

## MANAGING YOUR MONEY

You have probably heard the old expression "Money talks." I heard the story of an old well-worn American one-dollar bill and a similarly distressed hundred-dollar bill that arrived at the Federal Reserve to be retired. As they moved along the conveyor belt to be burned, they struck up a conversation. The hundred-dollar bill reminisced about its travels all over the county. "I've had a pretty good life," he said. "Why I've been to Las Vegas and Atlantic City, to the finest restaurants in New York, performances on Broadway, and even a cruise to the Caribbean." "Wow!" said the one-dollar bill. "You've really had an exciting life!" "So tell me," says the hundred, "where have you been throughout your lifetime?" The one-dollar bill replies, "Oh, I've been to the Methodist Church, the Baptist Church, the Lutheran Church ...." The hundred-dollar bill interrupts, "What's a church?"

We are continuing with our series today called Transformed. It is based on the this passage;

Romans 12:2 Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is -- his good, pleasing and perfect will.

Today we want to talk about managing your money. So why are we talking about money in a series looking at personal transformation? Jesus talked about money more than he did about heaven or hell. In fact, half of all of the parables that Jesus told are about money. Why? Because money can dominate our lives and money influences our lives either for good or for bad. It can be used for great things. It can be used for bad things. Either way. We spend so much of our time thinking about it, working for it, earning it, studying it, saving it and investing it. If you don't learn to manage your money, it will manage you.

Luke 16:1-9 Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. 2 So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' 3 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 -- 4 I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' 5 So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 6 'Eight hundred gallons of olive oil,' he replied. The manager told him, 'Take your bill, sit down quickly, and make it four hundred.' 7 Then he asked the second, 'And how much do you owe?' 'A thousand bushels of wheat,' he replied. "He told him, 'Take your bill and make it eight hundred.' 8 The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

This is a confusing passage for many people. The reason why is because it appears that Jesus is approving dishonesty. He's not. He is simply using the story of a clever crook for it's shock value. Jesus is not saying that we should be dishonest. The moral of the story is not that dishonesty results in gain. What He is saying is that there are things we can learn from this story that can help us in the way we manage our money.

1. Money is Temporary – it belongs to God

This story reminds us that everything we have belongs to God. The story is about a manager who was accused of wasting his master's possessions. The master owns the property, the manager simply takes care of it. Likewise we are only managers of the things we have. It all belongs to God. Everything we have belongs to God because we belong to God. My prayer – thank you Lord for my life...

Understanding this helps us with worry. After the service if you go out and get in your car, and you say this isn't my car; it's God's car. And you go home and you say this is God's house; not my house. Then you sit down and eat your meal on dishes. This is God's dish. When you get in bed tonight you say, this is God's bed. He loaned it to me and I get to use it. I get to take care of it. I get to manage it but it's really God's. Everything is really God's. What will happen is your worry goes down. Why? Let's say you're driving the car, you get in an accident, a fender bender and you say, God you have a dent in your car. It's not my car. You loaned it to me. You gave me money to get it. What do you want to do about your car, God? Fix it?

The point is this. If I am in control of everything that happens in my life, if I am God, if I am the master of my fate, then I have got to pay for it all. I have to worry about where the money is going to come from. However, if all I have belongs to God and He has loaned me these things and I am just a manager of it, I am not responsible to pay for it all. Does that make sense?

How well are you taking care of God's property? That means your body. It means your mind and your emotions. That means your time. How about your talents? How faithful are you being in stewarding what God has given you? In this story, the manager was not being faithful with his master's possessions. Any time I waste money I am wasting God's money. That will change the way you buy stuff. Number one, it all belongs to God.

Money is temporary. It all belongs to God. You can't take it with you. A woman decided to have her portrait painted. She told the artist, "Paint me with diamond rings, a diamond necklace, emerald bracelets, a ruby brooch, and gold Rolex." "But you are not wearing any of those things," he replied. "I know," she said. "It's in case I should die before my husband. I'm sure he will remarry right away, and I want his new wife to go crazy looking for the jewelry."

## 2. Money is a Test – it shows my level of faith

God uses money to test us. He entrusts us with it to see how we will handle it and then, based on how we handle it, He then entrusts us with more. This is the way that God works in our lives. Like a good father, God does not entrust us with more than we can handle. When my kids were little I would ask them to help us when we went to the grocery store to help take in the food. I would not give my two year old daughter a watermelon or frozen 20 lb turkey to carry it. They were not ready for that. Likewise, God builds faith and endurance and then increase the load as we mature.

