

THE BEST MONEY QUESTION EVER

Series: The Best Question Ever

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Adam Mosley

Wisdom, Money, Generosity

Luke 16:1-12, Malachi 3:8-10

Floyd “Money” Mayweather is the most successful, most famous, and arguably the best boxer in the sport today. Over the course of his 47-0 career, Mayweather has racked up over \$600 Million USD (58 Billion KSH). And he knows how to spend it. His \$1 Million garage holds dozens of cars, including 3 Bugatti sports cars, worth over \$6 Million. His wristwatch collection is worth \$6.4 Million. The guy is so rich that after defeating Manny Pacquiao in their recent fight, Floyd Mayweather went directly to a Vegas club where he dropped \$1.2 Million on champagne alone.

His opponent, Pacquiao, on the other hand, pocketed his \$100 Million check as the loser of the fight (what a way to lose!) and went to visit orphaned kids at St. Jude’s Ranch in Las Vegas. He also donated half of his winnings - \$50 Million - to various charities.

Now, don’t get me wrong, Mayweather gives to charity, too. In 2013, his charitable foundation, The Floyd Mayweather Foundation, gave away eight...thousand...dollars.

But rest assured, while Floyd Mayweather likes spending \$100,000 on strippers now, he assures us all that once he retires, he’ll be more charitable. Like so many people, he thinks one day, his spending habits will magically change.

Today, I want to continue our series called *The Best Question Ever*, and I want to talk about what can be a bit of a touchy subject: money. But before I jump into *The Best Money Question Ever*, let me pray that God will open our eyes, ears, and hearts to what he has for us this morning.

Prayer

We began this series a couple of weeks ago by looking at what we’ve called *The Best Question Ever*. And this whole series is based on a book by a guy named Andy Stanley, and the basic premise of the book is that we make decisions based on the questions that we ask ourselves. When faced with a decision, we ask ourselves certain questions. And often, we ask the wrong kind of questions, get the wrong kind of answers, and then take that bad information and make bad decisions.

We ask questions like, “What’s *wrong* with doing this thing?” or, “How far can I go without getting caught?” And what Andy Stanley says is that we have to replace those wrong-headed questions with a different question, which is:

What is the wise thing to do?

We talked last week about how we spend our time - the decisions we make about how we invest the precious few moments we’re given in life. And I said that time is the one thing we all have the same amount of. And so, I challenged you, if you were here last week, to ask yourself this question: What is the *wise* way to spend my time this week? Right? What is the wise thing to do with my time?

How many of you thought about that as you went through the week? How many of you sort of reached a decision point on, like, Tuesday, and said to yourself, “What’s the wise thing to do here?”

I hope you did, because really, this is super practical stuff. This series is one that has practical application every single day if you’ll just remember to ask yourself this one question when faced with a decision: What is the wise thing to do?

Well today, we are continuing the series by talking about something that’s written about all over the bible, and that’s money. Did you know that based on what’s recorded in the bible, Jesus talked more about money - how we deal with it, relate to it, think about it, and spend it - than he did about any other single topic?

But for most of us, money is a difficult subject to talk about. People don’t like to talk about money. And they really don’t like it when a guy like me - a pastor - starts to talk about money. And I get it. There has been a lot of abuse and manipulation around this topic in churches. And when you hear a pastor talking about money, you sort of immediately want to grab your wallet - to clutch your purse.

OK, let’s try that. Go ahead and grab your wallet. Go ahead and clutch your purse. Go ahead and do whatever you feel you need to do to protect your money. Now, I’m going to stand here and just reach out and see if maybe I can take all your money. I’ll just, you know, I have pretty long arms, so I’ll reach out...

Look, I couldn’t take your money if I wanted to. And I don’t want to. You get to choose how to spend your money. What I hope to do today is to talk about what the biblical authors and Jesus seem to indicate about how money affects our lives and what we can do about it. Because one thing is clear, both from our own experience and from what we read in the bible: money can cause all kinds of stress. And in the bible, we read about some ways to eliminate that kind of stress from our lives.

So, what causes financial stress. We know that we get stressed about money, but can we really pinpoint the cause of that stress? Well, how about this?

If your income *matches* your expenses then you're stressed.

I know, profound, right? If you're living payday to payday, just barely making enough to cover your expenses, then you're probably stressed.

If you spend *more* than what you make then you're *really* stressed. That's called being in debt. And it's crazy stressful.

