

November 16, 2014

Money is...

Luke 21:1-4

Opening words: How comfortable are you handling your personal finances? I wouldn't be surprised if you answered, "Not very." After all, life is expensive and there never seems to be enough money. Our expectations dictate how much we spend. Just take an inventory of your expenses. Each one of us expects to live at a certain standard of living. Each one of us expects to pay for our daily expenses. Each one of us expects to own their own car and take an occasional family vacation. Parents expect their children to get an education, and college is expensive. Everyone expects to retire someday. How much do you need to retire? Americans expect a great deal. No wonder many aren't comfortable handling their personal finances. Have you ever gone to a financial planner for help? This is the good news.

Jesus spoke more about money than any other topic. The Master spoke more about money than he did heaven or hell. He spoke more about money than he did love or forgiveness. He spoke more about money than he did salvation or prayer. Jesus spoke more about money than any other topic, because money is important. It affects every corner of our lives. Generally speaking, we only spend money on the things that are important to us. I have spent a small fortune on my children, but I have never spent a single dollar on a lottery ticket. That leads us to two important questions. How important is Jesus to you? How important is this church to you?

In the scripture for today we are introduced a nameless woman, who challenges our priorities. Annually, she reminds us that Christian stewardship is not what is given, it is what is kept for yourself. Her story is found in two of the four Gospels, Mark and Luke. Today, we will hear Luke's version. Our scripture reading is Luke 21:1-4. My message for today is called *Money is...*

Luke 21:1-4 ¹ As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ² He also saw a poor widow put in two very small copper coins. ³ "Truly I tell you," he said, "this poor widow has put in more than all the others. ⁴ All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

Mike Tyson was one of the most feared boxers of all times. He was the heavy weight champion of the world by his twenty first-birthday. He won his first nineteen bouts by knockout, twelve in the first round. He was well paid for his success. Over his career, he earned approximately \$400 million. You know his story. Iron Mike's success in the ring is now overshadowed by his financial woes. By 2003, Tyson had to file for bankruptcy. The \$400 million was gone and the only thing that remained was debt. Don't tell me money is the key to happiness. The secret is handling your money wisely.

After all, money makes a wonderful slave, but a horrible master. If you think you can remember that, say, **"Amen!"**

We find ourselves today in the twenty-first chapter of Luke. It is important that you know it is late in Jesus's earthly ministry. By this chapter, Jesus has already entered Jerusalem on Palm Sunday and cleansed the temple. The only things that remain are the events of Thursday and Friday of Holy Week. In other words, Jesus's time is running out. Every word counts and not a single one can be wasted. Of all things Jesus could have mentioned, he mentions money. The Master is standing near the temple as people gave their offering. In our time, the plate is passed and the offering is hidden in a white envelope. In Jesus's day, the offering was more public. There were thirteen large cone-shaped boxes to give your donation. It is assumed the rich gave the largest amounts. That assumption is often wrong. Sometimes the rich are rich because they spend or give reluctantly. Through human eyes, the biggest givers are the most generous. Through the eyes of God, the biggest givers give it all. There is a world of difference between the two. That is the case of the woman in the text. Through the eyes of mankind, she gave next to nothing, two copper coins. Those two coins won't pay any bills. However, through the eyes of God, she gave the most. In verse four, Jesus said she gave all she had. No one can question her devotion. That line fills me with shame. How does this nameless woman make you feel?

There is not a topic in the church today more sensitive than money. It is true of both the unchurched and the church. Regularly, I read articles about why people don't go to church. They are all different, but they are all the same. AmericanPreachers.com has a list of why people don't go to church. It is typical. According to them, people don't go to church because:

1. Church is negative
2. Church is boring
3. Church is exclusive
4. Church is homophobic
5. Church is organized religion
6. Church is limiting
7. Church is time consuming
8. Churches are always asking for money

The unchurched don't want to hear about money! However, the church, the people who do come to church, don't want to hear about money either. Experience has taught me why. Regular attenders don't want to hear about money because they like their church being poor. It is an excellent excuse for doing nothing. Try to start a new ministry to help someone in need, and everyone cries "poor". Try to raise money for ourselves, and the money can't be counted fast enough. You know it is true. People who love their church don't want to hear about money because they like a poor church. They don't care about the needy in the world that much. They are more interested in being comfortable. Money is such a sensitive topic! Can I be honest with you?

As a pastor, I have never struggled with raising money. I don't really care about what the unchurched say. They will just find another excuse not to come. I don't really care what regular attenders say about money. I am not an activities director of some social club, where everyone must be happy. God has called me into the ministry, and I only care about what Jesus said. The Master spoke more about money than any other topic because money is **important**. He spoke more about money than another topic because it is **limited**. Jesus spoke more about money than any other topic because it is **revealing**. It is important that you listen to the next line. I am more interested in the committed than I am the curious. I am more interested in the committed than the crowd. So today we are going to talk about money! So if you are ready to begin, say, **"Amen!"**

Money is Important

Last Saturday, I found myself in Okmulgee, Oklahoma. I have heard about it for years, but it was my first visit. It is located about fifty miles south of Tulsa and is the headquarters of the Creek Indian Nation. It was where my mother-in-law was raised and where she wanted to return. We did that sad job and visited the town. We drove by the empty lot where the family home once stood. We drove by the park where the grandchildren once played. We walked around the town green and reminisced at the church. Everyone had a story. Some made us laugh and others made us cry. The saddest story was about the death of my mother-in-law's father. He died in his early forties of pneumonia. The family thrived until that day. After his death, the family struggled financially. He wasn't just their father, he was the bread-winner. Someone said his wife, my mother-in-law's mother, never smiled again. She died in a sea of depression.

