

Sermon Series: Christmas 2013

January 5, 2013

Title: God or Money?

Text: Luke 16:1-13

Summary: Jesus tells a story about a man who tumbles into a dire financial crisis. But the story takes a strange and unexpected twist when he discovers a way to make his last paycheck open the door for the future.

Crisis Management

A Crisis Situation:

Simeon worked for a very wealthy man who lived in a city far away. The rich man owned an estate in the country, complete with olive groves and wheat fields. Simeon's job was to run the farm. He was empowered to act on the part of his master in renting out plots of land to tenant-farmers. He made loans against future harvests, oversaw the liquidation of debts, and was responsible for keeping accurate accounts of all these transactions.

In return for overseeing this estate, Simeon was permitted to write loans to the tenants on commission. He would write out the loan, combining the principal that the tenant borrowed *plus* the interest as the total value of the note. His commission came from some portion of the interest on the loan.

But Simeon had gotten sloppy lately. News of wasteful management had come back to the rich owner. One day he showed up at the estate for a day of reckoning:

Luke 16:1-2 NIV

"There was a rich man whose manager was accused of wasting his possessions. 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.'"

In an instant, Simeon went from a respected member of the community with a good living to a disgraced and impoverished existence, with no hope of regaining his lost status.

Simeon was a man facing a crisis, and the big question was how he would respond. Would he react in fear and greed? Or would he find a new way forward?

A new way forward:

In telling this story, Jesus provides us with a very surprising twist:

Luke 16:3-7 NIV

“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— I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’

“So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’

“‘Nine hundred gallons of olive oil,’ he replied.

“The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’

“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.’”

At first blush, Simeon's solution sounds like "more of the same." He had been accused of wasting or misusing his master's funds. Now it seems like he's outright stealing from his master in order to curry favor with the master's debtors.

But remember, the loans were written up with principal and interest *combined*. This was customary all across the eastern Mediterranean, from Egypt to Babylon. With this in mind, what Simeon did had nothing to do with stealing from the master. Instead, Simeon was giving back ***his commission on the loans***. In fact, he never did tell the debtors to "cancel the debt," but instead told them to rewrite it at a lower, commission-free amount.

Faced with his own personal economic crisis, he had determined to do what he could to take charge of the situation, even if it meant foregoing his last paychecks.

It was a strategy that even his master was quick to commend:

Luke 16:8 NIV

“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.”

Reactive or Proactive?

How do you respond when facing a crisis? What is your first instinct when the bills are bigger than the bank account? Is it to react in panic, or is it to discover a new way forward?

For many of us the good news is that the crisis is not right now. The bad news: we really don't have much of a plan for either the good times or the potential bad times. We just sort of hope things will all "work out." Perhaps it's too dangerous to try to talk through a financial strategy with our spouse. The only thing that comes of such conversations is an ugly fight. Perhaps spending some money we don't have yet is our chosen way of dealing with a bad mood. Perhaps we just can't say "no" to people in our lives.

Whatever the case, like Simeon in the story, we risk coming face to face with a financial crisis in our lives. We may be sowing the seeds of just such a crisis in the way we handle our finances every day.

And that raises the question posed by Jesus' story: will we continue our failed behaviors or will we dare to turn things upside down? Will we stay in reactive mode, or will we become proactive -- turning a crisis into an opportunity to bring God's order and blessing into our world?

Building the Plan

#1: Make your money work for you, not the other way around:

Jesus follows up on the story with instructions on how to build a plan that is proactive instead of reactive. It is a plan that brings together our earthly possessions and God's Kingdom in a way that allows us to turn a crisis -- potential or actual -- into an opportunity for His blessing and peace in our lives and relationships.

The first part of the plan has to do with making our money work for us instead of our working for our money.

Luke 16:9 NIV

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

Isn't this what Simeon, the wasteful estate manager, did with his final paychecks? He put that potential income to work building something far more lasting -- friends who would be there for him long after his present employment was finished.

God entrusts us with money so that we can be masters of it, not the other way around. It is to be used for purposes far greater than getting more money. Jesus goes so far as to

say that it can be reinvested in such a way that we are "welcomed into eternal dwellings"!

Many of us either have become trapped in credit card debt or find ourselves there now. We know what it feels like to get that bill in the mail every month and feel like all we're doing is paying the bank. Wouldn't it be great to turn the tables on that whole system?

It starts with a determination that from now on money will work for me, and not visa versa!

#2: Start small:

The second thing Jesus tells us to do is to be willing to start small:

Luke 16:10 NIV

"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."

Jesus says that a good plan for handling money begins with doing a good job with the little you have. What a far cry from those lottery commercials that show someone lounging around in luxury all because they walked into a convenience store and bought a lottery ticket! The sad reality is that the vast majority of people who win the lottery spend the money as fast as they receive it. More money is never the solution to not enough money. First you have to learn *how* to use the money you have!

#3: Learn to be honest:

Did you notice the other thing that Jesus was talking about in the verses about starting small? Trust, dishonesty, worldly wealth, true riches. He goes on to say:

Luke 16:11-12 NIV

"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?"

Now there's a thought: the money and possessions of this earthly life are actually the small things God entrusts to us so that we can learn to be faithful when it comes to the big things -- what Jesus calls "true riches."

When we are not "trustworthy" with our possessions all sorts of bad things happen not just in our finances, but in the vastly more important areas of our lives.

In an article by Ron Leiber of the New York Times in 2009, the odds of a marriage ending in divorce due to finances is approximately 45 percent. Many of the reasons behind this high rate are the lack of discussions couples have before they get married regarding their views on finances, what debt they are bringing into the marriage, experience they have with budgets, what they envision their financial future to be, and many more. (Alaina Sullivan, examiner.com, May 29, 2013)

Our money and how we handle it is the kindergarten for learning how to handle the bigger and priceless blessings God brings into our lives.

God or Money?

Which master?

In the end it all comes down to who or what will be God in your life. Jesus puts it this way:

Luke 16:13 NIV

“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.”

Your money will work for you, or else you will work for your money.

You learn to be real and true with a dime before you learn to be real and true with a year's salary, an inheritance or your 401k.

Your money is meant to help you learn to unlock treasures that money can't buy.

But none of this can happen if you make the fatal mistake of letting money be your god. You cannot serve both God and money.

God or money?

We live in a society that tempts us, seduces us, shouts at us to make Money our god. We hear it over and over again: "The United States economy is consumer-driven." That means that you have to go out and buy stuff -- whether or not you have the money, and whether or not you even need the stuff -- so that the United States of America can survive! Do you really believe that?

Jesus calls us to a different path -- one in which the Creator rules as God and the Creation, including that human creation called "money," gives glory to Him alone.

For example, I have a wood stove in my living room. On a cold January day you will find a brightly burning fire inside that stove. And that's where the fire is meant to be: doing its thing *inside* the stove, controlled by me and not the other way around. I periodically feed the fire another log. I clean out the ashes. I make sure that the fire doesn't burn too fast. In other words, I make the fire work for me so that we can have a safe, warm place to live.

Isn't that what Jesus is saying about finances? They are a necessary and powerful part of life, but they need to be kept in their proper place. They are entrusted to us so that we can live productive and generous lives in glory to God.

And if a dishonest and disorganized estate manager could make money work in a new and surprising way, why not you and me?