But even if you aren't spending *more* than you make, even if you aren't in debt, if your income and outflow match, that's plenty stressful on its own. Because there are always going to be unexpected expenses - things that you have to spend money on that you weren't planning to spend money on. And so, if you don't have any margin in your finances - if you're spending everything you make - then when those things come up, you panic. You get stressed out. Or you go into debt and become even more stressed.

We know this is going to happen, though, don't we? Yet a lot of us fail to plan for these things. Like, you know your car is going to break on occasion. Most of us are driving 10, 15, 20 year old vehicles. We should probably expect them to do what vehicles do. They break. With some of the roads around here, we should probably be shocked and grateful for every day they *don't* break.

But if we don't have any margin in our finances, then we just stress. We live with this constant anxiety that something is going to go wrong, because we know we don't have any funds to fix it if it breaks...which it's going to...eventually.

That's a *stressful* way to live.

So, if you spend what you make, you're stressed. If you spend *more* than you make, you're really stressed. And how do we try to manage that stress?

Not very well, it turns out. We say things like, "If I just had a bit more, then I would be OK." If I just had more money, then I wouldn't be so stressed. So, really, we aren't trying to deal with the stress we have, we're just dreaming of a life we aren't living.

But the fact is, the amount of money you have or don't have is not a good indicator of your stress level. Instead, what causes stress? When we spend as much or more than we make. That's it. And for most of us, whatever state we're in - whatever our habits are in that regard - we will stay that way regardless of our level of income. If you spend 100% of what you

make now. Chances are, if you were bringing in twice as much, you would end up spending twice as much. That's just how it pans out.

People make more money, so they buy nicer cars, which then require more expensive maintenance. They buy bigger compounds, which require more staff and care and electricity. Making more money won't make your problems go away. It will just increase the size of the problems you have, unless you make some fundamental changes to how you operate.

You know, many of us here are rich by global standards. Did you know that if you make more than 1000 shillings a week, you're richer than half the people in the world? If you make 5000 shillings a week, you're in the top 25% of the richest people in the world. If you're up for a little depressing fun (how's that for an oxymoron) let me give you a website to look at this week - *not right now, later*. Go to www.globalrichlist.com and you can put in your annual income and see how you stack up against the rest of the world. You might be in the top 10%. The top 1%.

But we don't feel rich, do we? Like, if you go to globalrichlist.com and put in your annual income and it says, "You're in the top .5% of the richest people in the world," that's not going to make you go, "Woohoo! I'm rich!" You *are*. But you don't *feel* like you are, because there's a huge difference between *being* rich and *feeling* rich. And mostly what it comes down to is margin.

You feel rich not based on what you have or what you spend, but based on the positive gap between the two. Someone who only spends, say, 80% of what they make, feels pretty good. Someone who spends 50% of what they make, probably feels rich. If you had that kind of margin - that kind of extra cash adding up each week, each month in the bank, you would feel rich, too. And you wouldn't feel stressed out, because you would have cash on hand for anything that came up.

We have to have margin in our finances. Even though most of us have, globally speaking, significant wealth, we don't know how to manage it, and we don't want to talk about it.

In the bible, there's actually some really clear, practical advice about how to view and deal with our money.

What I want to look at today is a bit of an obscure story. It's one not many people preach on because it's a little confusing. But I want to talk about it today, and hopefully make it less confusing. Maybe. It's found in the book of Luke - one of the 4 books about Jesus' life that we call the gospels - and I'll start in chapter 16, verse 1 in Luke:

Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’

“The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’

“So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’

“Nine hundred gallons of olive oil,’ he replied.

“The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’

“Then he asked the second, ‘And how much do you owe?’

“A thousand bushels of wheat,’ he replied.

“He told him, ‘Take your bill and make it eight hundred.’”

Luke 16:1-7

And this is the point where the master comes in and does a leg sweep on the manager, right? Like, this is the point where the master takes the guy out. This manager who is about to be fired because he’s mismanaged funds is now, as his last act on the job, reducing people’s debt (essentially robbing from his boss) for the purposes of making friends for himself.

So, what you expect to happen here is that Jesus would say, “The master returned and chewed out the manager.” But that’s not what happens. Instead, he says, starting in verse 8:

“The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

Luke 16:8-9

What?!? Hold on. So, an employee wastes funds, then reduces the amounts that people owe you - stealing from you in return for making friends with your clientele - and you commend him for it?

To make matters worse, Jesus goes on to say this:

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?”

