

## Managing Money to Love (Part 3)

Luke 16:9-18; Coast Community Church; Pastor Earl Miles; 2-10-19

### The Question

Am I managing to love money or am I managing money to love?

### The Text

Read Luke 16:1-13, especially 11-13.

### Points for Today:

- Seek to be rich.
- Practice delayed gratification.
- Delight in God.

#### 1. Good money management requires that we seek to be rich.

Therefore if you have not been faithful in the *use of* unrighteous wealth, who will entrust the **true riches** to you? – Luke 16:11

Faithful use of money/possessions is an investment in spiritual growth ('true riches') now.

'in the sphere of unrighteous riches' = (1) unrighteous gain (2) unrighteous use (3) temptation to either through the allure of money

#### *Aiming to Be Rich*

'Leo Tolstoy once wrote a story about a successful peasant farmer who was not satisfied with his lot. He wanted more of everything. One day he received a novel offer. For 1000 rubles, he could buy all the land he could walk around in a day. The only catch in the deal was that he had to be back at his starting point by sundown. Early the next morning he started out walking at a fast pace. By midday he was very tired, but he kept going, covering more and more ground. Well into the afternoon he realized that his greed had taken him far from the starting point. He quickened his pace and as the sun began to sink low in the sky, he began to run, knowing that if he did not make it back by sundown the opportunity to become an even bigger landholder would be lost. As the sun began to sink below the horizon he came within sight of the finish line. Gasping for breath, his heart pounding, he called upon every bit of strength left in his body and staggered across the line just before the sun disappeared. He immediately collapsed, blood streaming from his mouth. In a few minutes he was dead. Afterwards, his servants dug a grave. It was not much over six feet long and three feet wide. The title of Tolstoy's story was: How Much Land Does a Man Need? - *Bits & Pieces*, November, 1991.

John D. Rockefeller's three simple rules for anyone who wants to become rich: 1. Go to work early. 2. Stay at work late. 3. Find oil. - Source Unknown.

It was reported that eleven millionaires went down on the Titanic. Major A. H. Peuchen left \$300,000.00 in money, jewelry and securities in a box in his cabin. "The money seemed a mockery at that time," he later said. "I picked up three oranges instead." - Source Unknown.

"I have now disposed of all my property to my family. There is one thing more I wish I could give them and that is faith in Jesus Christ. If they had that and I had not given them a single shilling, they would have been rich; and if they had not that, and I had given them all the world, they would be poor indeed." - Patrick Henry.

***Principle of Value:*** In order to be a good money/life manager, I must seek to be rich – not rich materially – but rich spiritually; therefore, I must value character (Christlikeness) over clothing, cars, comforts, etc.

Luke 12:13-21; 1 Timothy 6:3-10, 17-19; 2 Corinthians 6:10; 2 Corinthians 8:9; Revelation 3:18; Luke 12:21; Romans 2:4; Romans 10:12; Romans 11:33; Ephesians 2:4; Ephesians 3:16; 1 Timothy 6:18; James 2:5

<sup>13</sup> Someone in the crowd said to Him, "Teacher, tell my brother to divide the *family* inheritance with me." <sup>14</sup> But He said to him, "Man, who appointed Me a judge or arbitrator over you?" <sup>15</sup> Then He said to them, "Beware, and be on your guard against every form of greed; for not *even* when one has an abundance does his life consist of his possessions." <sup>16</sup> And He told them a parable, saying, "The land of a rich man was very productive. <sup>17</sup> And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' <sup>18</sup> Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. <sup>19</sup> And I will say to my soul, "Soul, you have many goods laid up for many years *to come*; take your ease, eat, drink *and* be merry.'" <sup>20</sup> But God said to him, 'You fool! This *very* night your soul is required of you; and *now* who will own what you have prepared?' <sup>21</sup> So is the man who stores up treasure for himself, and is not rich toward God." – Luke 12:13-21

<sup>3</sup> If anyone advocates a different doctrine and does not agree with sound words, those of our Lord Jesus Christ, and with the doctrine conforming to godliness, <sup>4</sup> he is conceited *and* understands nothing; but he has a morbid interest in controversial questions and disputes about words, out of which arise envy, strife, abusive language, evil suspicions, <sup>5</sup> and constant friction between men of depraved mind and deprived of the truth, who suppose that godliness is a means of gain. <sup>6</sup> But godliness *actually* is a means of great gain when accompanied by contentment. <sup>7</sup> For we have brought nothing into the world, so we cannot take anything out of it either. <sup>8</sup> If we have food and covering, with these we shall be content. <sup>9</sup> But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. <sup>10</sup> For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. ...

