

11/01/10

The Next Step in Spending – Luke 12, 16

- Picture this...
 - There was a rich man who had a manager, and this *manager* was reported to him as squandering his possessions.
 - And he called him and said to him, ‘What is this I hear about you? Give an accounting of your management, for you can no longer be manager.’
 - The manager said to himself, ‘What shall I do, since my master is taking the management away from me? I am not strong enough to dig; I am ashamed to beg.
 - ‘I know what I shall do, so that when I am removed from the management people will welcome me into their homes.’
 - And he summoned each one of his master’s debtors, and he *began* saying to the first, ‘How much do you owe my master?’
 - And he said, ‘A hundred measures of oil.’ And he said to him, ‘Take your bill, and sit down quickly and write fifty.’
 - Then he said to another, ‘And how much do you owe?’ And he said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’
 - And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.
 - And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.
 - He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.
 - Therefore if you have not been faithful in the *use of* unrighteous wealth, who will entrust the true *riches* to you?
 - And if you have not been faithful in *the use of* that which is another’s, who will give you that which is your own?
 - No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.
- now, if you know your Bible, you recognize that as one of the parables of Jesus...
 - isn’t that amazing, that the employee who behaved in this way was actually praised and commended?...
 - and we’ll break this down in due time because I’m sure many people have points at which they find this confusing...here’s my first question for you this morning...
 - how shrewd are you...when it comes to the issue of how you handle your money?...
 - and what does your answer say about your position in Jesus’ next question – if you’ve not been faithful in the use of unrighteous wealth, who will entrust real riches to you?
- with those thoughts in mind, please open your Bible to Luke chapters 12 and 16...[pages 56 and 60 of the back section of the Bible under the chair in front of you]...
- we’re in the middle of a series right now entitled...**Taking the Next Step in Financial Wisdom...**
 - last week, Pastor Green kicked this off by studying the issue of **The Next Step in Earning**
 - today, we’re talking about **The Next Step in Spending**
 - that leaves for the next 2 weeks, Lord willing, **The Next Step in Giving**

- and then **The Next Step in Saving**

- this is all part of our church's annual emphasis on stewardship...
- let me remind you of the 4 principles of stewardship that Pastor Green mentioned and that we would encourage every person in our church to commit to memory...

Four Key Principles of Stewardship

- 1. God owns everything, you own nothing.**
- 2. God entrusts you with everything you have.**
- 3. You can either increase or diminish what God has given you; God wants you to increase it.**
- 4. You can be called into account at any time, and it may be today.**

- now here's, 2 more issues before we jump into our text...

1. Is the way you spend your money any of God's business?...

- let's set aside for the moment whatever amount of money you believe you ought to give to the Lord...we'll talk about that another time...
- but let's just say for the sake of argument that you have identified that amount and that you are actually giving in that way...
- then whatever's left...is that your business, or God's business?...
- well, if the four principles of stewardship we just quoted are true, then the answer is – what we do with our “remaining money” is his business too...
 - **1 Corinthians 10:31 - Whether, then, you eat or drink or whatever you do, do all to the glory of God.**

2. If God has principles in His Word to direct the way you spend all your money, are they there for the primary purpose of jamming you up?

- is it your view of God that He sits up in heaven and makes up rules that are intended to make your life as miserable as possible?...
 - **John 8:32 - and you will know the truth, and the truth will make you free.**
 - free from a lot of things, of course...including the freedom from habits and tendencies that enslave you financially...
 - and some people make the same kinds of financial decisions over and over and over and can't figure out why they're under such financial pressure all the time...
 - and I'm not talking about some unavoidable job loss, catastrophic illness, or uncontrollable life change...
 - I'm just talking about unwise, unbiblical spending...
 - this quote has been attributed to several people...but many believe it was Einstein who said – Insanity is doing the same thing over and over but expecting different results...
 - the story Jeremy told a moment ago was about how he and Andrea sought to implement biblical principles more consistently in the way they handled their money...and now their lives are more pleasing to God (that's the primary purpose), but they also have less financial pressure brought on by bad choices...
 - that's one of the frequent results of handling life God's way...
- I saw a quote over the weekend attributed to Benjamin Franklin – Beer is proof that God loves us and wants us to be happy...

