

November 13, 2016

Stewardship 2016

Financial Planning

Luke 16:10-13

Opening words: Today, we are instructed from the Gospel of Luke. The name of the author is not written in the book, but everyone agrees it is Luke. Some have called this "Paul's Gospel". We know certain things about Luke. He was born to Gentile parents who lived in either Antioch or Philippi. As an adult, he was well educated in Greek culture and trained as a physician. He had a passion for the faith and traveled with Paul during his second missionary journey. Luke wrote this Gospel to Theophilus. That name links Luke with the Book of Acts. Theophilus was not an individual; he was a group. Theophilus means "lover of God." So, Luke and Acts are open to anyone who loves God. His target audience was people like us, the Gentiles. He wanted them to know that Jesus was the one true Messiah and their only hope of salvation. Of the four gospels, Matthew, Mark, Luke and John, I have always favored Luke. The reason is simple. No one tells a story quite like Luke. Our scripture reading for today is Luke 16:10-13. Let me call this message *Financial Planning*. If you like numbers, then this message is for you.

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. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else's property, who will give you property of your own? ¹³ "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

Did you know, between 1996 and 2011, actor Nicholas Cage made \$150 million? He is a good actor but he is a horrible money manager. Today, it is all gone. He filed for bankruptcy and now owes the IRS \$13 million. What did he buy with his fortune? This list is not complete: He bought a dinosaur skull for \$300,000. He spent \$450,000 on a Lamborghini. He spent \$7 million on a private island south of Nassau. He bought four yachts worth \$20 million. He bought a haunted house in New Orleans for \$4.5 million. He bought a crocodile, a shark and an octopus. He bought a private jet and two European castles. That list, which came from Business Buzz, is not complete. He just couldn't stop buying.

He is not the only celebrity with money problems. Here is another incomplete list:

Mickey Rooney
Meat Loaf
Wayne Newton
U.S. Grant
Larry King
Debbie Reynolds
Mickey Rooney
Warren Sapp

Each one of them filed for bankruptcy as well. Our generation is not the first to struggle with our finances. You find it in American history.

One of the great names in American history is Thomas Jefferson. His service to our country is second to none. He founded the University of Virginia. He wrote the Declaration of Independence. He was our country's first Secretary of State, serving under George Washington. He was our nation's second Vice-President, serving under John Adams, and was our country's third President. He knew success in many areas of life, but one. Thomas Jefferson was a financial disaster. When he died on July 4, 1826, on the fiftieth anniversary of the Declaration of Independence, he was bankrupt. Debt haunted him his entire life. Some of the debt was not his fault. He inherited some of his debt from his father-in-law. Some of his debt was his fault. He lived above his means, spending a great deal of money on his Monticello home and high life living. When he died, most of his belongings were auctioned off to pay off some of his debt. His personal library was sold to the government to start The Library of Congress. Thomas Jefferson was a great patriot but a horrible money manager. He admitted it many times.

You know it is true. You don't have to be a celebrity or a historical giant to struggle with money. It is part of the fabric that makes up America. Did you know, according to the BCS Alliance, in an average year in the United States, approximately 1.5 million people declare bankruptcy? Maybe you know of someone who has declared bankruptcy? Maybe you have declared bankruptcy? It is not always your fault. According to the same group, in an average year in the United States, 643,000 file for bankruptcy due to medical bills. Ask any of those people and they will tell you something you already know, money is important. As a matter of fact, money is and always has been important. If you will agree money is important, say, "**Amen!**"

Jesus knew money was important too. That is why he spoke so much about it. Jesus spoke more about money than any other topic. It was his favorite topic. He spoke more about money than heaven or hell. He spoke more about money than love and forgiveness. Jesus was always talking about money because money is important.

Just think about all the stories in the Gospels where money is a factor. How many stories can you count?

Do you remember when Jesus called Matthew to be one of the twelve? It is found in Matthew, Mark and Luke. Jesus met him when he was sitting in the tax collector's booth. Tax collecting was a good job professionally. It was a bad job socially. Some things don't change. No one has ever liked tax collectors, but Jesus accepted this tax collector as one of his own. To completely understand the story, you must wrestle with the man's money. At the heart of the calling of Matthew is money!