<sup>17</sup> Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. <sup>18</sup> *Instruct them*

to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed. – 1 Timothy 6:3-10, 17-19

### ***God Wants to Make Us Rich!***

as sorrowful yet always rejoicing, as poor yet making many **rich**, as having nothing yet possessing all things. – 2 Corinthians 6:10

For you know the grace of our Lord Jesus Christ, that though He was **rich**, yet for your sake He became poor, so that you through His poverty might become **rich**. – 2 Corinthians 8:9

I advise you to buy from Me gold refined by fire so that you may become **rich**, and white garments so that you may clothe yourself, and *that* the shame of your nakedness will not be revealed; and eye salve to anoint your eyes so that you may see. – Revelation 3:18

### ***God Wants Us to Have the True Riches!***

So is the man who stores up treasure for himself, and is not **rich** toward God.” – Luke 12:21

Or do you think lightly of the **riches** of His kindness and tolerance and patience, not knowing that the kindness of God leads you to repentance? – Romans 2:4

For there is no distinction between Jew and Greek; for the same *Lord* is Lord of all, abounding in **riches** for all who call on Him; - Romans 10:12

Oh, the depth of the **riches** both of the wisdom and knowledge of God! How unsearchable are His judgments and unfathomable His ways! – Romans 11:33

But God, being **rich** in mercy, because of His great love with which He loved us, - Ephesians 2:4

that He would grant you, according to the **riches** of His glory, to be strengthened with power through His Spirit in the inner man, - Ephesians 3:16

*Instruct them* to do good, to be **rich** in good works, to be generous and ready to share, - 1 Timothy 6:18

Listen, my beloved brethren: did not God choose the poor of this world *to be rich* in faith and heirs of the kingdom which He promised to those who love Him? – James 2:5

Great is my confidence in you; great is my boasting on your behalf. I am filled with comfort; I am **overflowing** with joy in all our affliction. – 2 Corinthians 7:4

having been firmly rooted *and now* being built up in Him and established in your faith, just as you were instructed, *and overflowing* with gratitude. – Colossians 2:7

Application: Do you want the security system as grand as it may be or the security (peace of mind and heart)? (Psalm 3)

## **2. Good money management requires that we practice delayed gratification.**

And if you have not been faithful in *the use of* that which is another's, who will give you **that which is your own?** – Luke 16:12

### *Eternal Rewards*

Faithful use of money/possessions is an investment in eternal rewards later. (12)

Contrast 'another's' and 'yours'

Reversal: We typically think that we will not get to manage other people's property unless we manage what is our own well, but the Lord Jesus actually says you will not get to manage what is your own property unless you manage what belongs to another well. (Morris)

### ***Delayed Gratification is Good for Us Now!***

'They call it the marshmallow test. A researcher gives this choice to a 4-year-old: "I am leaving for a few minutes to run an errand and you can have this marshmallow while I am gone, but if you wait until I return, you can have two marshmallows." Researchers at Stanford University ran that test in the 1960s. A dozen years later, they restudied the same children and found that those who had grabbed the single marshmallow tended to be more troubled as adolescents. Astonishingly, the one-marshmallow kids also scored an average of 210 points less on SAT tests. Daniel Goleman tells that tale in his new book, *Emotional Intelligence*, to illustrate the importance of early character training. But it is also an excellent reminder&md;as if any more are needed&md;of just how critical the early home years are in the life of a child. – US News and World Report, 1995

'Years ago, psychologist Walter Mischel conducted an experiment on a group of four-year olds. Each child was offered a marshmallow, and was told that they could have it now, or if they could wait several minutes, they could have two. Some children grabbed the marshmallow on the spot but many of them were able to hold off. The interesting part of the study was that Mischel followed up on the children as adults and he discovered that those who didn't eat their marshmallows that day were generally more self-motivated, successful in school and considered emotionally intelligent. On the other hand those who simply couldn't wait generally had low self-esteem and had suffered in school, branded by both their teachers and parents as being stubborn, envious and easily frustrated. – financialhighway.com

‘In a recent study of eighth-grade students, researchers found that the ability to delay gratification was a bigger predictor of academic gains than IQ. Each student was given the choice of either receiving \$1 immediately, or getting \$2 a week later. The self-disciplined youth were the ones who consistently outperformed their impulsive peers on everything from grades to standardized achievement scores. Psychologist Angela Duckworth, the study's co-author, affirmed the fact that children can develop self-control. By allowing them to experience the frustration of having to wait, involving them in projects that require planning, and using extra-curricular activities like sports and music, delayed gratification can become an acquired skill. The Bible repeatedly refers to patience as a learned virtue of great worth and this study simply confirms that truth. --USA Weekend, 8/4/06 as cited in *In Other Words*

