

November 10, 2013  
 God's Financial Plan

*God's Financial Plan Part 1*  
 Luke 21:1-4

**Opening words:** How comfortable are you handling your personal finances? I wouldn't be surprised if you answered, "Not very." After all, life is expensive and there never seems to be enough money. Our expectations dictate how much we spend. Just take an inventory of your expenses. Each one of us expects to live at a certain standard of living. Each one of us expects to pay for their daily expenses. Each one of us expects to own their own car and take an occasional family vacation. Parents expect their children to get an education, and college isn't free. Everyone expects to retire someday. How much do you need to retire? Americans expect a great deal. No wonder many aren't comfortable handling their personal finances. Have you ever gone to a financial planner for help?

Scattered throughout the pages of the Bible is God's financial plan. In the next two weeks, we are going to be looking at six divine Biblical guidelines to help you handle your money. My goal is not to fund this church for the year. My goal is to help you feel more comfortable handling your personal finances. After all, money makes a wonderful servant, but a horrible master. I have called this message and sermon series, *God's Financial Plan*.

Both messages use the same Gospel story, the widow's offering. You know her story. She is not remembered because of her vast wealth. She is remembered for just the opposite reason. She had nothing, yet understood the importance of giving. She has reminded the ages that true Christian stewardship has nothing to do with what you give. However, it has everything to do with what you keep for yourself. Our scripture lesson is Luke 21:1-4.

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**Luke 21:1-4** <sup>1</sup> As Jesus looked up, he saw the rich putting their gifts into the temple treasury. <sup>2</sup> He also saw a poor widow put in two very small copper coins. <sup>3</sup> "Truly I tell you," he said, "this poor widow has put in more than all the others. <sup>4</sup> All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

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Have you heard the news? Next week, the divorce between Demi Moore and Ashton Kutcher will be finalized. I am shocked, because I thought it was true love. Kutcher seems to have recovered nicely. As soon as the divorce is finalized, he is going to announce his engagement to Mila Kunis. Officially, Moore and Kutcher were married for eight years. However, the couple separated two years ago. What held up their divorce was money. Demi said she needed spousal support. She said it would be hard for her to get by on her assets. However, after the court investigated her net worth,

they said that shouldn't be a problem. Do you know Demi Moore's net worth? According to reliable internet sources, she is worth \$150 million. Kutcher is worth only \$140 million. If she has a difficult time, maybe she could get some money from another ex-husband, Bruce Willis. He is also worth about \$150 million.

Have you heard the news? The New York Yankees signed aging shortstop Derek Jeter to a one year contract worth \$12 million. That is a great contract for a guy who only played in 17 games last year. Jeter's net worth is \$125 million.

Have you heard the news? Blackberry, the company that revolutionized cell phone use, posted a \$965 million second quarter loss. Don't feel too bad for them. They have agreed in principle to be bought out by Fairfax Financial for \$4.7 billion. However, that deal fell through, and now they are going to stop producing cell phones.

The reason those stories grab our attention is obvious. I do not know a single multi-millionaire. I don't know a single billionaire. I consider myself a lucky person because I have enough money for lunch, and because I know of good people who don't have enough money for lunch. I know of good people who live paycheck to paycheck. I know of good people who are enslaved to their credit card bill. I know of good people who have or are considering bankruptcy. How would your life change if you got just one of Derek Jeter's paychecks? I know of good people who feel like failures because they don't feel comfortable handling their personal finances. More people struggle with their personal finances than you think.

Within the pages of your 2013-2014 *User Friendly Phone Book* there are 70 different financial consultants listed. Any of them would be glad to help you. However, as your pastor, I would encourage you to read your Bible first. The Bible is so practical. It does not just talk about heaven and hell, love and peace. The Bible talks about money. Scattered throughout the Bible are Biblical principles about money management. We will be looking at six over the next two weeks. Let me add this important point. Did you know Jesus spoke more about money than any other topic? Why? Because Jesus knew our personal finances would be one of the greatest challenges individuals would face. Jesus knew our personal finances would be one of the hurdles we would have to clear to stand close to God. Are your personal finances frustrating your spiritual growth? We are in the disciple-making business, so I have to talk about money. As disciples of Jesus Christ, we must handle our money in a way that is pleasing to God. If you are ready to look at Biblical principle number one, say, **"Amen!"**

