

Transforming How I See & Use Money

We've been working on seven dimensions of our lives. We've looked at our spiritual, physical, mental, emotional, and relational health. This week I want to look at financial health.

I've said this before, but it surprises many people that Jesus actually talked more about money than he did about heaven or hell or almost any other subject. Half the parables Jesus told are about this. In Matthew, Mark and Luke one out of six verses is about money and financial management.

Why? Because money can dominate lives. It can be used for great things, run of the mill things, or really bad things. It influences us either for good or bad. We spend a lot of time thinking about it, working for it, saving it, and investing it. If you don't manage your money, it will manage you.

We're going to look at a story many find confusing. It puzzles people because it seems like Jesus is approving dishonesty. He's not. He uses a clever crook as a hero for shock value. Here's the story: *"There was a certain rich man who had a manager handling his affairs. One day a report came that the manager was wasting his employer's money. So the employer called him in and said, 'What's this I hear about you? Get your report in order, because you are going to be fired.' "The manager thought to himself, 'Now what? My boss has fired me. I don't have the strength to dig ditches, and I'm too proud to beg. Ah, I know how to ensure that I'll have plenty of friends who will give me a home when I am fired.' "So he invited each person who owed money to his employer to come and discuss the situation. He asked the first one, 'How much do you owe him?' The man replied, 'I owe him 800 gallons of olive oil.' So the manager told him, 'Take the bill and quickly change it to 400 gallons.' "And how much do you owe my employer?' he asked the next man. 'I owe him 1,000 bushels of wheat,' was the reply. 'Here,' the manager said, 'take the bill and change it to 800 bushels.' "The rich man had to admire the dishonest rascal for being so shrewd. And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light. Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home. "If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven. And if you are not faithful with other people's things, why should you be trusted with things of your own? "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."*

He doesn't say should not. He says you can't. It's impossible. You can't be focused on both God and money.

It's important to note that Jesus isn't praising the guy's dishonesty. He's praising his shrewdness. And note that you can learn from anyone. You don't have to agree with everything they believe or do to learn from them. Many people think that if they disagree with someone on one thing they can't learn from them about something else. Nonsense. If you can only learn from people you agree with, you'll never learn anything. No one agrees with you completely. I learn from people who disagree with me all the time. You can too.

If I have a tumor and I'm looking for a surgeon, my first question is not, what's your view on the second coming? My question is, Have you done this surgery before? Because the guy might disagree with me on many things but if he's a really good surgeon, I'm in! That make sense?

The guy Jesus uses in the story is dishonest. You don't want to learn that part from him. But there are some things there that illustrate some important points.

Think about this: Who is Jesus telling this story to? He's telling this to the Pharisees. Who are the Pharisees? They are the strongest religious leaders of Jesus' day - very faithful people - but they became arrogant, thinking they deserved things more than people around them; that since they were loyal to the faith their whole lives, they were better and should have more say. They're not humble. They're critical, demanding, they think they know better. But what people outside the faith would say about the Pharisees was that they were hypocrites. They overstate their own sacrifices; tell people to do things they themselves don't bother doing.

So Jesus would often poke at the Pharisees and pop their balloons. Jesus still does that today. If you're in need, Jesus wants to comfort you. If you're comfortable, Jesus probably wants to discomfort you. Don't get comfortable with the status quo. There are still things that need to change in your life.

Jesus knew the Pharisees were very proud that they worked hard and were better off than most people. They weren't like the people in the slums or secular people. So he tells a shocking story that makes a crook the hero. It

says, *“The Pharisees, who dearly loved their money, heard all this and scoffed at him. Then he said to them, “You like to appear righteous in public, but God knows your hearts. What this world honors is detestable in the sight of God.”*

That last phrase is the reason why we're going to look at what we're looking at today. The things our culture thinks matter most, God says they don't matter at all.

We've had as our theme the verse, *“Don't conform to the world's pattern, but be transformed by changing the way you think.”* We're going to look at a better way to think about money today. What God says about money is the exact opposite of what people tend to believe about money.

This is not a message about giving. It's not a message about tithing. This is about managing your money well, and how to think about money the way God does.

As I said, Jesus doesn't praise the guy's dishonesty but he does praise his shrewdness. To be shrewd means you're smart, sharp, strategic, and resourceful. You see a problem clearly and figure out what needs to be done. What God wants is for you to learn how to be biblically shrewd.

Let's look quickly at four things not to do with your money: **1. Don't Waste It.** Why was the manager in trouble? Luke 16:2 *“...a report came that the manager was wasting his employer's money.”* If I waste my own money, who cares - it was mine. But as Christian believers we state that whatever we have belongs to God. So this is God's money. There's a big difference. Don't waste it.

2. Don't Love It. Don't love it or live for it. That's what he says in verse 13 *“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”* It's impossible to live as a believer with a divided allegiance. Have you ever tried to work for two bosses that wanted very different things? How did that work out? Not very good.

You've got to choose what's going to be number one in your life. Is God going to be number one in your life or are your finances going to be the number one priority? You cannot have both.