### ***Delayed Gratification is Necessary for a Greater, Longer Lasting Reward!***

‘At this year’s county fair, we told our three kids that they could have four dollars each to spend on rides. The older two started scoping out their options right away; but our six-year-old thought about it for a while, then said, “Actually, I really want to save up for a skateboard. Can I skip the rides and save the four dollars instead?” I admit, I was quite surprised by his willingness to forego immediate fun in favor of a delayed, longer-lasting reward. He realized that the enjoyment of the fairground ride would be very short-lived; the skateboard, on the other hand, though still a temporary pleasure, could hopefully be enjoyed on numerous occasions. But he would have to wait for it. He didn’t have enough money yet.

My son’s reasoning that day challenged my own thinking on a number of levels. Firstly, I don’t like to wait. To be stereotypical, I’m an average American – I like things *now*. Drive-thru fast food, instant messaging, high-speed internet. The idea of having to wait doesn’t appeal to me. But what does that reveal about my patience with the Lord? What about the fact that patience is one of the fruits of the Spirit? Secondly, my six-year-old’s request at the fair got me thinking about the pleasures of this world versus the eternal pleasures that God offers to those who believe. Psalm 16:11 says, “You have made known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand.”

Do we really live as though we are looking forward to the eternal pleasures that await Christians in heaven? Are we prepared to wait for these eternal pleasures, even if it means foregoing certain earthly pleasures? Even if it means enduring a potentially long wait? - Ibelieve.com

Greed is the logical result of the belief that there is no life after death. We grab what we can while we can however we can and then hold on to it hard. - Sir Fred Catherwood, *Evangelicals Now*, September, 1994.

***Principle of Waiting:*** In order to be a good money/life manager, I have to be willing to wait to enjoy full and lasting satisfaction in the life to come, so that I will be free to let go of money in order to love here and now.

### ***God Promises Us That Which is Our Own***

He who has an ear, let him hear what the Spirit says to the churches. To him who overcomes, to him I will give *some* of the hidden manna, and I will give him a white stone, and a new name written on the stone which no one knows but he who receives it.' – Revelation 2:17

Be faithful until death, and I will give you the crown of life. – Revelation 2:10b

<sup>26</sup> He who overcomes, and he who keeps My deeds until the end, TO HIM I WILL GIVE AUTHORITY OVER THE NATIONS; <sup>27</sup> AND HE SHALL RULE THEM WITH A ROD OF IRON, AS THE VESSELS OF THE POTTER ARE BROKEN TO PIECES, as I also have received *authority* from My Father; <sup>28</sup> and I will give him the morning star. – Revelation 2:26-27

He who overcomes, I will grant to him to sit down with Me on My throne, as I also overcame and sat down with My Father on His throne. – Revelation 3:21

### ***God Promises Riches in the Life to Come***

And *He did so* to make known the **riches** of His glory upon vessels of mercy, which He prepared beforehand for glory, - Romans 9:23

You are already filled, you have already become **rich**, you have become kings without us; and indeed, *I wish that you had become kings so that we also might reign with you.* – 1 Corinthians 4:8

*I pray that* the eyes of your heart may be enlightened, so that you will know what is the hope of His calling, what are the **riches** of the glory of His inheritance in the saints, - Ephesians 1:18

so that in the ages to come He might show the surpassing **riches** of His grace in kindness toward us in Christ Jesus. – Ephesians 2:7

To me, the very least of all saints, this grace was given, to preach to the Gentiles the unfathomable **riches** of Christ, - Ephesians 3:8

to whom God willed to make known what is the **riches** of the glory of this mystery among the Gentiles, which is Christ in you, the hope of glory. – Colossians 1:27

considering the reproach of Christ greater **riches** than the treasures of Egypt; for he was looking to the reward. – Hebrews 11:26

Listen, my beloved brethren: did not God choose the poor of this world *to be rich* in faith and heirs of the kingdom which He promised to those who love Him? – James 2:5

Application: Do you want the picture of the Lamborghini (expensive sports car or think of something else expensive and attractive) or the actual car?

The good things in this life are just a ‘picture’ or ‘pointer’ of the good things in the life to come.

### **3. Good money management requires that we delight in God, not money.**

No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. **You cannot serve God and wealth.**” – Luke 16:13

Issue of Worship and Love: How I manage my money shows whether I worship/serve/love God or money. (13-14)

‘two masters’ = two ‘lords’

‘hate’ = despise or think little of

‘love’ = be devoted to or hold fast to

‘not able’ = impossible

‘serve’ = be a slave to

This is a voluntary slavery; to serve money is not to do things to make money more happy; but to do things that will get more money because you are looking to money for help and happiness.