### **Earn Ethically**

Listen to these two Old Testament scriptures. The first comes from the minor prophet Habakkuk. He is not minor because his words are unimportant. He is minor because his writings are brief. He lived about 600 years before the birth of Christ. In the second chapter, verses six through nine, he says:

<sup>6</sup> *"Will not all of them taunt him with ridicule and scorn, saying,  
"Woe to him who piles up stolen goods  
and makes himself wealthy by extortion!  
How long must this go on?"*

<sup>7</sup> *Will not your creditors suddenly arise?  
Will they not wake up and make you tremble?  
Then you will become their prey.*

<sup>8</sup> *Because you have plundered many nations,  
the peoples who are left will plunder you.  
For you have shed human blood;  
you have destroyed lands and cities and everyone in them.*

<sup>9</sup> *"Woe to him who builds his house by unjust gain,  
setting his nest on high  
to escape the clutches of ruin!*

The second scripture comes from Proverbs 11:1:

*The LORD detests dishonest scales,  
but accurate weights find favor with him.*

Those two Old Testament scripture reveal Biblical guideline number one: Earn ethically. That should be as obvious as the nose on your face. William Shakespeare once said, *"I can raise no money by vile means."*

Obviously, Amado Carrillo Fuentes did not embrace this guideline. How many of you know that name? He was the richest criminal of all time. At the time of his death in 1997 his net worth was approximately \$25 billion. How did he get all that money? He made his money in the most despicable way, he ran a vast drug empire in Mexico. Do you know of anyone who earns their money in an unethical way? Biblical guideline number one is *earn ethically*. If that makes you think, say, **"Amen!"**

### **Resist Greed**

Listen to these two scripture readings. One is from the Old Testament, and the other, the New Testament. Ecclesiastes 5:10 says:

*Whoever loves money never has enough; whoever loves wealth is never satisfied with his income."*

1 Timothy 6:9-10 says:

*Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*

Those two pieces of scripture reveal guideline number two: resist greed.

Leona Helmsley never embraced this guideline. Do you remember her story? In September of 1989, she went to prison because she was convicted of 33 counts of tax evasion. She was a billionaire, but enough is never enough. She owned a string of hotels and she owned the Empire State Building in New York City. She could have been a blessing to so many people, but she wasn't. How greedy was Helmsley? She was so greedy, that when her son died at the age of 40 in 1982, she sued and won his estate worth approximately \$149,000. Her daughter-in-law, the widow, received \$2100 and her grandchildren received \$432 each. When she died in 2007, she was worth more than \$8 billion. However, she is not remembered for her massive wealth. She is remembered for her extreme greed.

How will you be remembered? Will you be remembered for the size of your estate, or will you be remembered as a greedy person? Biblical guideline number two is *resist greed*. If that makes you think, say, **"Amen!"**

### **Spend Modestly**

Listen to these two New Testament scriptures. Hebrews 13:5 says:

<sup>5</sup> *Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."*

1 Timothy 6:6-8 says:

<sup>6</sup> *But godliness with contentment is great gain.* <sup>7</sup> *For we brought nothing into the world, and we can take nothing out of it.* <sup>8</sup> *But if we have food and clothing, we will be content with that.*

Those two pieces of scripture reveal guideline number three: spend modestly.

Larry Ellison never embraced this guideline. As the co-founder and CEO of Oracle Corporation, one of the leading software enterprises in the world, he is worth more than \$41 billion. He spend \$600 million to buy 98% of the sixth largest island in Hawaii. Maybe that is spending modestly if you are worth that much money? Do the people in your life consider you a big spender? Biblical guideline number three is *spend modestly*. If that makes you think, say, **"Amen!"**

Let me end this sermon with a question: what do Randy Quaid, Sinbad, Michael Vick, MC Hammer, Michael Jackson, Mike Tyson, Stan Lee, Toni Braxton, Willie Nelson, Larry King, Anna Nicole Smith, Burt Reynolds, Gary Coleman and Walt Disney have in common? The one thing they all have in common is bankruptcy! Each one made millions, but didn't know how to handle their money. Maybe we give too much attention to making money, and not enough attention on how to manage money?

That is why God's financial plan is so important. How comfortable are you handling your personal finances? When we are all done, we will have looked at six Biblical guidelines about personal finances. Today we only had time for three. The first is *earn it ethically*. The second is *resist greed*. The third is *spend modestly*. Nelson Mandela once said, "*Money can't create success, the freedom to make it will.*" And all of God's people said, **"Amen!"**