Luke 16:10-12

OK. So, this would all make sense if we just took out verses 8 and 9. Like, if the master heard about the reduction of debt, then punished the manager, then Jesus said, "See, whoever can be trusted with little can be trusted with much." That would make sense to us. But instead, Jesus seems to have a different definition of *trustworthy* than we do. He says, "if you have not been trustworthy in handling earthly wealth, who will trust you with *true riches*?" So, obviously, he's thinking about something on a higher plane, right? I mean, presumably, this guy was still getting fired. His actions certainly weren't going to change that. But on the way out the door, the master is kind of like, "You know kid, you're shrewd. You did something pretty smart there." The dishonesty wasn't good, but the choice of investment was wise.

And the point Jesus really seems to be making here is that we are all like the manager. You know, we think of ourselves as owners when it comes to our money, but Jesus says we're just managers. We're all investing money that isn't ours. The question is whether or not we are investing in things of lasting value - things that positively affect our lives, the lives of those around us, and potentially even the world after we're gone. Investing, for example, in relationships, Jesus says, is good use of funds.

The crazy thing is, what Jesus says in verse 8 is absolutely true. It was true then and it's true now. *The people of this world are more shrewd in dealing with their own kind than are the people of the light.*

Some years back a very successful businessman - not a Christian, actually an atheist guy - made big waves in the business community by suggesting that you can be more successful in business if you are more generous. The more you give, he suggested, the more you get. And he touted this not as a moral, ethical, or religious dogma, but simply as good business.

And Jesus says that we - those of us who he calls his people - miss it. The atheist businessman has figured out something about the way the world works and he does it better than those of us who should know - *because Jesus told us!*

Jesus turns everything on its ear. He says, "What you call trustworthy is different than what I call trustworthy." For Jesus, investing in people is a trustworthy endeavor. Bottom line.

So, let's get practical about this. I promised you practical application, so here we go. If we take Jesus at his word, then you and I are more like managers of the things we have - a word we sometimes like to use in church is "steward." We are, in essence, caretakers or stewards of the resources we have. God owns it. We manage it.

And managers act differently than owners, don't they?

First off, a manager measures to see what's real. Right? Owners might spend willy nilly, but managers have books and logs and spreadsheets. Money Mayweather might not have any idea how much he's spending at the club, but I'll bet somebody does. There's a manager somewhere that's probably wringing his hands every time he sees the cork fly out of a \$100,000 bottle of champagne.

(OK, lets be real, the manager/accountant/bookkeeper/uptight guy probably wasn't invited to the party.)

But you get my point, right? A good manager takes a measure - keeps track of things. A manager wants to understand the reality of the situation.

How many of us, I wonder, are just really bad at measuring our finances - of knowing the reality of our situation. Like, if I asked you, "How much money did you spend on food last month?" Could you tell me? Or do you even have a clue?

We have to assess our reality and then deal with it. And at the core, we have to remember that you are not the owner, you're the manager. And managers are expected to do certain things. A manager has spreadsheets and budgets and reports. A manager measures what is real.

Then, once you know what's real, you can begin to make a plan. You can start to prioritize how you spend your money. If you don't know how you've *been* spending it, or how much you owe, how in the world are you going to know how to plan for the future? But if you can assess your current reality, then you can begin to plan. You can prioritize. You can make a budget based on your past spending, your present commitments and requirements, and your preferred future - the direction you want to go. Does that sound kind of familiar? You create a budget based on asking, "What is the wise thing to do, given all that information?"

And you can start by prioritizing your spending. The biblical authors, and Jesus himself, make it very clear how that priority should work. Here's the formula:

1. Prioritize God

Put God first in your finances. Just like that businessman talking about how giving things away is good business, in the bible, we read that putting God first actually comes with a return on investment. Now, this is where it starts to get really sticky. This is where a lot of pastors sort of veer off the rails and start talking about how if you just sow a seed here, God will bless you.

Well, the truth is, he will. But sometimes we get messed up in our definition of blessing. Here's what we read in the bible in Malachi, chapter 3:

“Will a mere mortal rob God? Yet you rob me.

“But you ask, ‘How are we robbing you?’

“In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

Malachi 3:8-10

Hmm. That’s really in there. That’s not just something some TV preacher made up. That messes with my head a little bit. But it’s in there. God says, “Look, if you will give, I will bless you.” And when he says to give to the storehouse, what he’s saying is give to the local body - the local church, the place where you come and get fed. And he says, “Test me in this.” You know, all over the bible, we’re told to not test God, and then in this one circumstance, he says, “Test me. Give generously to the local church and see what happens.”