‘wealth’ = riches, mammon

### ***What We Are Willing to Do for Money Shows Where Our Heart Is***

#### *Statistics and Research*

What are you willing to do for \$10,000,000? Two-thirds of Americans polled would agree to at least one, some to several of the following:

Would abandon their entire family (25%)

Would abandon their church (25%)

Would become prostitutes for a week or more (23%)

Would give up their American citizenships (16%)

Would leave their spouses (16%)

Would withhold testimony and let a murderer go free (10%)

Would kill a stranger (7%)

Would put their children up for adoption (3%)

James Patterson and Peter Kim, *The Day America Told the Truth*, 1991

### ***We Are Prone to Serve Money When We Have It and When We Don't***

‘A man bought a new hunting dog. Eager to see how the dog would perform, the man took him out to track a bear. No sooner had they gotten into the woods than the dog picked up the trail.

Suddenly he stopped, sniffed the ground, and headed in a new direction. He had caught the scent of a deer that had crossed the bear's path. A few moments later he halted again, this time smelling a rabbit that had crossed the path of the deer. On and on it went until finally the breathless hunter caught up with his dog, only to find him barking triumphantly down the hole of a field mouse. Sometimes Christians are like that hunting dog. We start out on the right trail, following Christ. But soon our attention is diverted to things of lesser importance. One pursuit leads to another until we've strayed far from our original purpose. Apparently this is what happened to one of the apostle Paul's companions, for Paul wrote to Timothy, "Demas has forsaken me, having loved this present world." Every day we must renew our dedication to Christ or we will be drawn away by the lust of the flesh, the lust of the eyes, or the pride of life. These worldly influences can divert even the most devout Christian. We easily pick up another scent and follow another trail, perhaps the pursuit of wealth, power, prestige, or pleasure. When we realize that has happened, we must admit our waywardness and ask God to get us back on the right trail. —D J De Haan, *Our Daily Bread*, Grand Rapids, MI.

### ***Connect the Gift to the Giver and Don't Confuse the Gift with the Giver***

All good things point to the ultimate Good, God Himself.

Money and possessions do not provide for me or satisfy me, only God does that.

*'Tandy in Alabama writes in to ask, "In your book Desiring God you quote Psalm 37:4 many times. Most of these references are to support the idea that joy is a command. What does 'delight yourself in the Lord' mean, practically?"'*

'1. Delight in God as the most admirable.

It means, first, seeing him as the most admirable person and reality in the universe. Ironically Ayn Rand who was an Atheist and wrote *Atlas Shrugged* said something I think stunningly true. She said, "Admiration is the rarest of pleasures." Now in her mouth I think that was pure cynicism, meaning she has already rejected God, the source of all admiration and all admirability and she can't see many people that she admires — and so she is a cynic. But how right she is that admiration is one of our greatest pleasures. We love to admire sports figures and music figures and acting figures and admire beauty and admire sunsets and sunrises and mountains and rivers. We are admiring creatures to the core and I think we are wired to be satisfied by admiring the most admirable and the most admirable is God. Therefore, "delight yourself in the Lord" means delight yourself in seeing his infinite admirableness. "Delighting in God means savoring the diverse excellencies of God, especially as they are manifest in Christ." 'For me, Jonathan Edwards has been a huge help here. He has observed that the beauty of Christ — the excellencies of Christ that satisfy the human longing for ultimate excellence and ultimate beauty and in them ultimate satisfaction — is seen most clearly when you observe the diverse excellencies or the surprising juxtaposition of seeming opposites in Christ.

So I jotted down a little section from his sermon, "The Excellencies of Christ," to give a flavor of what I see when I am delighting in Jesus:

The person of Christ brings together infinite highness and infinite condescension, infinite justice and infinite grace, infinite glory and lowest humility, infinite majesty and transcendent

meeekness, deepest reverence towards God and equality with God, infinite worthiness of good and greatest patience under suffering evil, exceeding spirit of obedience with supreme dominion over heaven and earth, absolute sovereignty and perfect resignation, self-sufficiency and entire trust and reliance upon God.

And Edwards is right. When Paul says in 2 Corinthians 4:4, the devil keeps us “from seeing the light of the gospel of the glory of Christ, who is the image of God,” he means the devil is in the business of killing our enjoyment of the beauty of Christ in the gospel and the gospel is the place where the cross brings those diverse excellencies together most clearly. So that is number one: delighting in God practically means seeing and savoring the diverse excellencies of God, especially as they are manifest in Christ, especially as he brings them to fulfillment at the cross.