- perhaps we could adjust that to – Biblical principles that cover every area of life are proof that God loves us and that He wants us to be growing in personal holiness, and when we are, there's the delightful by-product of personal joy and direction and freedom.
- now let's turn to the gospel of Luke...I quoted extensively from Luke 16 in the introduction--- we'll talk more about that in a few minutes – but now let's read from Luke chapter 12 and then attempt to put these two chapters together into a helpful package...
- **read Luke 12:13-33**
- we're talking this morning about **The Next Step in Spending...**
- with the time we have remaining, let's look for **3 principles to help us identify the next step to pleasing God in the way we spend our money.**

I. Learning to Spend Money Wisely is One of the First Steps in Christian Maturity.

- now, I realize the parable I quoted in the introduction might have been confusing to some, if not many here...
- you might ask – well, is Jesus condoning what amounted to dishonesty on the part of this employee?...
- he was essentially stealing from his boss by arbitrarily reducing what they supposedly owed...

A. A word about parables

- and the answer is – of course not – Jesus was not condoning dishonestly on any level...
- here's a principle of hermeneutics (Bible study) that you always need to remember when studying this kind of literature...
- parables are generally given to teach one central point...
- if you try to press each one of the details into a contemporary application, you'll run into trouble very quickly...
- it's pretty obvious what the central point of the parable in Luke 16 is...

B. What you do with your money is a spiritual test. It reveals something about your character.

- the key is verse 8... **Luke 16:8 - And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.**
- that's really the key question here – are you financially shrewd...and does the way you handle this area of your life demonstrate that you can be trusted with other more weighty spiritual responsibilities...
- you might say – well, how would I know?---let's just take a little financial shrewdness test, shall we?...these are just some random questions, but they are important ones...(and again---this assumes no unavoidable job loss, catastrophic illness, etc)
 1. Do you have outstanding debt on your credit cards that you cannot pay off when the statement arrives?...
 - if you do, you are probably paying outrageous interest rates...
 2. Do you have a budget and do you live by it?
 3. What is your net worth?...is it going up or down?
 4. Do you have a will?
 5. In the last 12 months, did you buy things you did not need with money you did not have?

6. If you are married, are you and your spouse able to discuss financial matters in a calm, rational way?
7. How much money do you currently have saved for the spending you plan to do at Christmas?
8. Before you purchase any Christmas presents, do you sit down and make out a budget for all Christmas spending?
9. Do you eat out more frequently than you can really afford?
10. Have you placed yourself or your family under significant financial pressure that could have been avoided?
11. Do you have a savings account in the event of an emergency?
12. Do you regularly balance your checking account, savings accounts, and credit card accounts to maintain an accurate record of your finances?
13. How much of your spending makes a difference for the cause of Christ?
14. How much of your spending makes a difference in the lives of others?

- now, there are many other questions we could add—but the overall issue is – are you wise financially?...
- Jesus lamented the fact that sometimes those who don't know the Lord are more shrewd than supposed people of faith...
- where do you fit into that conceptualization?...
 - and I realize that someone might hear what we're talking about this morning and say, "well, I'm just not mature enough in my Christian faith to spend money in a wise or biblical fashion..."
- well, the question from this passage would be, then in what area of the Christian life are you following God's Word in?... Learning to Spend Money Wisely is One of the First Steps in Christian Maturity...
- now, where does Luke 12 fit into this?...the answer is – what prevents many of God's people from living in a way that is financially wise is the issue of...greed...let's look over at that passage now and see what we can learn...

II. To Spend Money Wisely, You Have to Deal with the Issue of Greed.

- that's why many of God's people are not financially shrewd...they've not slain the green monster of greed...
- now, let's wring as many truths out of this passage about greed as we can...

A. The definition of greed.

- **pleonexia** – “the desire to have more”
- **greed** – “the excessive desire for getting or having more than one needs or deserves”

- the reason that many followers of Christ find themselves in financial difficulty is because they have never learned to handle this issue ...
- for some, it's been an acceptable sin, at least in the sense that they haven't taken it very seriously...
- well, the Lord thinks otherwise....

B. The significance of greed.

- **v. 15 – Beware, and be on your guard...**
- in other words, this one can take you down...this one can hurt you...be careful of this...

- when's the last time you can remember walking into a store and thinking....beware, be careful...
- I want to be sure that the decisions I make here please the Lord...
- when's the last time you went on a trip or a vacation and made sure everyone had that level of caution in the back of their minds?....
- before the Christmas frenzy begins...do you operate off a base of caution?...
 - don't let greed fuel these decisions...
 - why?...why is it so significant?...