Now, I’m not going to stand up here and promise you a Mercedes. But I can tell you that, somehow, it always seems to work out that when people give faithfully and generously to the church, with the right motives, they receive the kind of blessing God speaks of here in Malachi. They have plenty to eat. They have extra to share. They get opportunities to be even more generous. They give, they receive, they give more, they receive more.

What did Jesus say in Luke?

*So if you have not been trustworthy in handling **worldly wealth**, who will trust you with **true riches**?*

Conversely, if you *are* trustworthy with things like money, God will give you things more important than money. That’s not Adam saying that, it’s Jesus saying that. It’s God saying that in Malachi. I wouldn’t say that. That seems weird to me. But God says it, Jesus says it, and frankly, I’ve seen it in my own life.

Over the course of our nearly 18 years of marriage, do you know when Melody and I have had the most stress? When we weren’t giving to the church. Sometimes we were making a lot of money, but we weren’t giving and it was stressful.

Right now, our income is less than at any point in the last 15 years, but you know what happens at the first of the month, we give a big bunch of money to this church. Why? Yes, because we believe that God has called this church to do something in Nakuru. But just as importantly, because we believe God has asked us to generously give to the local storehouse - wherever we are.

And people will ask the question, “Adam, does God actually require me to tithe - that word in the bible that means 10%? Does God really require me to give 10% of my income to the church? That sure seems like a lot!”

Well, actually what we read in the New Testament - the more grace-oriented less rules-based part of the bible goes something like this: “If anyone is in need, sell everything you have and give to those in need.” Maybe we should just do that! How about let’s drop the 10% thing and just start selling everything we have?

You’re like, “Wait, let’s go back to that 10% thing.”

No, really, does God require you to tithe? No.

God, as we read through the bible, *assumes* that you will tithe. And then he asks you to be even more generous than that. The tithe is not a point of emphasis in the New Testament, it is an assumed behavior of a faithful person. Then, Jesus says to go above and beyond that - even to the point of selling everything you have if necessary to help other people.

Now, some of you are like, “OK, wait Adam. I was tracking with you on the whole budgeting and margin thing, but now suddenly I’ve been roped into a talk about giving to the church.” Yep. Because that’s where it starts. And I give the same advice to you if you are just here visiting, but regularly go to another church. Give 10% to that church. This isn’t about bringing in dollars. This is about wise financial counsel for your life.

“But Adam, how can I give 10% when I have *no margin*. You know, 10% is a LOT of money!” I get that. Let me be honest with you guys. Not only is our family income lower than it’s been in 15 years, but it’s about 20% less than what we anticipated and budgeted for when we moved here. So, while I typically advise people to live on 80% - to give 10% and save 10% - that margin was wiped clean for our family. I fully understand that when you don’t have that extra 10% just lying around, it can hurt big time to try to come up with it.

Nevertheless, you need to try. For our family, that meant the nuclear option. We starting cutting expenses and canceling services, but we kept giving to the church - to God. We give him his 10% off the top. Prioritize God.

If you just absolutely can’t do 10%, start smaller. Do something. Give 2% faithfully for a few months. Then bump it to 3%. A few months later, go to 4%. Just work your way up. Or do this, think of something you’re spending your money on that literally has no lasting value - like DSTV or your coffee budget - and decide that each month, you’ll give an equal amount to the church. Some of you are like, “If I’m going to do that, I need to drink less coffee. If I’m going to do that, I need to drop down to that basic package on DSTV.”

Whatever. Just start somewhere. This whole financial thing rises and falls on our willingness to trust, and even to test, that God is true to his word - that when we prioritize giving to him, he will see to it that other things fall in place for us. He doesn't say we'll be wealthy, but he says he will bless us - Jesus says he'll give us *true* riches.

So, first and foremost, prioritize God. Second, invest in your future. That means things like savings and retirement plans and investments.

Why second? I mean, if I have debt, shouldn't I get that knocked out? Well, the problem with that is that if you have absolutely no margin - no liquid assets as they say in the financial world - no cash or things that can become cash quickly, then when you hit one of those unexpected expenses, you're just going to go deeper in debt.

So we have to invest in our future with at least a little money in savings before we can start taking big chunks out of our debt. I have friends who went for like a year paying off their debt every month. That is to say, they would pay off their debt at the beginning of the month and they would celebrate, and then they didn't have enough money to live the rest of the month. And so, they would go back into debt - sometimes more debt than the previous month.

That doesn't really work. Give yourself some margin, save for some of those unexpected expenses, *then* you have a little freedom to be able to do the third thing.