## 2. Delight in God as your intimate Savior and friend.

But here is the second thing I would say and I think I only have two more. Know this God as your intimate, caring Savior and friend. And here is why I say that. I have often said in many contexts, “No one goes to the Grand Canyon to increase his self-esteem.” We go to the Grand Canyon why? People do. They go to the Grand Canyon. And if they can’t go there, they buy a big, glossy book and put it on their coffee table. Why? Because standing at the Grand Canyon and watching this vast cavernous, open space that goes down a mile into the ground with a tiny little river down there at the bottom which is a massive river — it does something to our souls, because God made us to know him as the great Grand Canyon.

“Delight in his love, his care, his protection, and his desire to have that kind of intimate personal relationship with you.” “What happened when I told that story, a woman said to me one time that was so illuminating to me. She said, “Well, yes, but it is hard to enjoy the Grand Canyon if you feel you might fall over the edge and be killed by the Grand Canyon.” And I thought, that is right. She is absolutely right. If we don’t have in addition to seeing and savoring the Grand Canyon, a sweet sense that the canyon is not going to kill us, I will shift my metaphor off of the canyon onto Jesus. If God and Jesus are not for us, if they are not in love with us, if they are not our friend, if they are not our Savior, if they are not kind to us and caring for us and protecting us, we won’t have the capacity to see the Grand Canyon as beautiful. We will just be terrified. We will be locked up inside our fears and we won’t be able to know him and enjoy him. And so from the time I was a sophomore in college, Galatians 2:20 has served me like that: “I am crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life that I now live in the flesh I live by faith in the Son of God.” And then I pause. I take a deep breath: “Who loved me, who loved me.” It is one of the few places where Paul uses the singular, personal pronoun for how Jesus relates to him and not just us. He “loved me and gave himself for me.” That is what Paul said. So I just transfer that over onto me. And just recently, in my devotions, maybe nine days ago, I read Revelation 2:17, where Jesus says, “I will give him.” I am reading “John Piper” into that. He says, “John, I will give you a white stone some day with a new name written on it ‘that no one knows except the one who receives it.’” “All through the day, every good thing that gives us pleasure should be an instance of delighting in God.” *Why does he say that?* He says it because he wants to assure me. You are not a number in the system. You are not a cog in the great wheel of providence. *I have you in mind*, I have a name for you, and I want you and me to have the kind of relationship that there are things about it nobody else knows. That is simply breathtaking! My second thing is to say that delighting in God means

delighting in his love for me and delighting in the fact that he cares for me and will protect me and means to have that kind of intimate personal relationship with me.

### 3. Delight in God through his gifts.

And I suppose I shouldn't stop without saying we delight in God through what he has made. "The heavens declare the glory of God" (Psalm 19:1). And we did a podcast about food and sex and said they are really God's gifts and we are supposed to receive them with thanksgiving and turn them into an occasion of worship. And so all through the day, every good thing that gives us pleasure should be an instance of delighting in God.

Let me say those three again: seeing and savoring him as infinitely admirable, embracing him as your dearest friend, Savior, caring protector, provider, and thirdly, receiving with thanks and worship everything he gives you. – John Piper

***Principle of Hope:*** In order to be a good money/life manager, I have to fix my hope for help and happiness on the right thing/Person, namely, God and resist the temptation to look to money for help and happiness.

You shall not **worship** them or **serve** them; for I, the Lord your God, am a jealous God, visiting the iniquity of the fathers on the children, on the third and the fourth generations of those who hate Me, - Exodus 20:5

Then Jesus \*said to him, "Go, Satan! For it is written, 'You shall **worship** the Lord your God, and **serve** Him only.'" – Matthew 4:10

For they exchanged the truth of God for a lie, and **worshiped** and **served** the creature rather than the Creator, who is blessed forever. Amen. – Romans 1:25

Application: God is like the Grand Canyon (to be seen and delighted in as glorious and beautiful and awesome) but must also be delighted in as Savior (since the Grand Canyon can kill you if you fall into it and have no one to save you) and must also be delighted in through His good gifts by moving us to thank Him for them and see Him in them.

- Anxiety indicates I am looking to money and not God for my help!
- Greed indicates that I am looking to money and not God for my happiness!

### **Questions for Application:**

- Message: How important is money to you? Would you rather have more money or more of God?
- Live by Faith: Are you trusting God's commands regarding money?
- Turn and Trust: Do you need to turn and trust?