

November 17, 2013
God's Financial Plan

More of God's Financial Plan
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 think about your expectations. Each one of us expects to live at a certain standard of living. Each one of us expects to pay for our daily personal expenses. Each one of us expects to drive our 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. Last week, we began looking at six Biblical guidelines to help you handle your personal finances. My goal is not to fund this church for the year. My goal is to help you feel more comfortable handling your money. 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 Gospel lesson is Luke 21:1-4. I have called this message *More of God's Financial Plan*.

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

How comfortable are you handling your personal finances? On Christmas Day 2002, Jack Whittaker stopped at his local grocery store and purchased three things, a tank of gas, a breakfast sandwich and a West Virginia Powerball Ticket. That ticket was the big winner. Jack won \$315 million! He decided to take the money in a one-time payout of \$113.4 million dollars. He was living everyone's dream. At first, he did some good things with the money. He tithed the first 10% to several West Virginia charities, including several Church of God congregations.

He used \$14 million dollars to create the Jack Whittaker Foundation to help the poor in his state. He bought the woman who sold him the winning ticket a new car and house. However, Jack also made a few mistakes along the way. For example, in August 2003, Jack spent over \$100,000 at the Pink Pony strip club in Cross Lanes, West Virginia. While he was inside, someone broke into his car and stole \$545,000 from the glove compartment. Jack did not learn from his losses. Less than six months later, Jack had his car stolen again. This time, the thieves got another \$200,000 from the glove compartment. This is where his story gets darker. He gave his granddaughter, Brandi Bragg, a \$2100 a week allowance. She used it to feed her drug habit. In time, Brandi's best friend, Jesse Tribble, died from a drug overdose. Brandi had bought her the drugs as a gift. The money that Jack has left is barely enough to cover his legal bills. He reflected later and said, *"On Christmas Day 2002 I wish I would have just filled my tank and bought a sandwich. That Powerball Ticket has destroyed my life."* Does anyone here consider Jack Whittaker a wise investor? Does anyone here consider Jack Whittaker a fool? How comfortable are you handling your personal finances?

Last week, I began this two part sermon series, *God's Financial Plan*. I want to confess that I have enjoyed writing and delivering these messages because they are so practical. Like it or not, money is important. As a matter of fact money influences every corner of your life. Money is the greatest challenge to your spiritual development. That is why Jesus spoke more about money than any other topic. Once completed, we will have looked at six different Biblical guidelines on how to handle your personal finances. Last week, we look at the first three. Do you remember them?

- 1. Earn ethically.**
- 2. Resist greed**
- 3. Spend modestly**

They were three softball points. Today's points are a little more challenging. So if you are ready to look at Biblical guidelines four, five and six of God's financial plan, say, **"Amen!"** Fred C. White once said, *"Finances flow along the lines of relationships in the kingdom of God."*

Avoid Debt

This is Biblical guideline number four: avoid debt. Listen to these two Bible verses. Proverbs 22:7 says, *"The rich rule over the poor and the borrower is slave to the lender."* Romans 13:8 says, *"Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law."* How much debt have you amassed in your life?

Kim Kardashian has never embraced this Biblical guideline. She was once hired by R&B singer Brandy as a promoter. At that time, she was given an American Express Card for business expenses. Kim used it for personal expenses and racked up \$120,000 in personal debt. Kardashian is now being sued by Brandy for the money. Kim once said, *"I don't have a clue about money!"* I won't disagree with her.

Wrestle with these facts: According to government statistics, the average American household owes \$7,050 in credit card debt. The average indebted American household owes \$15,122 in credit card debt. The average American household owes \$146,215 in mortgage debt. The average American household owes \$32,240 in student loan debt. How far in debt is your household? This is Biblical guideline number four: Avoid Debt. If that makes you think, say, **"Amen!"**

Save Diligently

This is Biblical guideline number five: save diligently. Listen to these two Old Testament verses. Proverbs 21:20 says, *"The wise store up choice food and olive oil, but fools gulp theirs down"*. Genesis 41:35-36 says, *"They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine."* How much have you saved in your life?

High debt and low savings go hand in hand. Did you know 60% of Americans haven't saved \$1000 for an emergency expense? Did you know, according to Employee Benefit Research Group, the average American household has approximately \$60,000 saved for retirement? Could you handle a \$1000 emergency expense? How much do you have saved for retirement? This is Biblical guideline number five: Save Diligently. If that makes you think, say, **"Amen!"** That leads us to the last Biblical guideline. It is the most challenging one.

Give Generously

This is Biblical guideline number six: give generously. Listen to these two Bible verses. Proverbs 3:9 says, *"Honor the Lord with your wealth, with the first fruits of all your crops."* 1 Timothy 6:18 says: *"Command them to do good, to be rich in good deeds, and to be generous and willing to share."* How much of your money do you give away?