Pay off your debt. Pay for the stuff you already bought. Pay the people you owe before spending money on yourself. Again, for some people this isn't a problem. Some people don't have any debt or have very little. Others have a *lot*. If you have a little, get it knocked out quickly. If you have a lot, make a plan to work on it, and then work that plan. Whatever you do, plan to tackle your debt before you ever get to number 4.

Spend on yourself. That's the one you've been waiting for, isn't it! Of course, spending on yourself includes all the bills and commitments you've made, so it's not quite as fun as it sounds, but it's still nice, right? When you build your budget, start with 10% to God, I recommend trying to save another 10%, then set some amount to pay down your debt - make it something doable so you can actually stick to your plan - then budget for any bills you have. Then, with whatever you have left, you can decide how you want to spend that. Whether it's a lot or a little, once you've accounted for the other priorities, you can have complete freedom with whatever is left. And that's actually pretty nice.

But if we're honest, most of us tend to invert this process, don't we? We spend on ourselves, then we pay on our debt (because if we don't, those people come calling), then maybe we save a little, then whatever is left over, we give to God. Whatever small bills we have in our pocket go into the box on Sunday. And we do things that way and wonder why we have so much financial stress in our lives. God says, "Hey, flip that around and see what happens!"

And so we ask God to help us with that transition. I would challenge you this morning to begin setting some goals - to assess the reality of your financial situation, change your priorities, and then make a plan. And let me tell you, setting a budget can expose some really deep things spiritually and emotionally. Living on a budget exposes your heart like you wouldn't believe. It forces you to deal with things like jealousy, anger, guilt and shame. We read in the bible, "Where your money is, there your heart is also." Not only does that mean our spending is an indicator of our heart, but also, I think, if you can move from financial stress to financial freedom, then your heart will follow. Your heart will be free.

You know, too often in churches, I think money only gets talked about under two circumstances - when some greedy pastor wants to line his pockets or when the church is struggling financially.

At only three months old, neither of those things is happening here. This church is actually putting into practice, at an organizational level, these same financial principles that I talked about today. Of the money that comes in, we're actually giving away 12%, saving 10%, we have no debt, and we're operating within the constraints of what's left. We're in pretty good shape.

But we're not all in the game. Imagine what could happen if everybody jumped in to the level that a few families have. I can tell you this - it won't go into my pockets. You know that Agora, that hub of life activity that you guys helped dream about a few weeks ago. We could do that. Not because "pastor wants a big building," but because we want to bring life to the people of Nakuru through workspaces and business seminars and creative and cultural arts, recreation and athletics, tutoring and mentoring, life skills training - all the stuff you guys wrote down a few weeks ago on those cards. And yes, we'll need some kind of building - a container within which to do that stuff. And this group, even the size it is now, can begin to do some of those things *and* to enjoy the fact that we're investing in something lasting that affects not only our lives but the lives of those around us.

And God says that your life will be better for it. Test him and see.

Lets pray.

Prayer

1. Singing

We're going to sing some songs together that help us reflect on some of these things.

While that singing is taking place, you will also have the opportunity for prayer.

2. Prayer

If you need prayer for anything at all, we have people here who are eager to do that.

Also, while that is going on, you'll have a chance to take communion

3. Communion

Communion is a symbolic act, instituted by Jesus as a way for us to remember the way he willingly died for us. The unleavened bread serves as a symbol of Jesus' body broken on the cross. The wine or juice symbolize his blood that was spilled for us.

We have people ready to serve you communion. Juice is on your left, wine is on your right. Feel free to partake of either, as it fits with your tradition. Just break off a piece of the bread, dip it in the cup, and eat.

We offer communion each week for *anyone* who wants to take it. There's no membership requirement or hoops to jump through. You are guests at this symbolic table of Jesus, so please feel free to partake.

4. Giving

Lastly, during this time, you will have an opportunity to give financially to the work of this church. If you're a guest with us today, we don't expect you to give anything. However, for those who consider this your church home, and for those who believe in what we're trying to do here, this is our chance to give back to God a portion of what he has given us, and to support the work he has called this church to in Nakuru.

There is a tall box at the back with a slot in it. You can place your gifts in that box at any time as we are singing together.

So those are the four ways to respond: Singing, Prayer, Communion, and Giving. All will be happening simultaneously. There's no order you have to do them in. You don't have to do them all. You don't have to do any of them. This is your time to respond in whatever way you desire.

At the end of that time, I'll pray a prayer of blessing over you before you go.

Closing Prayer