



ENOUGH

“Being Wise About Money”

(Biblical Text: Luke 12:13-21, 32-34)

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Thousands of Bible verses talk about finances. (*We’re not reading them all today!*) Like this one: *“... Be on your guard against all kinds of greed; for one’s life does not consist in the abundance of possessions.”*¹ That’s not easy to follow in our culture!

Ivan Boesky, before he went to prison, was the darling of Wall Street. At the commencement address he gave at the Business School, UC, Berkeley, he said: *“I want you to know greed is healthy. You can be greedy and still feel good about yourself.”* NEWSWEEK later observed: *“The strangest thing (is not) that Ivan Boesky could say that at a major business school ... but that (we responded) with laughter and applause.”*²

Following Jesus leads us a different way. He talked more about money than heaven and hell, more than any topic except for God’s Kingdom. Of the thirty unduplicated parables, nineteen make reference to money, almost two-thirds.

But Jesus never called anyone a sinner. You can look it up. In fact, what he said to the unfaithful woman in John 8:11 was this, *“Neither do I condemn you.”* But he did call us **“fools”** for our lack of faithfulness with money. It’s in our text!

*“¹⁶The land of a rich man produced abundantly. ¹⁷So, he thought to himself, ‘What should I do, for I have no place to store my crops?’ ¹⁸Then he said, ‘I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ ²⁰But God said to him, ‘**You Fool!** This very night your life is being demanded ... and the things you have prepared, whose will they be?’ ²¹So it is with those who store up treasures for themselves, but are not rich toward God.”*³

When I read that and I remembered talking with Ann last summer about our son John building a big shop, in addition to his three-car garage, for his tools and all his toys. I said, *“I wonder where he learned to measure his worth by the number of cars he owns?”* Ann answered, *“Who bought him a HotWheels car anytime you were in a store, and taught him how to overhaul a carburetor - on my kitchen table?”* I said, *“OK, point taken.”* Then, without missing a beat, she added, *“Like father, like son!”*

Boom! Like that. And I haven’t been a good example in all areas of life. I haven’t. Hopefully we both have in many other areas. But I don’t know how it is in your house. *But we don’t always agree about everything, including money. It’s true!*

¹ Luke 12:15, The New Revised Standard Version, Copyright © 1989 by the National Council of Churches of Christ in the USA.

² NEWSWEEK Magazine, December 1, 1986. All rights reserved.

³ Op. Cit. Luke 12:16-21, The New Revised Standard Version.

It makes perfect sense to **me** (*but not Ann!*) to have cabinets of tools I rarely if ever use. Why? I still hear my granddad, "*Michael, use the right tool for the right job.*"

But one of the things that we **do** agree on and have for thirty years is this: When we give at least 10% of our income to God - *we are able to do more and have more than we could possibly have had on 100% if we had kept it all!* But we have not been 100% successful in teaching our children. But we are still trying.

I know it's true for other families as well. Per capita giving, for all spiritual purposes, has declined every year since World War II, including years when Church-related charities have needed help with national or world disasters. *People gave an average of 5% of their income in the 1950's to Church and Church-related charities. In 2013 it was 1.6 %, the lowest since the Great Depression.*⁴

It's tempting to blame it on the "*Me*" *Generation* – my generation. And it may have started there, but it has not ended there. Adam Hamilton, a few years ago decided to do something about it. **He published this terrific little book, Enough.**⁵ If you didn't take time to sign up for one of our studies, get a copy for your own benefit. It's on *Amazon, Barnes & Noble* or in our Church office today. And **Page 55** is worth the cost of the book. In Chapter 2 on "*Wisdom and Finance*" you'll find six principles from financial gurus, Dave Ramsey and Larry Burkett.

Let me just read them.⁶ (*Hold up the "Enough" cards/key tags.*) I also want invite you to do something even simpler. Put one card in your wallet and one on your key ring. Ask God to help you remember that he will give you all you really need.

