

**PRACTICAL MATTERS:
FINANCIAL MATTERS
LUKE 6:20-21, 24-25; 16:19-31
SEPTEMBER 23, 2012**

VIDEO: COUPLE IN CHURCH WHO HAD PILED UP SIGNIFICANT DEBT, LEARNED FROM FINANCIAL PEACE UNIVERSITY HOW TO GET OUT OF DEBT, THE DIFFERENCE IT MADE.

They represent the vast majority of people in America today, deep in debt.

Our society suffers from the Cookie Monster Syndrome.

Remember Cookie Monster from Sesame Street?

When he'd see a cookie what did he say?

“See Cookie, Want Cookie, Eat Cookie.”

He was never a spokesperson for the Jenny Craig Weight Loss Program.

No self-control.

“See Cookie, Want Cookie, Eat Cookie.”

Buy, spend, acquire, RIGHT NOW!

But to be honest, we must remember that spending is not, in and of itself, a bad thing.

Spending is a necessity in today's and can do some good things.

The trouble is two-fold:

1. When we spend only on ourselves, with no thought of God or other people.
2. When we spend more than we have.

Jesus had more than a few things to say about how we use our money.

If we take his words seriously we may find ourselves disturbed and challenged.

LUKE 6:20-21, 24-25

Ah, the Beatitudes, familiar and beautiful.

But are they really the Beatitudes we're so familiar with?

In Matthew's Gospel it says,

“Blessed are the poor in spirit.

Blessed are those who hunger and thirst for righteousness.”

(Mt.5:3, 6)

But in Luke Jesus says,

“Blessed are the poor.

Blessed are you who hunger now.”

And to ensure that we don't spiritualize it, he adds in

“Woe to you who are rich, who are well fed.”

I hate to say it, but I think Jesus is not saying the same thing in Luke as he did in Matthew.

In fact, we find all over Luke's Gospel what looks like a preference for the poor.

When pregnant Mary visits her relative Elizabeth, she sings of God saying,

“He has filled the hungry with good things but has sent the rich away empty.” (1:53)

Luke is the one who tells us

at the temple Joseph and Mary offered the sacrifice of the poor,

a dove rather than a lamb (Lk.2:24; Le.12:8)

In Luke Jesus' first sermon in the Nazareth synagogue was based on a text from Isaiah,

“The Spirit of the Lord is upon me,

because he has anointed me to preach good news to the poor.” (4:18)

Then he told the story of the prophet Elijah bringing God's supernatural food

to a poor widow in Zarephath during a famine. (4:25-26)

In Luke Jesus told the story of the successful farmer bringing in a great harvest,

tearing down his barns so he can build bigger ones,

which might seem like a reasonable capital investment
to expand his business and make more money.

But Jesus said he was a fool!

He died without having made any investment in the kingdom of God. (12:16-20)

When a rich man asked Jesus what to do in order to inherit eternal life,

Jesus challenged him to sell all that he had,
give to the poor, and then follow him.

The rich man hesitated.

And Jesus said,

“How hard it is for the rich to enter the kingdom of God.

It is easier for a camel to go through the eye of a needle
than for a rich man to enter the kingdom of God. (18:18-25)

The danger is that we tend to value and depend upon our money and material possessions
more than we value and depend upon God.

And the more we have,
the more we are tempted to depend on what we have,
spending it all on ourselves, without a thought of God or other people.

Luke’s Gospel gives us the story of the rich man and Lazarus.

LUKE 16:19-31

One was rich, one was poor,
and that was the difference between heaven and hell?

Is that it?

In a global perspective everyone in this room lives on the rich side of things.

So this story is not one of our favorites.

The beggar died,

and angels carried him to Abraham’s side.

A divine escort to paradise.

The rich man died and was buried.

No angels accompanied him.

He ended up in agony in flames.

He begged for relief,

for Lazarus to bring just a few drops of water.

But it could not happen,

because there was a great chasm between the two of them
that could not be crossed.

Where do you suppose that great chasm came from?

The rich man put it there.

And he did it while they were both still alive.

Lazarus was at the very gates of the rich man’s villa.

Poor Lazarus could even *see* the rich man at dinner.

But the rich man never noticed Lazarus.

And he never offered any help.

The rich man put that chasm between himself and Lazarus in this life.

So the chasm remained between them in the next life.

The problem was not that he was rich.

The problem was that he didn’t notice the needs of others

and so spent it all on himself.

Jesus modeled a very different way of being.

A life marked by outrageous generosity,

a life of self-giving in order to bless others.

What do you do with your money?

What do you do with your life?

One spending problem is when we spend it all on ourselves,
without a thought for God or other people.

The other problem is when we spend more money than we really have.

The Cookie Monster Syndrome sets in, I see, I want, I eat, NOW.

No cash?

Buy it on credit,

and getting out of debt is not even on the radar screen.

That is a big mistake.

It's a financial mistake, because everything costs more when you pay interest on your debt.

This was at the foundation of the housing crisis, which bought on the recession.

Lots of people borrowing money to buy houses they could not really afford.

And when the bill came due, the house of cards fell.

Spending more money than you have is a serious financial mistake.

And it's a spiritual mistake as well.

Listen to what the Bible says about debt.

In the book of Proverbs it says,

“The rich rule over the poor, and the borrower is servant to the lender.”

(Pr.22:7)

When you owe money,

you are tied to and responsible to the one who lent you that money.

When you are in debt, you are not totally free.

In a way, you cannot give yourself completely to God.

