# Studies in Generosity

Part 6: Money Stewardship







**Talk** together about the glory of God's kingdom. –Psalm 145:11 Love the Lord your God and **walk** in all his ways. –Joshua 22:5

<b>Questions fo</b>	or Ketlectic	n & Dis	scussion

0	What from Sunday's message interested you?made sense to you?confused you?
	intrigued you?upset you?encouraged you?and <b>why?</b>
2	Think about the best investment you ever made. What made it so good?

- What do you think are some marks of every wise investment?
- Read Luke 16:8-11. Jesus said that believers often act with *less* foresight than non-believers (v. 8). This is shocking since one of the distinguishing marks of the believer is that he has opted to benefit his eternal soul instead of "gaining the whole world" (see Mark 8:34-37). How do we reconcile the fact that those who have sufficient foresight to care about eternity often lack foresight in temporal things?
  - What might lead believers to conclude that temporal things don't matter just because they don't last?
  - Divide into two groups. Assign one group to take the affirmative view, the other the negative. Choose a spokesman in each group, take three minutes to prepare, then debate this question: "Is it possible to make an unwise investment in eternity? Why or why not?"
  - Are you aware of any "friends you've made for eternity" by giving generously to the ministry of others? Tell us about him/her/them.
  - Would an honest, unflinching audit of your checkbook reveal that you are financially shrewd? Give concrete evidence for your answer.
- 9 How do you *feel* about this?

  Application-Challenge

  What changes should you make this week?

In response to this message I believe God would have me \_\_\_\_\_\_ beginning \_\_\_\_\_.

- This is the generic "starter question"—but don't underestimate its value this week.
  Whenever money is the subject, there can be strong reactions. ("Hmmm, I wonder why?!)
- We're talking about financial investments—don't let folks over-spiritualize this question. What you're aiming for is general principles of "what makes an investment '*good*'?"
- **3** From the answers to **2**, generalize some principles. So, this is about normal, financial investments. This becomes the segue toward speaking about *eternal*, *spiritual* investments in future questions.
- This really is a thorny issue—and there probably are many different reasons for this "disconnect". Possible answers include:
  - The desire for forgiveness/salvation is, at it's core "selfish"—it benefits yourself. This is not bad; it's just reality. In a very real sense, making shrewd eternal investments also is "selfish", since eternal rewards or loss of rewards depend on our choices in this life. But many people don't know this. So, ignorance of the fact that our deeds in the body will be judged could be one explanation.
  - Laziness is another possible explanation.
  - Holding a sentimental view of God and a lack of fear of the Lord could explain it (2 Corinthians 5:10-11).
     eg. "God is love—he'd never discipline me for my disobedience!" See Hebrews 12:1-13.
- Although it's *true* that "*It's all gonna burn!*" (2 Peter 3:10-14), it does *not* logically follow that therefore no eternal value can be gained from temporal wealth. The Scriptures clearly teach otherwise.
- So, the key to this debate is whether or not a person who truly has set his heart to invest in eternity, whether it's possible for that person to nonetheless make an unwise, wasted investment. Here's an example: A young Christian woman goes to Bible College, intending to be a missionary. While in college, she meets and marries a young man with similar passion. They graduate and begin raising their support to go to the mission field. But before they go, he is in a horrible car accident, and now has health problems which disqualify them from missions. They've spent years learning theology and foreign languages—and now they can't be missionaries. Was it an "unwise investment"?
- You likely will need to "prime the pump", so be prepared with your own answer to this question. (But wait for others to think and answer. Check your watch—20 seconds feels like an eternity!)
- ditto
- g ditto
- 10 ditto

# Sermon Summary Key Text: Luke 16:1-14

We are in a series on the broad subject of generosity. As we have seen, generosity manifests itself in various ways. People can be technically generous with their money, but very stingy in other areas of their lives. God wants us to be radically generous in all parts of our lives. In Luke 16:1–14 Jesus told a parable designed to teach us important things about how to view wealth. Jesus' stories surprise and startle us; often, the "heroes" are the most unexpected people! That is particularly true of this parable. Jesus' teaching in this parable will not appeal to a person who loves money. He throws down the gauntlet saying, "You can serve God or you can serve Money, but you cannot serve both. They are rivals." You can serve God with money, but you can't serve God and money.

This story takes us into the world of finance and responsibility. The subject of the story was, in today's terms, a combination COO and CFO. He was about to be fired, and so he cut deals with his master's debtors. It appears that either he is suspending the interest or he may be discounting his commission. He has ingratiated himself with these clients in the hope that they'll treat him kindly once he loses his job. Shockingly, his master praised him. He's not pleased with his steward's actions, but rather he is impressed with the shrewdness of this man's exit strategy! Jesus tells us that this dishonest manager acted shrewdly. He acted wisely and with great foresight in the present, to better position himself for the future. Sadly, said Jesus, non-Christians often outpace Christians in their foresight, their ingenuity, and their risk-taking. They study their world, they see the opportunities, and they seize them, knowing that opportunities missed are usually opportunities lost. What **principles of money management** does Jesus want us to learn from this parable?

