

What The Bible Says About Money: Investing In The Kingdom

Notes For Urbana '96 Seminar Curtis Chang

INTRO:

Give you warning about what this seminar is about so you can still leave. Quick overview on what the Bible says about money, focusing on Jesus in the book of Luke. Introduce the Biblical concept of investing in the Kingdom. Then, talk about practical steps so you can begin to be such an investor, right now. Hope there will be time for questions. If you are a student and still with me by that point, then I promise to offer each of you a guaranteed way to double your money. Guarantee double you money -- now you're paying attention, aren't you.

Now, let me ask you a question. When was the last time your pastor asked you to show him your monthly budget? In the church today, we have come to treat money as a totally private matter, off limits. But Jesus never did. For instance, by the count of most scholars, Jesus speaks more often about money than any other topic (almost 2 to 1). Speaks more often about money than he does about sin, salvation, prayer, sex... anything. And as usual, Jesus didn't talk about things theoretically, he always gets up close and personal when it came to money.

So I'm changing the seminar title a little bit. This is not "What does the Bible say about money?" This is "What is Jesus saying to Curtis about his money, what is Jesus saying to you about your money?" And for that to happen, we have to be honest. We have to repent of the church's total ignoring of personal finances and be honest with ourselves and each other with how we are using our money.

To start that, I'll share just a few facts about my financial life. My wife and I are IV staff and together we receive an annual salary of about 24,000. Another 6,000/ year in a family business which Jody has a stake. This year, we will give away 9800 dollars, almost 1/3 of our income. But before you think we're taking such a great step of faith, know that we have over \$6,000 in savings. And when we got married two years ago, we received almost \$10,000 in wedding gifts. We consciously decided to invest that money in high risk stocks (I can talk more about that decision later if you're interested), and as a result, God has quadrupled that investment to be worth \$40,000. Originally we were hoping to give most of whatever we gained away; but lately, I've been feeling like I need it as a safety net, for a house, graduate school, etc. Tempted to get conservative with the investments. Also, I tend to worry about money. We fundraise for our salary and I often fret that we will not raise enough and have to live off savings. One other detail: I'm addicted to looking at computer catalogs. I can't stop perusing them when they arrive in the mail and contemplating all the latest devices and software.

OK, that's me. And before I go on, I would like to pray that we would all be able to honestly examine our financial life. PRAY

Jesus and Money

When it came to money, Jesus repeatedly hammered home the warning that money easily can take the place of God in our life. Let's even just restrict ourselves to Luke, the other of the book of Acts which you are studying all week. Encounter with the Rich Young Ruler where the man is unable to follow Jesus (Luke 18:23) "because he was a man of great wealth.... 'How hard it is for the rich to enter the kingdom of God! Indeed it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.'" He doesn't say it's hard for a rich person to enter the kingdom unless he knows Jesus, or unless he has the right attitude. No, he says, any

rich man will face incredible obstacles to even knowing Jesus. He is saying that riches brings its own attitude. Money is a rival to Jesus.

This is because money claims to offer what only Jesus can give: security and the good life. In the parable of the Rich Fool in Luke 12, Jesus describes the man keeps building bigger barns to store up ever more possession" for security and good life. Jesus is describing the reality of money. I have about 10x more possessions than when I graduated from college. See this in me and in graduating seniors, their spending naturally expands to increased income. Posters framed. Individ. bedroom. Saab not bike. Full stereo and not just a boombox. This is widespread.

But God calls the Rich Fool to account. And He will call us to account. In the end, money cannot give security or the good life. "This is how it will be" warns Jesus, "who stores up things for himself but is not rich toward God."

So, I want to be absolutely clear that the Bible overwhelmingly warns against money. Money is very naturally a rival to God in our lives. It naturally prevents us from "being rich toward God." As Jesus summarized in Luke 16:13, "No one can serve two master. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

So what does that mean for us? Are we supposed to quit our jobs, clear out all our bank accounts, and live as poorly as possible? For some, like the Rich Young Ruler, that might be the path of faithfulness; it's what you need to do to be freed from making money a God. For some, Jesus has blessed you with the special calling of a life of poverty and extreme simplicity. But I also believe the Bible offers a somewhat more complex path for many of us -- especially those of us who do have significant resources relative to the rest of the world. To illustrate this, I want to show you a scene from a wonderful movie, Schindler's List. Give background to movie.

