the condition of our hearts.

lamp – lens – the portal we view ourselves, life and others.

If the eye is good (*haplous*) **generous**, then your life will be full of light. But if it is bad (*poneros*) **stingy**, then your life will be spiritually blind. Greed is a sign of spiritual lostness – Jesus is basically saying that Christians should be obedient to the tithe and generous to the need.

We're to be generous toward God and others and if we are, God will be generous to us. Why? B/c we will be even more generous to Him. Likewise, we should align ourselves w/ people who are compelled to be generous to others.

D The HONOR Test

Who are you serving?

No one can be a slave of two masters, either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money.

Spiritually speaking not one single aspect of our lives should ever stray from the heart and will of God. God isn't just some God – He is the one and only God. Thus, everything about our lives, except sin, is an act of worship and everything about our lives that doesn't honor God is sin – we should have no other gods before Him.

III The HOW-TO Guide

A Accept God OWNS it all and You're a STEWARD

B GIVE to Support Eternal Causes

Many years ago a woman was preparing a box for some to missionaries in India. An insistent child gave a penny which was used to buy a tract. That tract eventually reached a Burmese chief who gave his life to Christ and told his story to his village and over 1500 were saved. No gift is too small when invested towards eternity. Now, that child will be welcomed in heaven by 1500 people. Why? B/c she gave her money where her heart was.

C Strive to live DEBT-FREE

When we become a slave to the lender, we become a victim instead of a victor.

D Don't use all your RESOURCES to live today

E Save so You're Free to GIVE and GO as God calls.

I admire people who work a lifetime, managing their resources wisely, so that they can spend their retirement years serving the Lord.

F LEAVE Your Assets to be Used for God's Glory.

A rich man died and went to heaven. He was met at the gates by St. Pete who was going to escort him to his new digs in eternity. The 1st mansion they passed was his janitors – a godly man who gave his life serving others. The 2nd mansion was his maid – who raised 6 children on a small salary, gave a tithe and served others. Finally, the frustrated man demanded to see his mansion. Peter took him down a long winding street to a shack held together w/ bailing wire and tar w/ a cardboard refrigerator box as a front door. The man asked, “Whose is this?” Peter explained it belonged to the man. The man insisted there had to be a mistake, to which Peter replied, “We did the best w/ what you sent ahead.”

Saving and investing is a wise principle for life. But in the end, if you have saved and invested only for yourself instead of for God – then you will have wasted a lifetime amassing a fortune of no eternal value. Don't just save and invest, use your resources for God's glory.