Money Sermons C Proper 20	**Money 2:** **The Shrewd-factor** Luke 16.1-13 by Tim Isbell	Preached 11/17/02

Thesis: God's love for us is "unprovoked" and he intends for all disciples of Jesus to also extend unprovoked love to those weaker, stronger, and even to those who are our enemies.

I think I picked up some of the content for this sermon from a Bill Hybel's series on Money Matters. (Willow Creek Community Church).

(While this sermon stands easily alone, there is a good sermon to precede it titled Money 1: The Key to Mastering Money. Beyond these, you can go to Money Sermons for still more sermons about managing money.)

Let's read a parable

It's a troublesome parable, the kind believers read and quickly flip the page and hope they never have to understand or explain it to somebody else.

It's about money.

Read Jesus' parable from Luke 16.1-13

1st part is Predictable

A good money manager goes bad. Maybe it was the proximity to his company's money or whatever, but he went bad. It's the kind of story we hear about often in the news.

Word got back to his boss; and the employee gets a termination notice. Predictable!

2nd part is Problematic

Here's a manager getting fired for dishonesty but his boss lets him stay around awhile!

Then the manager uses this lame-duck period to act dishonestly again, this time taking apparent advantage of his boss in the process.

And of all things, the boss commends him!

What's going on here? Is the boss as dishonest as the money manager?

I don't think so. I think Jesus tells this story to make another point – not to condone dishonesty – but to commend the manager's shrewdness.

The boss is saying, "I have a certain amount of respect for someone who acts shrewdly."

I want to spend this morning looking at 2 shrewd things the money manager did that are commendable.

1. He faced his money problem

As soon as he received his termination slip he realized – and admitted – that he had a problem. And he faced it square on.

He didn't say, "Oh, this probably isn't going to happen. I'm not really going to lose my job." Or, "Oh, this is going to go away. I'm just going to keep doing business as usual." He didn't blame other people or justify or postpone. He "owned" it.

He said, "I've got a problem. I'm losing my job, and I've got to face it right now."

So what's so commendable about that?

Many of us may be in financial trouble but aren't facing it.

Anybody here have a negative net-worth?

Credit cards backed up?

Mortgage under-water or too big to handle?

Anybody here not able to give 10% of income back to the God who made it possible because after paying the other bills there just isn't enough left?

Anybody here not able to save the next 10% in a freedom fund for you and your family?

Anybody here not able to meet operating expenses out of the 80% left?

Anybody here unable to help the needy this Christmas season because you don't have any discretionary money?

If this is you, it's time to do what the shrewd manager did and admit, "I have a problem."

Let's push this one a step further. What's the root cause or our problem?

For some of us it's mechanical.

We have enough coming in to make life work, but we don't have a system to manage it.

Could tell story of old paper/pencil budgeting systems, but primarily want to encourage people to look at Mint.com or Quicken.

For some of us it's psychological.

Compulsive spending patterns, maybe something we inherited from the family we grew up in. When some people have a bad day they go to the refrigerator, others go shopping. When some people are bored they flip on the TV or a video, others go shopping.

Maybe our parents had a problem managing money and they passed it down to us.

Maybe ours is a mechanical problem, for others it's a psychological problem.

For some of us it's Spiritual.

Maybe we're looking for toys/trinkets to meet the yearnings of our soul in ways that only God can meet through the love of Christ.

Anybody here have a money problem? Are you facing it?

2. He immediately engineered a plan and worked it.

His plan was dishonest.

I want to suggest 2 elements of an honest plan.

1. Establish a budget.

The <u>only</u> people who need a budget are:

- Those with lesser means who cannot afford not to be on a budget.
- People with medium incomes need a budget so they don't cave into the more, more, more of our culture.
- Wealthy people, because if they don't constrain themselves they'll never be able to allocate their resources in ways that honor God.

That covers just about all of us.

If you are on the Board of some company

You sit around a conference room several times a year looking hard at the company's mission statement,its strategies, and at the treasurer's report to see if the leaders of your company are spending money in ways that are consistent with the vision and strategy.

You'd resign your board seat in a heartbeat if the company's leaders had no treasurer's report.

So how about you? Do you know what your mission is? Is it something like: doing God's bidding with all your heart, and doing it with people you love? Then it's time to establish a budget so you can handle money consistent with your mission.

Get on the 10-10-80 plan…

First pay the 2 entities that have the most to do with whatever money you do have: God and you. Then operate with the rest.

Give God 10% tithe, give the next 10% to your own family freedom fund. Then operate on 80%. That's the goal. It might take a few years to rearrange your finances to get there. And as you hit the retirement years the equation will look different as you begin living off the freedom fund. But for most people in room this is a great goal.