SHOW CLIP

INVESTING IN THE KINGDOM

When Jesus warns us that man can either serve God or money, his warning comes after one of the most interesting parables in the book of Luke. Luke 16:1-14: Parable of the dishonest manager. In the beginning of the parable, the dishonest manager is fired from his job of managing the owner's money. Fired because he has "squandered:" wasted opportunities to invest the owner's money for a return. But the manager turns out to be a little bit like Schindler: shrewd and crafty. He knows he doesn't have a lot of time as manager left -- he's going to be relieved soon -- so he quickly finds people who owe his master money and "generously" gives them a gift. He uses the owner's money to build up relationships so that he will be welcomed in their houses. Now, the surprise of the parable is that when the owner finds out, vs. 8: "His master commended the dishonest manager because he had acted shrewdly." Jesus then summarizes the point: "And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes." In other words, invest in people, invest in the only thing that will last forever: people and the Gospel. Like Schindler, invest money in saving people.

In the day of Judgment, each of us will have our Schindler moment: we will see the treasure we have stored up in heaven, the riches we have toward God in seeing faces of people who are in the kingdom at least partly thru way we used money. But we will also be reminded of how much we wasted on trivial items for ourselves.

Money is dangerous. If we hold on to it, we will turn to it for security or the good life. So Jesus gives us the option of investing it. Invest wisely, shrewdly, and RISKILY with an eye towards reaping an huge return. Again in Luke 19, Jesus tells the parable of the pounds. The master has entrusted his money to a few servants. And he is looking for servants who will invest it shrewdly. But shrewdly means riskily -- because greater the risk, the greater the potential reward. Rewards

most the ones who took biggest risk and got a 1000% return. Condemns the one who took the safest route, who simply hoarded it. Jesus, the King, is looking for stewards who will not just hold on to their money, but invest shrewdly and riskily to reap a huge return in people.

PHILIPPIAN EXAMPLE:

What does this look like? What does it mean to invest in people and the Gospel in shrewd and risky ways. Well, let me ask you a question: Who has been the person, apart from Jesus, who has been most influential in the spread of the Gospel? Paul -- without him, most of here who are Gentiles would not know of Jesus. But how was Paul able to be so influential?

When Paul was just starting out in his missionary work, he received very little financial support. He probably could not afford the expenses of traveling to all those far off places. The expenses of medical treatment for all the times he got beat up probably ate up all his money alone! But no one was willing to invest in this crazy guy with a even crazier idea of brining the Gospel to Gentiles!

One small group of believers, however, saw something of eternal value in Paul's work. They took a risk. In the letter to Philippians, Paul testifies to their impact:

"You Philippians indeed know that in the early days of the gospel, when I left Macedonia, no church shared with me in the matter of giving and receiving, except you alone. For even when I was Thessalonica, you sent help for my needs more than once." (4:15-16)

Support was not given at that early, strategic point. But it was also given in an ongoing fashion. Indeed, Paul is writing to tell them how encouraged he is by their latest gift to his work, and reminds them that they have indeed invested in eternal reward, "Not that I seek the gift, but I seek the profit that accumulates to your account." (4:17).

The Philippians invested more than just money in Paul. Rather, there was consistent mutual communication and concern (1:3-12). This close partnership and strategic investment was crystallized in sending to Paul, along with the money, a specific person from their own community. Epaphroditus became the living embodiment of partnership to Paul: "my brother and co-worker and fellow soldier, your messenger and minister to my need" (3:25-26). It cost them emotionally -- and not just financially -- to send one of their own. (2:26-29). Yet, the Philippians sent him because "writing a check" alone was not enough, they had to send part of themselves "to make up for those services that you could not give me" (2:30).

The strategic partnership and investment paid off handsomely. (Forget even for the moment the benefit to the Philippians in having Epaphroditus ultimately returned to them having been trained by the church leader par excellence.) Giving money and a part of themselves freed Paul to witness to the ends of the earth. It was Paul, and the PEOPLE he in turn invested in (like Epaphroditus and Timothy) who literally changed the world. And all because a small group of people turned what originally was a talented but under-resourced missionary wannabe into THE Missionary of Missionaries. It is reasonable to argue that this one local community, blessed with some funds, a keen eye for spotting a promising leader, and eagerness to invest themselves along with that money, changed the face of the Christian church and the world forever. What a investment they made? It was like the spiritual equivalent of being one of the first investors in Microsoft! What shrewdness! What riskiness! What reward! And they changed your lives forever as well: you are part of the eternal treasures that those faithful Philippians -- giving what money they could muster -- will reap. I believe in heaven, we will meet and thank them.

