

Avoid financial crisis! Be a trustworthy manager
Luke 16:10-15

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Grace to you and peace from God our Father and from our Lord and Savior Jesus Christ. Amen.

Dear Brothers and Sisters in Christ,

The U.S. is in the middle of a financial crisis. Much of the problem comes from banks which issued risky debt in the hopes of earning more money. In their greed, they foolishly handled the money of investors, and their foolishness threatens the whole financial system.

Let me tell you about one particularly foolish money manager. A particularly wealthy client entrusted a large sum of money to a certain money manager. That manager took that money that didn't belong to him. He did invest some of it in line with the client's intent. But the bulk he used for his own pleasures. Food, clothing, entertainment... he felt free to spend his client's money like it was his own. One day the client returned intending to claim his money along with the interest the money manger was to earn. You can imagine his rage when he found out what the manger had been doing.

Are you interested to know who that client was... and who that untrustworthy money manger was? The client, friends, is God. The money manager is me. And you. It's everyone who isn't managing their money in line with God's will. You see we are in the middle of a financial crisis... but it's not the one you're thinking. The financial crisis we are in is this: the majority of people are completely turned around in their thinking when it comes to money. They fail to understand God's way of thinking about our earthly wealth. They fail to have a godly attitude toward money. They fail to use their earthly possessions in line with God's will. I want you to consider this morning: Are you in the middle of this financial crisis?

You see, the danger is that just as the financial crisis in our country is affecting many other industries, inflation, our standard of living... so also, the financial crisis many are in because of their lack of understanding of God's view of wealth has repercussions that affect far more than just our earthly wealth. Friends, in our sermon today, then, God speaks to us in Scripture and he says to us: **Avoid financial crisis! Be a trustworthy manager**

Let's listen to the words Jesus spoke in Luke 16:10-13: "“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? “No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

I imagine there are always some inward groans by some when they come to church and find out the sermon is going to be about money. However, if a church is dedicated to faithfully proclaiming God's truth, then the church absolutely *must* talk about money. This may surprise you, but *the Bible says more about money than it does about heaven, hell or prayer*. Clearly God has something to say to us about our earthly possessions.

The truth is the area where we are most likely to be tripped up, and most likely to sin against God is finances... money. Martin Luther once said: "There are three conversions a person needs to experience: The conversion of the head; the conversion of the heart; and the

conversion of the pocketbook." And that last conversion is often the most difficult. We must know what God says about money.

But what does money have to do with God? God is about spiritual matters, right? God is concerned with our souls. He's all about eternal life. Why should he have much to say about my money?

The text says: "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" If we can't manage our earthly wealth in line with God's will, what makes us think God would entrust true riches... eternal, spiritual riches? Truth is, *the way we manage earthly wealth is a direct indicator of where we're at spiritually as well.* Poorly managing worldly wealth is evidence that we're also weak in our understanding of God and in our relationship to him. Where we see a poor manager of earthly wealth, we see a soul that is in danger.

And so, God seeks to set us straight about money... about earthly wealth. We know how the world views money. We're bombarded with the world's view every day of our life. But what is God's view?

The first concept we must come to know and accept... and this is a hard one... is that you don't own anything. **God owns it all.** Wealthy king David got this concept. We heard it in our Old Testament Scripture lesson. David prayed to God and said, "*Everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler over all things.*" (1 Chronicles 29:11-12). And listen to his amazing attitude about giving back to the Lord. "*Everything comes from you, and we have given you only what comes from your hand.*" (1 Chronicles 29:15). King David who lived 3,000 years ago understood better than the vast majority of people today, didn't he? God is the owner of absolutely everything. The money in your bank account? It's God's. The cars out there in the parking lot? Everyone one of them is God's. Kids: all your toys? They're God's too. Men: all your toys? They're God's. Your house? God's. The shirt on your back? It's God's too. God is the owner.

It's hard for us sinful people to think this way and really allow that truth to totally penetrate every part of our lives. Many think of their weekly offering as giving God his portion. God get's 10%... or 5% or less. And the rest is mine. That's wrong! 10/10ths of what is in your possession belongs to God.

So God takes what is his, and he gives it to us to manage for a time. Remember my illustration at the beginning of the sermon? A rich client gives his wealth to a money manager... not to have and use for his own purposes, but to invest for the client's benefit. Right? Everything we have is on loan from God and entrusted to us that we might use it for his benefit and to his glory.

Now, **how does God entrust things to us?** In other words, what are the various means God uses to bring worldly wealth under our management?

- 1) Through work. Through hard work, God increases the amount of worldly wealth that we have to manage.

Now some object at this and insist, "God hasn't given me anything. I'm a self-made man. All I have came from hard, hard work and taking strategic risks." God has an answer to this objection: "*But remember the Lord your God, for it is he who gives you the ability to produce wealth.*" (Deut. 8:18). God gave us our gifts, our talents, our abilities... our very life. If we can

work hard and we're smart and we have talent... that's all by the grace of God. The things we "earn" through hard work are ultimately God's, and he is entrusting those things to us for a time.

Work isn't the only way God gives money to us.

- 2) Through gifts or inheritance God also gives us more possessions. When someone gives us a gift, or if we receive an inheritance, that is new worldly wealth that God is now entrusting to our care.
- 3) A third way we could list is through investments and savings. We allow others to use our money and we get more in return. Jesus told a parable about the talents where a master entrusted a certain number to each servant. When he returned, he received an accounting, and wanted to see the amount of increase each servant made on the master's money. So investing is also a way God increases what he has entrusted to us.

