

Money Managers, Part 1: He Owns It, We Manage It, 9/10/17

Talking about money comes with a lot of baggage in the church. Some of us believe that talking about money in church is like talking about politics, we should avoid it. Keep it separate. Some people have criticized Christian churches saying, "All they do is talk about money... Some churches have used guilt, manipulation and false teaching like the prosperity gospel to get people to give. Some have used the generosity of people to line the pockets of the church leaders or been poor stewards of the church resources. So the reaction of many churches and preachers as been, "Well we don't want people to think we just want their money so we're not going to talk about money."

Three reasons we are going to talk about Money

1) **The Bible**- Over 2000 Scripture passages that talk about money and possessions. Jesus talks about our relationship to money and possessions as a critical mark of true discipleship. Bible doesn't avoid it so neither will we.

2) **The Culture**- If we don't teach people how to handle money, the culture certainly will. Money is one of the great gods of our culture. It is at the center of the American dream, for many Americans-it defines success. For others it is the modern day elixir to cure what ails us. it is the mantra of the pop music of our culture- Pink Floyd's song Money in the 70s,

Money, get away

Get a good job with more pay and you're O.K.

Grab that cash with both hands and make a stash

New car, caviar, four star daydream,

Think I'll buy me a football team

AC/DC- Money Talks- 90s, (Picture)

It's money that gets you everything your heart desires, including the girl.

2000s- Puff Daddy

All about the Benjamins

Of course who can forget Madonna, who sang we are living in a material world and I am a material girl. Who could deny that an American value is materialism. Which leads us to another American value, Debt! Debt is as American as apple pie. U.S. household debt increasing by 11% in the past decade. Credit card debt alone, average household has \$17,000, spending is outpacing income for most Americans... And this creates all kinds of problems and stresses...A major implication is what happens to marriages. A majority of divorces cite money issues as one of the primary reasons for divorce. Make no mistake, the culture is making disciples...and this is one area of our lives that I believe Christians must be counter-cultural.

3) **The Blessing. God's way of handle money offers freedom, peace and joy!** I believe that the Bible has something profoundly helpful and transforming to the world when

it comes to finances. See this isn't a series about drudgery, duty, making you feel guilty, making you miserable. This is one about unlocking one of the secrets to living a truly fulfilled and meaningful life! And so we're not going to do the guilt giving thing...That is why you may have noticed that we took the offering before the message, which we will do throughout this series, because I don't want this to be about guilt. God doesn't want anything from you, he wants something for you.

So to get us ready for our theme today- Take out wallet, purse- give it to someone near you who is not your family member...now we are going to take up an offering and I want you to give like you have always dreamed of giving! JK.

But what if I gave you my wallet and said- I'm entrusting you with my resources- cash, my bank cards...for the next 40 days and at the end of 40 days I'm going to come find you, and we are going to have a conversation about how you managed what I entrusted to you. What would you want to know? "How do you want me to use your money?" That's right! Pretty important. If you don't know that you might just spend it on whatever you think is right, or maybe whatever benefits you or what you care about. So the two factors that become really important is recognizing who owns the money and how they want you to manage it.

Now if you know your Bible that might sound a bit familiar but in a modern day context to a story Jesus told in Matthew 25, about a master who entrusted his servants to his property and money. There was an expectation that they would prove to be faithful managers, managing according to the wishes of the master. Two of them were, one of them wasn't. And when the manager came back, there were rewards and consequences. There are **3 massively important principles** that Jesus teaches in this story when it comes to our money and possessions. **1) God owns it 2) we manage it 3) We are responsible for how we manage it.** This is our outline for today.

1) God Owns It

Psalm 24:1

The earth is the Lord's, and everything in it, the world, and all who live in it.

Deuteronomy 10:14

To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it.

Haggai 2:8 *The silver is mine and the gold is mine,' declares the Lord Almighty".*

Now this is totally counter-culture. But you might say. I worked hard for everything I have. I went to school, I grew my business from the ground up, I made wise investments. Therefore because it is mine, I'm entitled to do what I want with it. I deserve to live the lifestyle I have...

God knew you that you might be tempted to think that.