Everyone knows it is true. Money is important! Don't tell me money doesn't matter. Money does matter! Just try to live without money and see how your life changes. In homes where there is a lack of money or in homes where the money is mismanaged, everything is a struggle and everyone is unhappy. Guess what? The same thing is true at church. Let me ask you this difficult question. If everyone gave the same amount as you, would this ministry expand or contract? If that makes you think, say, **"Amen!"**

Money is Limited

When I was young, my best friend was named Jimmy Thompson. When we were young we spent hours together, but as we got older we drifted apart. I will never forget the day I learned he dropped out of high school. Even then, I knew me made a major mistake. I wasn't wrong. Studies tell us education is still the greatest influence on earning potential.

Did you know high school drop outs earn about a third of what a college graduate will earn in a lifetime? According to Author's Analysis of March CPS data, 2008, the average drop out will make about \$1.2 million in a lifetime. The average high school graduate will make \$1.7 million in a lifetime.

Did you know the average college graduate will earn about \$3.3 million dollars in a lifetime?

Did you know a master's degree means you will make about \$3.8 million in a lifetime?

Did you know a Ph. D means you will make about \$4 million in a lifetime?

Did you know regardless of income, money is limited?

If you don't believe me, then ask Mike Tyson. He made \$400 million and declared bankruptcy. I talk to young people about their futures. Everyone tells me how much money they will make. The real questions are, how much money are you going to spend? How much are you going to save? You are only going to make so much money in your lifetime. Do you think your money is going to last your entire life? After all, money is limited! If that question makes you uncomfortable, say, "**Amen!**"

Money is Revealing

Several weeks ago, the scientific world was rocked when the Virgin Galactic Space Ship Two exploded and landed in the Mojave Desert. Only one of the two pilots survived. I am not sure how I feel about commercial space flight. They told us hundreds of people had signed up and were willing to pay \$250,000 for the experience. A gentleman was interviewed and said you don't get much for your money. It would be a hard ride up and a harder ride down. You would never really be in space, but you would be weightless for about five minutes. Would you be willing to spend \$250,000 for five minutes of weightlessness? Many would. Money is revealing! Since money is limited, we only spend money on what is really important to us. How important is Jesus to you? How important is this church to you?

The numbers don't lie. According to this year's giving, here at Western Reserve:

8% (21 families) of us don't care at all. They have not given a single dollar to this ministry.

29% (76 families) are curious about this ministry. They have given between .01 and \$9.99 a week or less to this ministry

21% (56 families) are interested in this ministry. They have given between \$10.00 and \$19.99 a week to this ministry

22% (57 families) have given between \$20.00 and \$39.99 a week to this ministry

12% (32 families) have given between \$40.00 and \$74.99 a week to this ministry

8% (19 families) give more than \$75.00 week per to this ministry

All of those numbers are based on 261 giving units.

Do you remember the Gospel reading for today, the widow's offering? Real stewardship is not what you give. Real stewardship is what is kept for yourself. How much do you spend on yourself? Never forget, we spend our money on what is important to us! How important is Jesus to you? How important is this church to you? Money is revealing. And all of God's people said, "**Amen!**"

Several weeks ago, the mid-term election were held. Were you happy with the outcome? Does anyone here think Washington will work properly now? It was the most expensive midterm election in history. Not counting the millions of dollars spent by non-profit groups on issues, the Republicans and the Democrats spent \$3.67 billion to get their candidates elected. (That figure came from the Center of Responsible Politics.) Have you ever wondered what social ills could be eliminated if we spent \$3.67 billion on them?

According to the Washington Examiner, the election wasn't the highest price tag item in America this year. They came up with a list of six things we spend more money on than the election.

1. Beer (\$83 Billion)
2. Lottery (\$69 Billion)
3. Porn (\$11 Billion)
4. Taco Bell (\$6 Billion)
5. Snacks (\$6 Billion)
6. College Sports Merchandise (\$5 Billion)

What are you going to spend your money on? Don't forget, money is **important**. It affects every corner of your life. Money is also **limited**. You are only to make a certain amount. That forces us to admit that money is **revealing**. We only spend money on things that are really important to us. How important is Jesus to you? How important is this church to you? You will answer those questions next week when you fill out your estimate of giving card for 2015. Andy Stanley once said, "*Greed is not a financial issue. It's an issue of the heart.*"

Will you pray with me?