Don't you want a piece of that action? Don't you want, at the end of your life, to know you have accumulated the right treasure, invested in eternal rewards? You have that opportunity! You can invest in the George Verwer of our generations -- a risky, unlikely investment that nevertheless could pay off big time! You saw our generations George Verwer stand up last night. She or he may be someone you even know! Are you willing to take that risk?

So, how do we do that practically? What are some next steps? That's what we'll spend the rest of the time discussing.

SIX PRACTICAL STEPS TO CONSTRUCTING AN ETERNAL PORTFOLIO

1. Take inventory of your current eternal investments:

Are you at least tithing monthly? 10% of your income is an absolute minimum.

Who do you give that tithe to? What are your reasons for each one?

How do you insure that you consistently tithe?

2. Expand the money available for eternal investments (tithing is minimum, remember)

Make a monthly budget, if not for regular accounting, at least for a one time accounting of where your money is going and how much you really could be giving. If you don't, you will fall into the Rich Fool's life. You should begin this practice even as a student.

Note: If this whole seminar so far has made you feel terribly guilty, let me say a few words. Guilt is not all bad. You may be feeling the guilt that leads to a genuine and lasting repentance. But while guilt can lead to a genuine and lasting repentance, it can never sustain that repentance over time. Jesus came to free us from guilt so we could be motivated for a life of obedience over time. And the only motivations that truly sustain investment in the Kingdom over time are faith, joy, and love. Do you really have faith in Jesus words, in his picture of reality versus the world's picture? If so, it will not be a struggle to invest in the Kingdom with everything you got -- because it is simply the economically sensible thing to do. Do you experience the deep joy of giving? (God loves a cheerful giver) If so, the idea of investing wholeheartedly in Kingdom ventures will make you giddy with excitement. Do you love God and love people? If so, not having a mass of metal with the initials B, M, and W will seem trivial to the flesh and blood of Jesus and his church. If the life I am describing sounds like a weighty sacrifice, something is wrong. God only honors a giving motivated by faith, filled with joy, and wrapped in love. Give only what meets that criteria. If you feel you will be wracked with guilt, don't stress about what amount to give -- get stressed because you've got far more serious problems: because some core part of your heart does not believe in Jesus, because you do not know true, deep joy in your life, because the quality of love in your life is shrivled.

Again, if you are asking the question, "Well, how much is enough?" something is wrong. Enough for what? Enough to buy off the guilt? No giving will do that. Only the blood of Christ can take away your guilt and you better not be so foolish to think you can buy that.

Does the investor who has turned over a rock and found an investment of a lifetime ask that question? Does an investor who discovers he can get in on a stock that will make him rich forever wonder what is the minimum he can get away with putting into that stock? Does an investor who has searched high and low for a pearl beyond all pearls, ask when he has found it, "Well, how much do I have to spend on this?"

Rigorously submit that budget to God and others for examination. Take a look at my sample budget. Money is not a private matter, it is a matter of discipleship and hence a matter for the body of believers.

3. Take inventory of where God is drawing your heart:

God has placed in each of us unique desires, personal histories, temperments for a reason. We should invest according to those leadings.

God has placed us in relationship with specific missionaries (or missionaries to be) we know, love, and believe in.

Out of this inventory, we should be able to select a few places, types of ministires, or especially specific people to explore further

4. Research the candidates

We spend more time researching our consumer purchases than we do our eternal investments. Personally, I pore over computer catalogs more than prayer letters. Reveals what we truly value. Do not just write a blind check, know your investments. Missionaries you support will tremendously appreciate that. Personal example of Khan Lowe: interested, but did not agree right away. Flew in for a visit to get a feel for who I was. Ask me great questions. Observed my ministry.

Basic Questions You Should Be Able To Answer:

What is the precise mission? What is their strategy for accomplishing their mission?

Why is this mission important to God, to the world, and to you?

What is the missionary like? Why did she end up in this mission? What future potential can you see in her?

What are the main challenges and potential rewards for the mission?

What does an average day in the life of the missionary look like?

What are the financial needs of the mission?

5. Make a sustainable and substantial commitment

Decide on the exact missions you want to support. Your portfolio should be a limited number since you probably can follow up thoroughly and consistently with a few. Concept of "leveraged" investment: giving 100/month to one mission versus 20/month to five. Balance church giving, spontaneous giving, and regular missionary giving.