Life is a test. Life is a temporary assignment. This life is preparation for the next. It is the warm up for the race, the dress rehearsal before the real play begins which is going to go on for eternity. God is testing you on earth to see what he can trust you with in eternity. The Bible says that if we show that we are faithful in little things then we will be rewarded by being entrusted with greater things in heaven.

So what does our handling of money show? First, it shows what I love the most.

Matthew 6:19-21 Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

How do you know where your treasure is? It is where your heart is. Whatever you love most is what you are going to give your most time to and you are going to spend your money on. It does not matter what you say you love. If you really want to know what you love most, look at your calendar and look at your credit card statement. Because the way you spend your time and your money tells me what you love the most.

You want to have an interest in a company? Buy stock in it. Right now most of you couldn't care less how Microsoft does as a company. But if you bought some stock all of sudden you're very interested in whether that company succeeds or fails. That is because you are invested in it. You have put your treasure in it. And where your treasure is your heart is.

God uses money to test and show what I really love most, but secondly God uses it to see what I trust the most. It shows what I am placing my faith in.

Proverbs 11:28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

Am I trusting in God to support me and make me feel good or am I trusting in money to do that? Maybe you do not feel close to God right now. Maybe you are not growing spiritually and there is no power in your life. One of the first things I would ask you is where are you spending your time and your money. It not only shows what you love but also what you trust.

The third thing it shows is how trustworthy I am. Not whether I trust God, but whether God can trust me. The verses following the story we read today say;

Luke 16:10-11 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. 11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

Out of control finances reveal an out of control life. Unmanaged finances are a symptom of an unmanaged life. When you truly understand this verse, the way you handle money in life will change. If you are not a good manager of money and always spending more than you make and not saving for the future. If you have no investments. If God cannot trust you with money here, why should he trust you with even more precious resources in heaven?

Remember the story of the talents in Matt 25? The master entrusted a different amount to each of his three servants. The two who use them and make more are commended. The one who buries it in the ground is called a wicked and lazy servant, and has everything that was given him taken away.

Money often comes between men and God. Someone has said that you can take two small ten cent pieces, just two dimes, and shut out the view of a panoramic landscape. Go to the mountains and just hold two coins closely in front of your eyes--the mountains are still there, but you cannot see them at all because there is a dime shutting off the vision in each eye. It doesn't take large quantities of money to come between us and God; just a little, placed in the wrong position, will effectively obscure our view -- A. W. Tozer

Remember, everything you have belongs to God. Also remember, God is using money to test me.

### 3. Money is a Tool – it is useful

The third thing to remember is that money is a tool. It is to be used for God's purposes. Money is not the root of all evil, the love of money is. Money is just a tool. Jesus says in verse 9 that we should "use worldly wealth..." Money is neither good nor bad. It is just a tool. It can be used to build great churches and fund great missions, or it can be used to finance drugs. It is just a tool. Life is about loving God and using money. The problems start when we reverse that and start loving money and using people. Someone once said;

Money is like manure. If you spread it around, it does a lot of good, but if you pile it up in one place, it really stinks.

So how do you use money for God's purposes? There are a lot of ways to do that. You can use money to save time. In life you can always get more money, but you can never get more time. Time is far more important than money. So if you can use money to save time it can be a good investment.

You can also use money to save lives. You can invest it into things that spread the gospel and help people find and grow in Jesus.

In the story, the dishonest manager took the money and used it. He knew that he was getting fired, that he was losing his resources, so he used what he had to cancel the debt of the people around him. Again, he was dishonest, but at least he did three things right.

First, he looked ahead. He was thinking about his future. So many people today are not saving or preparing for their future in terms of their finances. The world today teaches people to spend what they have, to satisfy every craving. People in Europe save about twelve percent of their income. People in Japan save about twenty five percent of their income. The average savings Americans had last year was minus one percent. That means they spent more than they earned. That is not smart.

Proverbs 14:8 The wisdom of the prudent is to give thought to their ways, but the folly of fools is deception.

That means that wise people look ahead. Foolish people do not. They do not face the facts about their future. There are probably people here today who are not willing to face the facts about their future. They know that some day they will have to retire but they are not preparing for that day.