3. Don't Trust It. Don't trust money for security. Doesn't matter how much you have, you can lose it. The manager learned this. He says *“Now what? My boss has fired me..”*

Many of us know what it feels like to lose a job and lose your sense of security. As I've said before, never put your security in anything that can be taken from you. If you put your security in your appearance, how you look, I hate to tell you this but you're not always going to be as sexy as you are right now. Looks are going to fade. If you count on health, you can lose your health. If you look for security in your bank account, there's a thousand ways to lose your money.

To really be secure, the center of your life has to be built around something that can't be taken away. There's only one thing you can never lose: God's love for you. You can't make God stop loving you. God's love is unconditional. It's not based on who you are. It's based on who God is.

Proverbs 23:5 says, *“In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle.”* People say money talks! Actually it just flies away. And you have no idea where it went. The United States government is very helpful in this that they put an eagle on every dollar to remind us that money can fly away. So every time you look at a dollar think it's probably not going to stick around very long.

Then, **4. Don't Expect It to Satisfy.** If you think having more will make you more happy, make you more secure, make you more important, make you more valuable, you are sadly mistaken and misguided. With money, the more you have the more you want.

Ecclesiastes 5:10 says, *“Those who love money will never have enough. How meaningless to think that wealth brings true happiness.”* They'll want more. That's why Jesus says in Luke 12 *“Beware! Guard against every kind of greed. Life is not measured by how much you own.”* Self worth has no connection to net worth. You're worth a lot simply because God made you, Jesus died for you, and the Spirit wants to live in you. That's how much you matter to God.

So let's look at five things we can learn about money from this story. They are as radical, revolutionary, and counter culture as they were 2000 years ago when he said them. Here are Five Things to Remember Every Day:

Every Day I Need to Remember **1. It All Belongs to God.** The whole universe belongs to God. The galaxies, the stars the planets. You belong to God. The trees, plants, rocks... Everything ever created belongs to God.

You don't really own anything. What you feel you own is just on loan. You didn't own it before you were born. You're not going to own it after you die. God just loans it to you for however many years. It was loaned to someone else before you. It's going to be loaned to somebody else after you. You get to use it while you're alive.

In this story the owner has all this property and he lets a manager take care of it. It says, "*A rich man once had a manager to take care of **his** business.*" It belongs to the owner - a manager is a caretaker. You may not realize it but you're in management. God has put some things under your management. The things you have, your life, your brain, your thoughts - everything you have on this earth. You say, I worked with my hands to get what I have! Who do you think gave you your hands? It's all really God's and he's trusted you with it. And God is seeing what you're going to do with it.

Here's the question: How well are you taking care of God's property? Your body. It doesn't really belong to you. God made it. How well are you taking care of your body? Your time? Your opportunities? Your mind? Your talents. How well are you taking care of your talents? What are you doing with whatever God has given you? It all belongs to God and you're to make the most of what you've been given.

The rest of this verse says the guy was wasting his master's possessions. Any time I waste money I'm wasting God's money. That will change the way you buy stuff. It'll change the way you think.

Second truth I need to remind myself of every day is, **2. God Is Using Money to Test Me.** God's testing you to see if you're responsible. If you can't handle it he's not going to trust you with more. God doesn't give spiritual power to just anybody. And before God gives you spiritual power God gives you some material possessions. If you can be trusted with material possessions then God can trust you with spiritual power. But if you're not even managing your money well why in the world should God give you the stuff that really matters?

This life is a test. This life is preparation for the next. This is the rehearsal before the real play begins which is going to go on for eternity. The Bible says if you're faithful in little things then you'll be faithful in much in heaven. So God is using money to test us - testing your faithfulness every minute. One of God's main tools to test you is your finances.

For one thing, money shows what I love most. My spending habits reveal to God and everyone else what I love most; what's important to me. Whatever you love most is what you're going to give the most time and money to. If you really want to know what you love most, look at your calendar and your credit card statement.

In Matthew 6 Jesus says, "*Don't store up treasures here on earth... Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.*" Wherever you want your heart to be, put your money there and you'll get interested in it. Believe me the moment you put money in something you get interested in it. I have some AT&T stock - I'm interested in this big merger thing that they're working on.

Also, this shows where I put my trust. Am I trusting in my money for security and happiness? Or am I trusting in God? Proverbs 11:28 says, "*Trust in your wealth, and you will be a failure, but God's people will prosper like healthy plants.*" If you're saying, I don't feel all that close to God right now. Your spiritual life is stuck; not growing much. I would challenge you to check what you're using your time and money on.

My use of money also shows if God can trust me. God looks at how well you manage material things before giving you spiritual blessings. Can God trust you or are you wasting, misusing or under-utilizing what God's already given you?

Verses 10-12 say, "*If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own?*" God says if I can't trust you with what's on loan to you, why should I give you more?

It's like you were the child of the world's wealthiest person and they said, "One day you're going to inherit. But right now I'm going to give you just a little bit to see how you handle it. If you manage it well, I'll give you it all." That's pretty much what Jesus is saying: how I handle money determines how much God will bless me. I didn't say that, Jesus said it.