And whatever you give this year at Old Mission, whether it is 10%, or 5% or whatever your offering is, give it **first**, rather than last. I think you'll be amazed!

But we usually don't! We're as unfaithful as our culture. **We don't have to be!**

I am grateful for John Ortberg's inspiration this week to adapt what he calls, "*The 10 Financial Commandments.*"⁷ **If we will follow them, they will lead to financial and spiritual health.** (*Copies are in the office today and will be on the website next week.*)

1. Thou shalt remember who is the Source of Blessings. That great journal of modern Theology called *Facebook*[®] tells us about all we do or our kids do, and that's good - it really is! But in Deuteronomy 8:17-18, God says, "*You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD is your God.*" We often forget who is the Source for our blessings.

⁴ Indiana University, the "Giving USA 2014 Report."

⁵ Adam Hamilton, *Enough: (Revised and Updated) Discovering Joy through Simplicity and Generosity*, Copyright © 2012.

⁶ Ibid. *Enough*, Pg. 55. ("*1) Pay your tithe and offering first. 2) Create a budget and track your expenses. 3) Simplify your lifestyle (live below your means). 4) Establish an emergency fund. 5) Pay off your credit cards, use cash/ debit cards for purchases, and use credit wisely. 6) Practice long-term savings and investing habits.*")

⁷ Inspired by "The 10 Financial Commandments," a sermon by John Ortberg of Menlo Park Presbyterian Church.

2. Thou shalt embrace the value of work. Colossians 3:22-24 in *The Message* says: *"Don't just do the minimum that will get you by. Do your best. Work from the heart for your real Master - for God."* The followers of Jesus ought to be great workers with a great attitude. It honors God, and it's fundamental to financial wisdom.

3. Thou shalt not fall into debt. Proverbs 22:7 says: *"... those who borrow are slaves of moneylenders."* Credit Cards ought to come with this printed on them: *"WARNING: Using this may be hazardous to your financial, and spiritual health."*

4. Thou shalt teach thy children about money. Psalm 34 says, *"Come, my child, and listen closely. I will teach you obedience to the Lord."* You know the #1 reason children don't tithe or give generously? **We don't.** We can either model the consumer-driven culture we live in, or we can model Biblical wisdom, simplicity, and generosity. **We'll all model one or the other.** Chose wisely. They will follow.

5. Thou shalt have a plan for giving. Paul in 1 Corinthians 16:2: *"On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up."* If you want to bless those who come after you, practice and teach the 10-10-80 plan. 10% for God, 10% for savings, and then live off the rest.

6. Thou shalt declare, "Enough!" Proverbs 30:15 says, *"The leech has two daughters. 'More!' 'More!' they cry."* We live in a culture that is built on this. But what if we were to say, *"As of today, I'm done with keeping up with the Joneses! I declare that they win! I will seek to increase my giving and not my acquiring."*

7. Thou shalt find an alternative way to keep score. We judge people by *"how much money they make,"* though we'd never ask! **Remember Matthew 6:33!**

8. Thou shalt look around. Jesus said in Matthew 25:40, *"Whatever you did for ... the least of these you have done it for me."* Get your eyes off yourself.

9. Thou shalt seek wisdom. In Proverbs 11:14 it says, *"Without good direction, people lose their way. The more wise counsel you follow, the better your chances."* (*The Message*) I'm much more likely to do dumb stuff if I only follow my own wisdom. Seek help.

10. Thou shalt look forward to thy final audit. In Luke 12:48 Jesus said, *"From those to whom much has been given, much will be required."* I've been with a lot of people at their deathbeds. No one has ever said they wish they had made more money. **But, we don't have to be on our deathbed to figure that out. We can do it now.**

And if we do, there is one final promise in our text. Look at Luke 12:32: *"Do not be afraid, little flock, for it is your Father's good pleasure to give you the Kingdom."*⁸

It's as simple as this. When we honor God, God blesses us! Amen.

⁸ Op. Cit. Luke 12:32, The New Revised Standard Version.