Deuteronomy 8:17-18

"My power and the strength of my hands have produced this wealth for me." But Remember the LORD your God, for it is he who gives you the ability to produce wealth.

The antidote for entitlement is REMEMBERING the REAL OWNER and PROVIDER-God!

Example of Nathan with remote.

Who caused you to be born into a family where you had access to privileges of education? Who created your brain to be inclined toward understanding business or engineering or whatever your aptitudes are? Who enabled your body to have the strength and stamina to do the work you do? Who lined up the right situations for you to have the job you have?

Your house is God's house, you are just managing it. Your car is God's car. Your bank account is God's bank account. **Do you live under God's Ownership or your Entitlement?**

2) We manage it.

Jesus' story in Matthew 25 leads to the same point. The Master owned it all, the servants were called to manage what was entrusted to them. The implication is that God gets to decide how we use our money and possessions not us!

Jesus gave another story- Luke 12 about a rich man who owned farmland that was prosperous and he had a dilemma, he ran out of room in his barns for the harvest.

Luke 12:18-19

And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."'

God has one word to describe this man. Do you remember what it was? Fool. See the problem was this man was living by the belief that he owned it and so he was going to make his own decisions about what benefited him. His financial planning, decision-making grid didn't have God at the top, in fact God wasn't even consulted.

Let me ask you, did the financial plan of the rich man seem to go against conventional wisdom of the day? I would argue that this would be similar to the advice of most investment advisers! I was in the industry! You have a surplus- ok let's take that and invest that so you can make even more money, be even more secure and comfortable. This is the way of the world. And God says to the advisor, to the investor- FOOL.

Is God your #1 Financial Advisor? Is God at the top of your decision-making grid when it comes to your money and possessions? Do you consult God and his word before you consider how you save money? Before you invest in retirement, or kid's college? How about when it comes to how you spend? Before you decide what your standard of living is? Before you remodel your house? Before you buy a car? Before you update your wardrobe? What about before you give. How much you give and where and when you give your money?

If we make decisions with our money without consulting God, we are no different than the rich man- FOOL!

God owns it, we manage it,

3) We are responsible for how we manage God's resources.

1 Corinthians 4:2

Now it is required that those who have been given a trust must prove faithful.

This is true in any area of life. Paul here is talking about the fact that he was entrusted with the responsibility of sharing the gospel with the gentiles.

-Marriage ceremony- father walks daughter down the aisle, entrusting her to her husband. Prove faithful! We have been entrusted, whether with little or with much, God's money and resources. And we are called upon to be proved faithful.

How can we be faithful managers?

- **You need to be KNOWING the one who is OWNING. Know the priorities and expectations of the Owner**

Remember the parable of the talents? The master entrusted the servants with his resources with the expectation that they would manage them according to the master's wishes. God's Word lays out God's priorities for our money and possessions. Providing for our family's needs, for our church family, toward ministry of the gospel, toward those in need (marginalized, oppressed, the poor, widows, orphans). God's expectations for how we manager what he's given us. We will dive into that the rest of the series.

- **You need to be KNOWING where your money is GOING.**

Now I'm going from preaching to meddling... do you have a budget? Dirty word...Do you know beans in, beans out? Do you know how much is coming in and going out? Do you keep track of where your money is going? Do you have a plan for how you will give, save, spend? Both as a former investment advisor and as a pastor you wouldn't believe the number of people I have talked to that have almost no plan, have little to no idea where their money is going. Now I've heard almost every barrier to doing this-

A lot of people I talk to about this say...

- That's too much focus on money- I don't want to do that, I don't want to be so focused on money. I want to just be free from that. If you gave \$10,000 to a charity, wouldn't you want them to be keeping track of how they are spending that? Wouldn't you want them to have a plan? Of course! Why? Because it was your money!
- I'm not good with numbers and charts, I'm not very organized. Doesn't the Bible stay that we are to bear one another's burdens? Maybe for you this is a burden that you don't understand. You aren't supposed to do this alone! We want to help you as a church.

Leads to 3 very practical things I want you to do.

1) Join me and your church family in a 40 Day Spiritual Journey to a Generous Life. Instructions...

2) Keep track over 40 days where your money is going.

3) Attend Financial Peace University. Instructions...