Commit to an amount and time. The larger and longer, the more difference you will make for that missionary. Share personal experience of struggle of uncertain support. Inform the missionary of your decision. Decide on some structure that will insure your regular support.

6. Follow Your Investment

How will you remain abreast of the mission's development? Prayer letters, email updates, visits, etc.. Do you have some structure for praying regularly for the missionaries you support?

Encouragement. Notes, phone calls, visits. Specific needs. (i.e. Trevor and his computer)

Look for creative ways to strengthen the partnership. Vacations to overseas mission locations. Short term missions with church or fellowship. Asking missionary to minister in your setting. Look for other people who might also be interested in supporting the mission.

This practice will be especially important for when you graduate, but also summer job or even during school year.

Make the "double your money" offer. If a student can go thru these steps and triple their current level of missionary support, and live by that budget and level of giving for two straight months, I will match that in a gift to that same missionary. If I feel led by Spirit from the answers you gave, I'll continue to do that. Explain that God spoke to me that this is what He has given the 40,000 dollars for -- and danger of hoarding. If you are currently not supporting any missionary, if you can go thru these steps and end up giving 15% of your income to a missionary, I'll make the same offer. This offer is for students only.

TAKE QUESTIONS

SIX PRACTICAL STEPS TO CONSTRUCTING AN ETERNAL PORTFOLIO

1. Take inventory of your current eternal investments

2. Expand the money available for eternal investments (remember, tithing is minimum)

Make a monthly budget

Rigorously submit your budget to God and others for examination.

3. Take inventory of where God is drawing your heart

Places in the world

Types of ministry

Specific people

4. Research the candidates

Basic Questions You Should Be Able To Answer:

What is the precise mission? What is their strategy for accomplishing their mission?

Why is this mission important to God, to the world, and to you?

What is the missionary like? Why did she end up in this mission? What future potential can you see in her?

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What are the financial needs of the mission?

5. Make a sustainable and substantial commitment

6. Follow Your Investment

Receiving updates

Giving encouragement

Creative ways to strengthen the partnership

Questions, feedback, or ideas? Contact me at cchang@emerald.tufts.edu

FOLLOWING JESUS WITH OUR FINANCES

TCF, 2/5/98

Do Quiz

INTRO:

Final question, when was the last time your pastor asked you to show him your monthly budget? When was the last time a friend challenged you that a purchase you made was unfaithful.

In the Christian world today, we have come to treat money as a totally private matter, off limits. But Jesus never did. For instance, by the count of most scholars, Jesus speaks more often about money than any other topic (almost 2 to 1). Speaks more often about money than he does about sin, salvation, prayer, sex... anything. And as usual, Jesus didn't talk about things theoretically, he always gets up close and personal when it came to money. Jesus believed that if you were going to follow him, it meant he was going to take a look at your pocketbook.

Why? Because Jesus knows that a financial audit is a very accurate spiritual audit. He reminds us, "Where your treasure is, there your heart will be also." What you believe about money reveals what you believe about Jesus. How you relate to money reveals how you relate to Jesus. That may feel strange to you, since in American Xianity money is supposed to be off limits, but Jesus is someone who is Lord over your whole life. There is no off limits for Jesus. So Jesus looks at our pocketbook in order to call us to a more faithful life of following him as Lord. .

So, if we are going to follow Jesus together -- which is the mission of TCF -- then we are increasingly going to have to open up our pocketbooks together, to Jesus and each other, to together let Jesus audit us. And if I'm going to teach on following Jesus in our finances, to have any integrity, I have to open up by pocketbook for examination by Jesus and by all of you. So, I'll start by sharing our budget for this past year.

Comment on Budget:

Budgeted Income vs. Budged Expenses

Expense overruns

Family money

Tithing

OK, that's me. Now, some of you might be wondering, "What does this have to do with me? I'm a poor college student. I have no money." In one of Jesus' many teachings on money, in Luke 16:10, Jesus warns, "The one who is faithful in little, will be faithful in much; the one who is unfaithful in little will be unfaithful in much." It doesn't matter what amount you have right now, Jesus is still concerned with whether you trust and follow him as Lord. And, Jesus is warning, the patterns you set when you have little money will determine your patterns when you have more money. Even now, a financial audit reveals something about your life of faith.