- I. Shrewdness of money means recognizing money's limitations. Money is not simply neutral; it has tremendous power. When not under Christ's authority it becomes a rival god and leads to evil. Money will eventually fail you—you can't take it with you (1 Timothy 6:7)! Shrewdness forces us to recognize that money is powerful but limited and temporal. It always fails us when we die.
- II. Shrewdness of money can achieve eternal goals. Every believer will one day be welcomed into heaven, but not all will have the same number of friends to welcome them there! When our money is used either to meet the needs of fellow believers or to help spread the gospel, we can be sure that our generosity will reap an eternal reward! Fellow believers in heaven will tell us how our use of money was instrumental in their conversion or in meeting their needs. Yet statistics reveal that we're not doing very well in this area: in the past 20 years our disposable income has increased dramatically, yet almost all of that increase went to increasing lavish lifestyles. Jesus is not calling us to business as usual. He wants us to act shrewdly with the money He entrusts to us. We should ask ourselves: How can I maximize the resources God has entrusted to me for eternity? The Lord calls us to be hard-nosed, clear-eyed, forward-looking, astute people in the use of his money.
- **III.** Stewardship of money has eternal consequences. God requires us to be trustworthy (1 Corinthians 4:2) and bases our heavenly reward on it (Luke 16:10). Faithfulness with money is primarily an issue of character. Note that Jesus equates "a very little thing" (16:10), with "unrighteous wealth" (16:11), and "that which is another's" (16:12). At the same time he equates being faithful in "much" (16:10) with what he calls "true riches" (16:11) and "that which is your own" (16:12). Present wealth, Jesus is saying, is really a very little thing. In fact, it is not ours at all! We are stewards of it, not owners. If we view and use our present possessions as if they really belong to us, rather than to the Lord, we are acting exactly like the dishonest manager in the parable! God entrusts earthly wealth to us so that we might learn how to handle "true riches". True riches mean the affairs of God's kingdom. Shrewd people use money to promote eternal goals with an understanding that how we use it has eternal consequences for them and for others.
- **IV.** Stewardship of money prevents bondage to money. We do not have the option of being the "masters of money"; it doesn't work that way. Money always strives to take the place of God in your life. We can be stewards of it, or we can be servants of it; those are our only two options. We must choose our ultimate loyalty. The same dollar the shrewd manager used to enrich his lifestyle, a shrewd disciple uses to invest in eternal friendships. The difference boils down to the question: Who is your master, God or money? Jesus wants us to act wisely and decisively in the present, to strategically position ourselves for maximum impact and reward in the future. Fools serve money and leave it all behind. Shrewd believers serve God, and invest in eternity.

Does your use of money reflect eternal goals? Are you using your wealth to make friends who will one day welcome you into eternal dwellings? Are you a steward of your money or a servant of it? Have you been faithful with "a little thing?" Does your handling of your wealth reflect the truth that God is the real owner of all that you possess? **What will you do differently?** 



### **Digging Deeper in Your Daily Quiet Time**

What do each of the following passages say should be our attitudes toward money? "Five Question Bible Study" (see insert) is an excellent way to dig into a passage.

*Monday*— Ecclesiastes 5:10–15

Tuesday— 1 Timothy 6:6-19

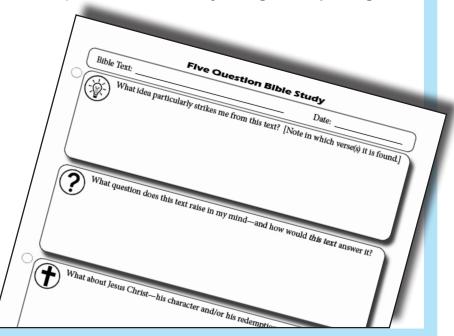
Wednesday— Hebrews 13:1–8

*Thursday*— Deuteronomy 15:7–11

Friday— Matthew 6:25–34

**Saturday**— 2 Corinthians 8:1–6

& 1 Corinthians 16:1-2





Pastor Doug urged us to be shrewd—literally "to act with foresight"— with regards to the use of temporal resources and money.

Yet one of the defining characteristics of youth is short-sightedness, naivete and the desire for instant gratification!

- Have you, the parent, learned to delay gratification? How so?
- Do you have any goals that will be relevant ten thousand years from now?
- Are you learning to make "shrewd" use of temporal resources? How so?
- Do you have a plan for training your children to live in light of eternity?
- How is it coming? What changes do you need to make?

## **Five Question Bible Study**

Bible Text:	Date:
What idea particularly strike	es me from this text? [Note in which verse(s) it is found.]
What question does this text	raise in my mind—and how would <i>this text</i> answer it?
What about Jesus Christ—hi	s character and/or his redemption—relates to this text?
What action must I take as a	result of this text? Be concrete and specific.
	at I learned from this text? [and what was their response