According to the Gospel lesson for the past two weeks, Jesus is at the Temple. The end is near. This is the twenty-first chapter of Luke. Judas Iscariot betrays him in the twenty-second chapter of Luke. Jesus went to the Temple for two reasons. First, he went to the Temple to teach. Second, he went to the Temple to be with the people. One of the people he observed was an old woman. She is not a celebrity. She is a nobody. We do not even know her name. The only thing we know is her state. She is a poor widow. The world has always been filled with poor widows. You know the story. In the economy of the Kingdom of God, she is the biggest giver to the Temple. While everyone else is contributing larger sums and keeping larger sums, she gives all she has. She reminds us of this painful point. To God, what you give is not as important as what you keep. How much do you give to the church? How much do you save for yourself? This poor widow embraced Biblical guideline number six. She gave generously. Do you?

Life has taught me one thing about generosity. There is a direct connection between emotions and generosity. You know it is true. For a week, we have seen the pictures from the Philippines. The human devastation is high. People have asked me if we are going to take a special offering because they want to give. We hold benefit dinners because people want to do something. They want to give. Annually, I am moved by your generosity for those on the giving tree. Every child should have something for Christmas. I have been humbled by your generosity with my Ukrainian project. We have now raised over \$2,000. How can you walk away from children who have no future? There is a direct connection between emotions and generosity.

Maybe that is why the church is always struggling with her finances? Maybe we make the same two mistakes annually. First, we don't lead with emotion; we lead with logic. We pass our budgets and graphs to try to stimulate people. Maybe we should show pictures of babies burning in hell? Maybe we should show pictures of old ladies in wheelchairs being consumed by the flames? We use logic. Instead, we need to use emotion to get everyone's attention! Second, we assume that everyone is poor. The church is the only organization which assumes everyone is poor. Retailers, for example, assume everyone has money to burn. How many Christmas fliers have you received already? You know it is true. We assume you are poor and apologize when we ask for a pledge for the coming year. Instead of apologizing, we need to embrace the mission of the church. God expects us to make disciples for Jesus Christ. I am tired of people crying 'poor' and living in nice homes. I am tired of people crying 'poor' and driving nice cars. I am tired of people crying 'poor' and taking nice vacations. I am tired of people crying 'poor' and enjoying expensive hobbies. How much did you spend on your golf clubs? How much did you spend on your driver or your putter? I know you are not poor and so do you. We don't have a spending problem; we have a giving problem. We have a surplus of people who have not embraced Biblical guideline number six, give generously. In other words, we have some cheap people.

The numbers don't lie. Look at the step-up chart with me. We have 253 families or individuals who financially support this church.

- 15% or 38 of that 253 give nothing
- 17% or 44 of that 253 give between .01 and 4.99 per week
- 13% or 33 of that 253 give between 5.00 and 9.99 per week
- 11% or 27 of that 253 give between 10.00 and 14.99 per week
- 9% or 24 of that 253 give between 15.00 and 19.99 per week
- 14% or 35 of that 253 give between 20.00 and 29.99 per week
- 5% or 13 of that 253 give between 30.00 and 39.99 per week
- 4% or 9 of that 253 give between 40.00 and 49.99 per week
- 6% or 15 of that 253 give between 50.00 and 74.99 per week
- 4% or 10 of that 253 give between 75.00 and 99.99 per week
- 0.4% or 1 of that 253 give between 100.00 and 149.00 per week
- 4 people give more than 150.00 per week

What do all those numbers mean? It means we don't have a spending problem. We have a giving problem. If everyone just moved up one step on that chart, then the financial climate of this church would completely change. If everyone did what God really expects, and tithed, then we could eliminate all of the fundraising and do real ministry. This is Biblical guideline number six: give generously. If that makes you think, say, **"Amen!"**

Let me end with this thought. Everyone assumes money brings happiness. That is not always the case. Listen to what these rich people in history said about their wealth.

John W. Rockefeller said, *"I have made many millions, but they have brought me no happiness."*

W.H. Vanderbilt once said, *"The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it."*

John Jacob Astor once said, *"I am the most miserable man on earth."*

Henry Ford once said, *"I was happier when doing a mechanic's job."*

Andrew Carnegie once said, *"Millionaires seldom smile."*

Maybe we spend too much time talking about the amount of money, and not enough time talking about how to handle your money? How comfortable are you handling your personal finances? Most of us would answer, "Not very." That is why Jesus spent so much time talking about money. The Master spoke more about money than any other topic. That is why God's Financial Plan is so important. And all of God's people said, **"Amen!"**