So what was your answer to questions #1. What would Jesus say about your answer? How did you spend your money? Who did you spend it on? If you had real trouble even accounting for your money, what would Jesus say about that? You know people who get so drunk on alcoholic excess that they would wake up the next morning with such a terrific hangover that they couldn't remember what they had done the night before. Had they slept with someone? Had they gotten into a fight? They could not give an accounting.

Jesus and Money

When it came to money, Jesus repeatedly hammered home the warning, "Take care! Be on the guard." Be especially on guard with financial excess and getting forgetful and careless. He opens his parable in Luke 12 with those words. Don't get drunk and careless with money. Why? Because money is dangerous. Money easily can take the place of God in our life. Over and over, he uses his strongest language that money itself has power to draw us away from God to itself.

This is because money claims to offer what only Jesus can give: security and the good life. In the parable in Luke 12, Jesus describes the man who suddenly comes into a lot of money. This man is basically a college graduate. When you graduate, you will suddenly come into an excess of money more than you ever handled before (average starting salary translated into monthly income). And the state of your heart in regards to money -- which was being developed even in college -- will reveal itself even more clearly.

This is what happens with this guy in the parable. Even with all this newfound money, he anxiously worries that he does not have enough. You get the sense that he has never trusted God; he always has been a worrier. And his heart is quickly revealed when he comes into a lot of money. He decides he will restructure his life, tear down old barns and build bigger barns to store up ever more possession" for security and good life, so that at some point he can finally say "Soul, you have ample goods laid up for many years; relax, eat drink, be merry."

But God says to him, "You fool!" He is a fool because he has been fooled by money. Money lies. Money constantly whispers to you, "I can give you security, peace, and the good life." Look at examples of ads. Money constantly promises to give what Jesus claims only he can give. Phenomenon of shopping when depressed or feeling down. But Jesus wants to deal with the real you, the real reason why you're feeling down. The shopping mall wants only to deal with your credit card.

Money fools you because it gives a slight temporary hit, like a drug. But it quickly wears away. And then, like a drug, it tells you you need more. Bigger barns. Money says, "Just a few bigger barns..." In 1957, the average per person income, in today's dollars, was less than \$8,000. Now it is more than \$16,000. Thus, if people kept at the same standard of living, people would be able to work twice as less as they did 30 years ago. The reality is people are now working many more hours, estimates show that people work almost 10-15 more hours than they did 30 years ago. Why? Do you think the average American likes to work, enjoys their jobs? Why do they submit to the slavery of more work? Bigger barns. Barnfulls of more TV's, cellular phones, VCR's, beauty products, designer clothes, makeup.

Money and the spirit of consumerism cannot provide what it claims. Money cannot feed you with peace, happiness and security. As I mentioned, we are twice as wealthy as we were 30 years ago. And yet, in public opinion polls, the percentage of Americans who say they are "very happy" has declined from 35 to 29 percent. With more money, people are unhappier than before. And the percentage of Americans saying they are "satisfied w/ their financial situation" has dropped from 42 to 30 percent. With more money, people are more anxious than ever before. This is no surprise because Jesus says, "I am the only one who can feed you. All else only fools you."

You have to understand that incredibly powerful, I would say demonic forces, are at work trying to fool everyone to build bigger barns. How many ads do you think you are exposed to per day? Answer: 3500. It's so much in the very air you breathe that you don't even notice it. But billions of dollars and the smartest minds in business are poured into getting you to believe you need bigger barns. The Thompson Red Book on Advertising, an advertising industry document said as early as 1901: "Advertising aims to teach people that they have wants, *which they did not recognize before*. Example: me and computers. Fashion industry changing each year what you want. Car industry with new models each year.

And that is why God calls the man a Fool. "This is how it will be" warns Jesus, "who stores up things for hiself but is not rich toward God." Only God, not money, can give us true security, peace, happiness. And God will call for a final accounting. The Bible is clear there is a Final Judgement: each of us will, like the Rich Fool, face God and answer, have we trusted money or have we trusted God?

So, I want to be absolutely clear that the Bible overwhelmingly warns against money. Money is very naturally a rival to God in our lives. It naturally prevents us from "being rich toward God." As Jesus summarized in Luke 16:13, "No one can serve two master. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Let me give one final but very important example of how money can become our master. How many of you have credit cards? Credit cards are the single biggest way people become slaves to money. Credit cards make it so easy to spend money and buy things, like Jerry Seinfeld shows with American Express. In fact, it's so easy that you can easily run up a debt. In fact, currently Americans have run up 460 billion dollars in credit card debt (that's more than the gross national product of a majority of countries and two continents). Falling into credit card debt is letting money enslave you. Let me show you what I mean. GRAPH.