What financial facts are you unwilling to face? Some of you are living in a house that you can not afford. You are stretched and stressed trying to make ends meet. What you really need to do is downsize. Some of you are sliding deeper and deeper into debt. Some of you have a car you cannot afford. Like the man in the story, you need to look ahead. What facts do you need to face up to in your finances?

Secondly, this man had a plan. He says here "I know what I'll do..." Do you have a plan? How do you know if you've got financial plan? It's real simple. Do you have a budget? A budget is simply planned spending. 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.

Thirdly, is that he acted quickly. He did not procrastinate. He set his plan in motion. He did not say “Someday I’m going to start saving for retirement. One of these days...” One of these days is none of these days.

Because of this the man is commending. Not for his dishonesty but for his attitude. He said “I am going to think ahead. I am going to make a plan. I am going to immediately start investing in some people so that when I lose my job there will be people ready to help me.

So many people have no plan for the future. I am not just talking here now about retirement. I am talking about the fact that some day we will all die. Beyond death there are two realities, heaven and hell. What are doing in your life to prepare for that. Are you storing up treasure in heaven?

Just think about this, advertisers say if we buy more products, we’ll be happier. Yet they never warn of excess. In a survey a few years ago 34% of Americans ranked shopping as their favorite activity! 70% visit malls at least once a week. The average American shops 6 hours a week, but only plays with their children 40 minutes. By age 20, the average American has seen around one million commercials. At the same time gambling draws more money from American pockets than movies, videos, music and books combined. Americans now lose \$68 billion a year to gambling – trying to get rich quick.

The forth thing this man did was that he invested in people. He did not simply try to take the money by stealing it or hiding it away somewhere. He invested in people. Because of this his investment could not be stolen or rust away. The best way to invest your life is people. Specifically, it is in helping get people to heaven. Jesus said;

Luke 16:9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

Instead of the words ‘worldly wealth’ use the words ‘your life’. Use your life to invest in people, so that when your life is gone you will be welcomed into eternal dwellings. That makes sense doesn’t it? If the best use of your life is to get people into heaven than the best use of your wealth is to get people into heaven. Use your life to build spiritual friendships that will last on into eternity.

One day you will die. How will be waiting for you in heaven on that day? Imagine getting to heaven and there is a hundred people there standing at the entrance clapping and cheering saying, “We’ve been waiting for you. We’re so glad you’re here. We’re here because you invested in our life by telling us the good news. We’re your friends for eternity.”

When you go buy a Christian book or a Bible and you give it to somebody who doesn’t have a Bible, you’ve just invested, stored up treasure in heaven. When you go help support a program that shares the good news around the world you have just stored up treasure in heaven. When you give to a church like this one that helps people get to know God in a personal way you have just stored up treasure in heaven. That is the highest and best use because you’re sending it on ahead.

4. Money is a Trust – you are accountable for it

One day we will have to give an account of our lives to God. What did we do with the time, treasure and talents that were entrusted to us? What did you do with what God gave you? In the story the man had to give an account;

Luke 16: 2 So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'

It does not matter how much or how little you have. What matters is what are you doing with what you have been given and can God trust you with more. One day your time as a manager on earth is going to end and you will have to give an account of your management. If you have been faithful, even with the little you had, more will be given to you.

Faithfulness in little ways produces fruitfulness in big ways. You do not start tithing when you are rich, you start with whatever you have. You start when you are poor. In fact, that is one of the ways to help you get out of poverty.

Money is a trust. What is a trust? It is when a person gives money to another person but has a third party that manages when and how the money is given. It involves three people. The trustor, the trustee and the beneficiary. God is the trustor. The world is the beneficiary, and we are the trustees. God has entrusted us with what we have to give to others.

I once heard the story about a wealthy man who had no need for pocket change, yet he still took the time to bend over and pick up lost pennies and other coins. Whenever the man found a coin he would stop look at it in his hand, then after standing quietly for a moment, he would then put the coin in his pocket and continue walking. He was once asked about his unusual habit. "Why does a man who has no need for money stand still as though he had just found a gold coin?" The man replied, "When I find a coin I look at the words, 'In God We Trust,' and I can hear God asking me, 'Do you still trust me?' Once I'm certain that I still trust God more than money I can continue with my day."