Now, we could also talk about all kinds of wrong ways to increase worldly wealth. Theft, fraud, deception, usury, dishonesty... those a few of the ways sinful man increases his wealth. God obviously forbids those means of increasing wealth. So work, gift, inheritance and investing are the ways God increases what we have.

Now a very important question, and one we must be considering every single day. We've seen that all we have ultimately belongs to God. We've seen the means God uses to entrust worldly wealth to us. Now: **How does God want us to use the possessions he has entrusted to us?**

Before we answer that question, let me ask another. Agree or disagree: "Money is the root of evil." Our first response might be to agree. But the truth is, Scripture nowhere says that money is evil. It *does* say that the *love* of money is the root of all kinds of evil. Money itself is not evil... neither is it good... it just *is*. Money is neutral. It is our *attitude* toward money that can be evil or good. It is the *love* of money that is the root of all kinds of evil.

Money, though, is a gift from God just as all other blessings we have. Money comes from him, so it's not bad. God has entrusted it to our care to *do* something with it. God doesn't want us to hoard it, or stuff it in our mattresses. He gave it to us to use wisely, whether he entrusted much to us or little. And he himself describes for us what uses he considers wise. He, the owner, tells us how he wants his money invested.

First let's summarize how God wants us to use our money, then we'll break it down a little more. He wants us to use our money to bring him glory and honor, and also to help others in this world. Every time you pull a dollar bill out of your wallet, write a check, or charge something with plastic, ask yourself the question: "How is this use of God's money going to bring him glory, and help others?"

God gives us more detailed direction, then, on how we can give glory to him and help others.

- 1) **Provide for your family.** 1 Timothy 5:8 says: "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. So when you provide for your family by buying food, paying your mortgage, providing transportation, etc., you are giving glory to God and helping others.
- 2) **Help the poor and those in need.** 1 John 3:17 says: "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?" When we help others in need we are giving glory to God and showing his love to others by helping them.

- 3) **Pay taxes.** This may be the most painful God-pleasing use of the possessions he's given us to manage. But it is his will. Romans 13:6-7 says: "This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor." In paying taxes, then we are showing honor and respect to our government and also to God.
- 4) **Give offerings to God.** In Old Testament times, God required believers to give offerings of 10%. In the New Testament, God tells us in 2 Corinthians 9:7: "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." The 10% rule is gone, but giving as a percentage of income is indeed a Biblical principle. And what percentage is good? We can't set a rule, but a seminary professor once said: "Old Testament believers lived under Law and 10% was good. What would a good percent be for God's New Testament believers who live under grace and who know Christ's love and sacrifice?"
So, as we give money in offerings we are also giving glory to God and we're helping others in the best way imaginable... we're enabling the work of the church to continue... the work of bring God's message of hope, joy and peace to the lost, and nurturing those who are already believers.
- 5) Now, there's one final way God says we are to use the money he has entrusted to our care. 1 Timothy 6:17 says: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment." Note he doesn't say to tell the rich to give all their money away, he tells them not to put their hope in money, but rather in God. And here we also have the fifth God-pleasing use for money. He gives it to us for our enjoyment. If we have met our other four obligations of providing for family, helping the needy, paying taxes and giving proportionate, cheerful gifts to God in our offerings, then God is pleased when we use his gifts for our enjoyment. He is happy when his blessings make us happy, and we in turn glorify and honor him because of what he's given us.

So, is it a sin to go out to eat? No. To buy toys for our kids? No. To put money into our hobby or interest? No! God wants us to enjoy what he has given.

Now, where does savings fit in to all this? Should we use every last bit of money as we manage God's possessions to bring him honor and glory? Listen to Proverbs 21:20: "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." Part of using God's possessions wisely also means saving some of it and not devouring all God has given. And with modern debt, it's even possible to devour much more than God has given us. This does not honor God.

As we've considered God's view of money this morning, have any of the things we've discussed caused you to squirm in your seat a bit? Did you identify some attitudes and habits in your life that clash with God's view of money? We haven't been perfect managers of God's stuff, have we? Now is the time to go humbly and sorrowfully to God's throne room. We confess our failings and our shortcomings. We admit we have fallen short of his holy requirements. But we don't leave that throne room condemned and shut-out. We leave with forgiveness. For God so loved us that he gave his one and only Son to be a perfect manager of earthly wealth *in our place*. And a perfect steward and manager he was! And he gave his one and only Son to receive the punishment which was due us for failures to be perfect managers. Our guilt is removed. Our

debt is paid for. God considers us perfect in view of his Son's life and death. Christ's resurrection guarantees it.

Now turn your attention back to being a steward of God's possessions. A steward is a person entrusted to manage that which belongs to someone else. God wants you to invest what he has entrusted to you in such a way that you bring maximum returns for him! You know his love and forgiveness. Don't you now eagerly desire to manage the earthly wealth entrusted to you as well as you can to thank him and praise him and to honor him?

There is way you can learn to do it much better. Here at Good Shepherd an entire course on how to be a better steward or manager of the gifts God has entrusted to you will be starting soon. That class is called Financial Peace University. In 13 lessons we will learn sound, wise principals to live by so that you can better manage what God has given so that we can better give him glory and honor with our money. Finally, that's what we all want, isn't it? Please consider attending this class.

May God bless us and make us better managers and stewards that all our actions and decisions may bring the maximum benefit to others, and the maximum glory and honor to God's name. Amen.

And the peace of God which surpasses all understanding will guard and keep your hearts and minds through faith in Christ Jesus. Amen.