Do you remember the story of the rich young ruler? He seemed to have it all. He was rich, so he could buy anything. He was young, so he could do anything. He was a ruler, which meant he was influential. From a distance, it looks like he has it all, but he doesn't. The one thing he lacks is salvation. He asks Jesus the question, "What must I do to inherit eternal life?" At first, the young man had hope. He had followed the law. Then, he is devastated. Salvation is out of reach because he can't sell his possessions and give it to the poor. At the heart of the story of the rich young ruler is money!

Do you remember the story of the widow's mite? Jesus's time in this world was running out. The Palm Sunday experience was a memory. In this story, Jesus is standing in front of the temple, watching people putting money in the treasury. We do it in private. They did it in public. Everyone knew what everyone else gave. It was peer pressure at its best! The rich made a big show out of giving to impress others and they were impressive. No one, except Jesus, was impressed with a poor widow's offering, two copper coins. We are not sure exactly how much those coins were worth, however, it is safe to say that they had very little buying power. But to Jesus, it was the most valuable offering taken that day because she gave all she had. She gave sacrificially. At the very heart of the story of the widow's mite is money!

Do you remember these stories? There is the story of Zacchaeus. He climbed the sycamore tree to see Jesus, and in the end, he gave back the money to everyone he had cheated. There is the story of Jesus turning the tables over in the courtyard, ruining the business of the money changers. It has nothing to do with selling dinner tickets or fundraising for the next mission trip in the hallway. They were selling salvation. There is the story of Judas Iscariot. He followed Jesus for three years and in the end, betrayed him for what? - money; thirty pieces of silver. I could continue but I won't. As you read your Bible, keep your eyes open. Jesus is always talking about money because money is and always has been important. Once again, if you agree that money is important, say, "**Amen!**" This is where we separate from Jesus. Money is important to us because we need it to exist. Money is important to Jesus because it

reveals our priorities. After all, we only spend money on things that are important to us. In other words, you can discover your priorities in life by tracking your expenses.

On Tuesday, the nation went to the polls to vote. The outcome was shocking. What is more shocking is the amount of money the candidates spent to become our Commander in Chief. Holding the office of the Presidency is extremely important. Democracy is not cheap. According to Open Secrets, Hillary Clinton spent approximately \$497 million. Donald Trump spent approximately \$247 million. Gary Johnson, the Libertarian Party candidate, spent approximately \$11 million and he didn't have a chance of winning. Money is revealing. The Presidency is important and people were willing to donate millions to see their person win.

However, according to the Washington Examiner, the election wasn't the highest price tag item in America this year. In 2014, 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)

Like it or not, those things are all priorities to us. We only spend money on things that are important to us. If you agree with that principle, say, "**Amen!**" Having said all of this, let us look at the scripture lesson together.

We find ourselves this morning in the sixteenth chapter of Luke. Prior to our reading is the parable of the shrewd manager. Do you remember that parable? A rich man had accused his manager of wasting his possessions. At first, things look bad for the manager, but then things improve. After a series of wise business moves, the manager once again regains favor in the eyes of his boss. There is only one point in every parable. This is the point in the parable of the shrewd manager: We must be wise in the way we handle the affairs of this world. The truly shrewd make God a priority in their lives. Verse 13 of our scripture reading says it clearly, "*No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.*" In other words, as you live out your days you must make God a priority. Your money isn't just important. Your money is revealing. Remember, we only spend money on things that are important to us. How important is God to you?

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

12.3% of us (32 families) don't care about God. They have not given a single dollar to this ministry.

32.4% (84 families) are only curious about God. They have given between .01 and \$9.99 a week to this ministry.

18.9% (49 families) are interested in God. They have given between \$10.00 and \$19.99 a week to this ministry

16.6% (43 families) have given between \$20.00 and \$39.99 a week to this ministry

12.7% (33 families) have given between \$40.00 and \$74.99 a week to this ministry

6.9% (18 families) give more than \$75.00 per to this ministry

Remember, we only spend our money on things that are important to us.

We do spend a great deal of money on our pets. Did you know, the average dog owner spends \$24.42 a week on their dog? The average cat owner spends \$20.57 a week on their cat. That means 63.7% of this church spends more money on their pet than they do on God. Remember, we only spend money on things that are important to us. If that makes you think, say, **"Amen!"**

The church and the unchurched have one thing in common. No one wants to hear about money. The reason is obvious. Our priorities are all mixed up. As you fill out your estimate of giving card for next week, remember money is revealing. Let me ask you one more time. How important is God to you?

Will you pray with me?