Here's the third truth to remember: **3. Money Is a Tool.** It's a tool to be used for God's purposes. Money is neither good nor bad, right nor wrong. It can be used to build great churches. Or it can be used to finance illegal drugs. In Luke 16:9 notice Jesus says "*Use your worldly resources...*" Notice the word "use". He says use it.

People are to be loved and money is to be used. And if you start loving money you're going to start using people. Money is a tool to be used for God's purposes. Use temporary resources, what God has put in your hands here, for permanent good.

You can use money to save lives. You can use money to do good. You can use money to honor God. There's lots of things you can do good with money.

Let's look at this dishonest manager. He's going to get fired. So he brings in these people. To one guy he says let's write down your debt fifty percent. Then with another guy he says write it down twenty percent. Obviously he's dishonest. But he did some things right.

He looked ahead. He's thinking about the future. Most people don't really look ahead when it comes to finances. They're living mostly day to day. They have so much to take care of right now that they forget about the future. Proverbs 14:8 says, *"The prudent understand where they are going, but fools deceive themselves."*

Some people buy houses they can barely afford. And they're stretched and stressed. Some people have a car they can't really afford. I drive a nine year old Hyundai and a sixteen year old truck. I haven't had to make a car payment for thirty years. Why? Because my car runs fine and I get used cars I can afford when I absolutely need one. I'd rather be free to give more and do more ministry so I don't want to commit my money and not be able to do something when it comes up. Did you know that Rick Warren, who makes millions of dollars in book royalties and gives almost all of it away drives a sixteen year old Ford? It's a matter of what's important to you. The more you have, the more resources you need to keep it and maintain it. The man in the story took an inventory of what he had and looked at what might be possible for the future.

Then he made a plan. Do you have a plan - a financial plan? If you don't have a budget you don't have a plan. A budget is telling your money where you want it to go rather than wondering where it went. We're going to talk about that in small groups this week.

The man thought ahead and invested in some relationships so that when times got tough he had some people he could count on. That's smart. Most people have no plan. They're just drifting through life.

But when Jesus talks about the long view, he's not talking about retirement. He's talking about the long view on the other side of death. Are you storing up treasure in heaven or are you spending it all here and wasting it all here. That's the long range plan.

In that, then, **4. The Best Use of Money Is to Use It to Get People into Heaven.** In verse 9 Jesus says, *"Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home."* So that's the point of his story. Just like this dishonest guy made friends that he could count on later, you need to use some of your money to make friends - spiritual friends, friends you'll have forever in heaven who will welcome you when you get there.

He's not saying you can buy your way into heaven because you can't. The price has already been paid by Jesus on the cross. It's a gift. It's by grace. What he's saying is use your money to create and build relationships that are going to go on for eternity. Spiritual friendships. Use your affluence for good influence. Use your money to help other people meet Jesus and make friends and gain rewards for eternity.

How are you using money? Is anyone going to heaven because of how you use money? Today you could take a friend who doesn't know the Lord to lunch or dinner to build your relationship with them and share with them. Invest in a friendship. Buy a Christian book or a Bible to give to someone who doesn't have one. Help support a ministry that shares with our community so that we can share the good news and you're investing in eternity. Are you capable of donating something to our Community Dinner or sitting and having dinner with some folks at it? Or serving? When you help build relationships so that someone can get to know God in a personal way you've just stored up treasure in heaven. You can't take it with you but you can send it on ahead by investing in people who are going to go to heaven.

Then, **5. One Day I'll Give an Account to God.** One day there's going to be an audit on my life. Not just how I used my money but on everything God gave me. What did you do with what you were given - your talent, your relationships, your opportunities, your mind, your creativity, your contacts, your networks? What did you do with what God gave you?

It doesn't really matter whether you've got a lot or a little in the way of resources. What matters is what are you doing with what you've been given and can God trust you with more.

One day your time as a manager on earth is going to end. God has entrusted certain assets to you. What are you doing with the mind God gave you; the freedom God gave you; the community God gave you? Are you using them for yourself? Do you think that's the purpose of life? To live for you? Do you think God created you just to live for yourself? No. One day *"Each of us will have to give a personal account to God."*

The last principle: **6. If I'm Faithful With a Little God Can Trust Me with More.** Verse 10 says: *"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities."* If you're irresponsible with little things, you will be with bigger things too. Are you using your money, your time, your influence in such a way that you deserve more?

Follow me on this: If God has given you just a little bit of talent, you've just got a little bit of talent, but you're faithful to use it, God will increase the effectiveness of your talent.

If you've just got a little bit of influence but you use what little influence I've got for good and for God, God will increase the effectiveness of your influence. It's true of opportunities, it's true of everything in life. It's not a promise to make you rich and give you everything you want - it's a matter of trust. If you are more trustworthy, more will be entrusted to you.

In Matthew 25 Jesus said, *"To those who use well what they are given, even more will be given, and they will have an abundance."* As your pastor who loves you I want you to have that abundance. In every area of your life. But you've got to use what you've been given. Faithfulness in little ways produces fruitfulness in big ways. Start managing well what God has given you then God can trust you with more. I want God's blessing on your life but you've got to do it God's way.