C. The impact of greed.

- the way the story began illustrates the point, doesn't it...
- families can be torn apart by greed...
- **Luke 12:13 - Someone in the crowd said to Him, "Teacher, tell my brother to divide the *family* inheritance with me."**
- and by the way, that's not an entirely illegitimate concern...but that wasn't Jesus' mission or purpose...
- who cares if there is a fair distribution of property between brothers who are now estranged in the process?...
- greed can destroy relationships...
- how many married people will come into this auditorium today who are frequently at one another's throats over money?...
 - and what's it about?...whether we're going to starve or not?...
 - whether we would have any clothing at all to wear?...
 - whether we'll have to sleep out in the cold?...
- hardly...it's generally over greed...on the part of one or the other or both...
 - because one person wants to buy something that's really not needed in this culture but that person will not deal with the lust to have to have more things...
 - or one person in the marriage already bought something, or maybe a lot of somethings they really didn't need and now there is the crushing pressure of not being able to pay for all the junk...
- things become more complicated when you throw in a child or two...whose parents assuage their guilt of not spending enough time with their kids by trying to buy them all the latest junk...
 - and that doesn't satisfy the greed – it fuels it...
 - and we have a generation of young people who believe their parents ought to buy them \$120 athletic shoes and \$80 jeans simply because they exist...it comes with the birthright...
 - one of the best words a parent can learn to say is "no"...and then repeat that speech as often as necessary...
 - and kids ought to be taught to be thankful for what they have...
- **1 Timothy 6:3-10 - If anyone advocates a different doctrine and does not agree with sound words, those of our Lord Jesus Christ, and with the doctrine conforming to godliness, he is conceited *and* understands nothing; but he has a morbid interest in controversial questions and disputes about words, out of which arise envy, strife, abusive language, evil suspicions, and constant friction between men of depraved mind and deprived of the truth, who suppose that godliness is a means of gain. But godliness *actually* is a means**

of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

- if greed has torn your family apart—it's shown that you've not been careful to guard against it like you should have...

- but of course, this is much more than an action...

D. The heart of greed.

- **Luke 12:15 - ...for not even when one has an abundance does his life consist of his possessions."**

- this is why in both Colossians and Ephesians, greed is called idolatry...

- **Ephesians 5:5 - For this you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God.**

- **Colossians 3:5 - Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry.**

- why is that?...because greed suggests that life does consist of the things you possess...a greedy heart is an idol making machine...

- that's where you find your joy...that's where you find your satisfaction...that's where you find your peace...

- **The care of \$200 million is enough to kill anyone. There is no joy in it. W. H. Vanderbilt**

- **I am the most miserable man on earth. John Jacob Astor**

- **Millionaires seldom smile. Andrew Carnegie**

- **I was happier when doing a mechanic's job. Henry Ford**

- and that's a key question for all of us this morning...have material things become your god?...do you really have a spending problem, or do you have a worship problem?...

- now, what do we do with all of this?....

III. Identify the Next Step in Faithful Spending in Your Life.

A. Ask yourself, do you really have a personal relationship with Jesus Christ that serves as the foundation of your spending decisions?

- develop – the gospel...

B. If necessary, ask forgiveness from God and the appropriate people for the sin of greed.

1 John 1:9 - If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.

C. Plan an annual budget as a way of fulfilling Jesus' command to beware of greed.

- (if married, do this with your spouse – cf. Jeremy's testimony)

1. List your reliable sources of monthly income.**2. List expenses by weekly, monthly, periodic, and annual.**

- periodic – like car, house repairs, birthdays...
- semi-annually – some insurance premiums, property taxes...
- annual – car registration, seasonal like Christmas...

- if expenses exceed income

3. Establish a system that “freezes” periodic amounts until needed.**4. Make a spending plan that allocates each paycheck to appropriate expenses.****5. If married, determine that you will not spend more than an agreed upon amount without discussing first.****6. Establish a system where you regularly balance your checking, savings, and credit card accounts to get an accurate understanding of your financial condition.****7. If necessary, get outside counsel and/or accountability.****D. Understand the benefits of budgeting.****1. Helps you (and your spouse if married) clarify priorities.****2. Reduces impulse buying.****3. Reduces tension in the home.****4. Provides freedom to spend without guilt.****5. Can be a great model to your children.**