I've talked with some of you who feel bad because

you cannot give to God's work the kind of money you'd like to

because you are in debt.

The apostle Paul wrote to the church,

“Give everyone what you owe him...

Let no debt remain outstanding,

except the continuing debt to love one another.”

(Ro.13:7-8)

So regarding debt, biblical stewardship says...

Get out of debt.

The experts say to make minimum payments on everything but your smallest credit card.

Throw everything you can at that one to pay it off as quickly as possible.

Then move to the next smallest balance and pay it off.

And so on down the list through all of your debts.

Then **stay out** of debt.

How do you do that?

You could increase your income.

But that is often quite difficult and sometimes impossible to do.

What you can almost always do is cut your spending.

To cut spending, first learn **delayed** gratification.

I know, it's a radical concept.

But it can be done.

I know it can, because we do it.

We don't even buy a car

unless the one we're driving is close to dying,

and we've saved enough money to pay cash.

So rather than paying interest on car payments,
we make interest on the money we were saving for the car.

First, learn delayed gratification.

Second, distinguish between **needs** and **wants**.

There are a lot of things we want, and to justify it we call them needs.

But real needs are food, water, shelter, clothing, medical care, basic transportation,
and not a lot more.

Even I have to admit Starbucks coffee and Blue Bell ice cream are not needs.

I'm not suggesting you never spend money on your wants.

But if we'll change our language to more accurately identify needs versus wants,
it will change the way we think and act with our money.

A third part of the plan is to **save** money so you can buy things in the future with cash.

Build an emergency fund of at least \$1000, and then some more.

When there's a big sale on, that's time to go buy stuff, right?

And when you come home you hold up your purchases and say,
"Look how much I... saved."

I'd like to submit the proposition that that is not saving money.

It is spending money.

It might be spending less money than you would have otherwise spent.

And that's OK.

But it is not saving money.

Saving money is when it stays in your pocket.

Again, it's a matter of changing how we think and act with our money.

The issue of saving money brings up the question of wise saving and investing.

I'd encourage you to talk to a professional about the best mix of investments for you and your family.

But I'd also encourage you to remember there is

a very important financial investment many professionals will probably not tell you about.

You can invest in the kingdom of God.

There is a way to be set free for extravagant generosity toward kingdom matters.

It is by finding our life purpose, satisfaction, meaning, and security in God.

Not in money or the stuff that money can buy, but in God.

I'm talking about a living, day-to-day relationship with God,

where you know him well enough that you trust him to take care of you.

Then you don't have to pursue self-validation and meaning
in buying and possessing things.

And you don't have to frantically cling to your stuff
for fear there won't be enough.

You can be set free to be generous to others,

free to help the needy,

free to give to God's kingdom work.

In generosity you'll find more meaning and satisfaction than ever before.

Jesus spoke to this when he said,

"Do not be afraid, little flock,

for your Father has been pleased to give you the kingdom.

Sell your possessions and give to the poor.

Provide purses for yourselves that will not wear out,

a treasure in heaven that will not be exhausted,

where no thief comes near and no moth destroys.

Where your treasure is, there your heart will be also."

(Lk.12:32-34)

When the old farmer got too old to work,
 his two sons, now young men, took over the chores of the farm.
 When the father died,
 they had found working together was so meaningful that
 they decided to keep their partnership.
 Each brother contributed what he could in farm work,
 and at the harvest they would divide the produce equally.
 Through the years the elder brother never married, living happily as a bachelor.
 The younger brother did marry and had eight wonderful children.
 Some years later when they were having a great harvest,
 the bachelor brother thought to himself,
 "My brother has ten mouths to feed.
 I only have one.
 He really needs more of the harvest than I do,
 but I know he is much too fair to renegotiate.
 I know what I'll do.
 Tonight when he is asleep,
 I'll take some of what I have put in my barn
 and I'll slip it over into his barn
 to help him feed his children."
 At the same time the younger brother was thinking to himself,
 "God has given me these wonderful children.
 My brother hasn't been so fortunate.
 He really needs more of the harvest for his old age than I do.
 But I know he's much too fair to renegotiate.
 I know what I'll do.
 Tonight when he's asleep,
 I'll take some of what I've put in my barn
 and slip it over into his barn."
 And so that night, when the moon was full,
 those two brothers came face to face,
 each on a mission of generosity.
 Though there wasn't a cloud in the sky, a gentle rain began to fall.
 You know what it was?
 God was weeping for joy because two of his children had gotten the point.
 Two of his children had come to realize that
 generosity is the deepest characteristic of the holy.
 And because we are made in God's image,
 our being generous as he is generous
 is the secret to our joy as well.
 Spending and having and experiencing can be fun.
 But in generous giving there is deep and abiding joy.

SERMON NOTES:

Jesus' comments in Luke about how we use our money: a preference for the poor?
 (Lk.6:20-21, 24-25; Mt.5:3, 6; Lk.1:53; 2:24; Le.12:8; Lk.4:18, 25-26; 12:16-20; 18:18-25)

Financial problem: When we spend all our money on ourselves
 Parable of the rich man and Lazarus Lk.16:19-31

Where did the chasm between them come from?

Financial problem: When we spend more than we have (Pr.22:7; Ro.13:7-8)

Get out of debt with the strategy of financial experts.

Then stay out of debt.

To cut spending,

1. Learn delayed gratification.
2. Distinguish between needs and wants.
3. save money so you can buy things in the future with cash.

The most important financial investment (Lk.12:32-34)