When Robin and I got married we used black, quad-ruled notebooks to manually track every dime we spent.

There’s a much easier and better way today. Try Mint.com or Quicken.

2. Beware of debt!

There’s only one kind debt that is even worth considering: debt to purchase an appreciating resource such as:

House (used to be a no-brainer, not so much any more).

Education - but not just any education, if you are borrowing money to pay for the education then what you’re learning needs to enhance your future earning power enough to pay for the education. If the education doesn’t stand that test, save up and pay cash for your education like you’d save up for a vacation - don’t borrow!

Maybe there are some other assets worth borrowing for, but those are the big ones.

A good money manager does NOT borrow for a home computer, TV or home entertainment system, vacation, furniture. These things only lose value, and quickly!

Don’t even borrow for a car unless you absolutely need it for work or school to prepare you for work - and even then, buy a low-priced, used car so you can minimize your debt. Otherwise, save up and buy one without borrowing.

Here are some hard numbers:

If you have a $3000 credit card debt (and I know of Christians with more than $50,000 in short term credit card debt!) – but just if you have $3000 in credit card debt – have you ever figured out how long it takes to erase that debt by just making the minimum payments?

Paying the typical minimum payment of 2% of the remaining balance will take you 37 years, 7 months to pay off the debt! And by the time you’re done you’ve paid back the $3k and another $7931 interest!

What if you put that $3000 into a good investment @ 6% a year? Do you know what it would be in 37 years? … ~ $25K

Depending on the side of the interest equation you are on, debt is your greatest enemy or greatest ally.

Six reasons to say “no” to debt:

1. Enslaves me to a creditor.

Prov 22.7 (the borrower is the servant of the lender). There’s no freedom in this!

2. Obligates me to earnings pressures.

When I’m nose-deep in debt I can’t miss a paycheck. If a layoff comes, I’m in deep trouble. Same with a medical emergency.

3. Undermines my joy.

If I am carrying debt and I go out with family and friends I know I need to duck the check, but if I pick it up I have this deep unsettledness reminding me that I really shouldn’t be spending this.

4. Erodes my giving opportunities.

If an opportunity comes along to invest in the cause of Christ and his church my heart wants to respond, but I can't.

Remember the Good Samaritan story? The main message is that we ought to have the compassion of the good Samaritan. But if you think about the story carefully we ought to applaud another thing about that Samaritan. His money management. When the opportunity to extend the hand of Christ to the needy guy he had the margin to do it!

5. Sooner or later debt will unmask my character flaws.

Read Hebrews 13.5. The core reasons most of us are in debt is because we lack the character to say NO to some things – to that cable bill, cell phone bill, entertainment center, latest video game, or fancy vacation. We lack the patience and when we see something we want we think we have to have it now. It's a character thing.

Or maybe it's a lack of trust in God. After the Bathsheba incident, God told David "I would have given you more if you would've waited." Some of us just have to trust God that if we wait he will be gracious.

Sooner or later debt will unmask my character flaws.

6. Imperils my Christian witness.

One of the quickest ways to alienate someone who is considering a life as a Christ follower is to fail to pay our bills to them.

So, let's say I'm already in debt. How do I get out?

1. Make a decision.

Every major achievement we make starts with a decision – college, marriage, job change, and so on. Nobody drifts out of debt; it takes a decision. Maybe you need to mark that decision someway such as having a credit card pizza party. That's where you heat the oven to 400 degrees, get all you credit cards, wrap them in tin foil, put them in and then celebrate as they melt down.

2. Expect it to take some time.

It took time to slide into debt; it will take you time to crawl out.

3. Accelerate your payments above the minimums!

Remember the woman with $3k on credit card? The one who needs 37 years and 7 months to eliminate it by paying the minimum balance? If she makes 4% payments instead of 2% payments do you know she'd pay it off in just 10 years?

That happens a lot in debt repayment. If we can double up for a time it is amazing the impact.

4. Get an accountability partner.

It's important. Maybe it's your spouse, or somebody else who's working their way out of debt, too. Get together once a month and show each other your data and encourage each other as you work your way out of debt.

Do you have a money problem this morning?

Be a shrewd Christian - face it now like the guy in Jesus' story.

Do it NOW… BEFORE Christmas spending makes it worse!

Be a shrewd Christian - design a plan and work it.

Other resources:
Click on the link for the Google Slides for this sermon. (Similar to PowerPoint)
Other resources related to this sermon are available at Money Sermons.
Free subscription to email or RSS feeds available at IsbellOnline News.