You are a slave. You're working extra hard to make VISA and American Express richer. And you wonder why you keep getting mailings from you. They want you to use up their card and run up a debt and thus become their slave. In the Old Testament, falling into debt and slavery were almost synonymous terms: when you fell into debt, you were sold into slavery to the one who held your debt. Same as today. MasterCard fools you about who is the real master in the relationship.

And you cannot follow Jesus as Lord. If you've got a big debt, and Jesus calls you to do something radical and risky and costly -- as Jesus almost always does -- like go on a summer mission project, you are going to have to say, "No, Jesus, I've got to work to make payments. You see, I've actually got another Lord."

Now, at the end, we'll talk about how to free ourselves from debt. But the first step for many of us -- regardless of whether we have a current credit card debt, whether our parents pay it all off for us, or whether we just have bought into consumerism -- is what the Bible calls repentance. Turning away from false masters to the one who can truly provide for us, our true Lord, Jesus.

So what does that mean for us? Are we supposed to quit our jobs, clear out all our bank accounts, and live as poorly as possible? For some, like the Rich Young Ruler, that might be the path of faithfulness; it's what you need to do to be freed from making money a God. For some, Jesus has blessed you with the special calling of a life of poverty and extreme simplicity. But I also believe the Bible offers another path for many of us -- especially those of us who do have significant resources relative to the rest of the world. To illustrate this, I want to show you a scene from a wonderful movie, Schindler's List. Give background to movie.

SHOW CLIP

INVESTING IN THE KINGDOM

Oskar Schindler saw truth about money most clearly when just about everything was about to be taken away from him. As God showed the Rich Fool, "You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?" Only at the end, did the Rich Fool realize that the money was never really his to keep. The money was never his.

All money, whether it is in the bank account of Bill Gates, your parents, or yours, is actually Jesus's. Jesus is Lord. He owns everything. You are only a temporary custodian. And you will face great tragedy, live life very foolishly if you do not realize that truth.

And since we do not finally own "our" money, we all will have our Schindler moment. For in this parable and countless other ones, Jesus the true Lord and owner reminds us he will come and ask us to account for how we have used his money. We will all face the question that Jesus asks at the end of his parable, "Have we been rich towards our consumeristic selves or rich towards God?"

How do we handle Jesus' money that makes us rich towards God? Well, the answer to that question lies in the answer to the question, "What does God treasure?" What does God value, desire, seek after? Because if we are only managers of God's money, we had better spend that money on what God treasures, what God loves.

When you look at the whole sweep of the Bible, you notice an interesting pattern. Things are certainly mentioned: chariots, gold, clothes, food. And they are fine. God created them ultimately and they are good. But God does not LOVE any of those things. Indeed, in the whole sweep of the Bible, things are like passing scenery and props. What occupies center stage are people and people's relationship with God. God loves people. God treasures a relationship with people. This is seen most clearly in the most definitive revelation of God's character: Jesus. Jesus just didn't bother with shopping malls and clothes and such -- not because they were intrinsically bad things, but because he was too much in love with the people around him. He too passionately cared about drawing them into a relationship with himself that would last into eternity.

The only eternal treasures are people and people's relationship with God. So, if you want to "be rich towards God," you will orient all your finances to bless people. You will invest money into Jesus' desire that all enter a eternal relationship with God.

In the day of Judgment, each of us will have our Schindler moment: we will see the treasure we have stored up in heaven, the riches we have toward God in seeing faces of people who are in the kingdom at least partly thru way we used money. Isn't that going to be awesome? The person you helped pay to come on retreat. The child you sponsored. All the people in India who came to know Jesus because of money you gave to a missionary. They will surround you and bless you. One of them will come up to you and lovingly tell you, "Whoever saves one life save the world entire."

But our Schindler moment will also include reminders of how much we wasted on trivial items for ourselves. I don't know how it will all work; I know Jesus' death on the cross means we won't be condemed or ultimately feel guilty (this is an important truth about money, that Jesus does not want us to be motivated out of guilt -- don't deny the worth of Jesus' death on the cross with your own guilty feelings about money), but we will see clearly and soberly what a waste we've spent.

Money is dangerous. If we hold on to it, we will turn to it for security or the good life. So Jesus gives us the option of investing it in eternal treasures: people and their eternal destinies.

How do we do it? Some ideas to start. Tithing: a minimum practice to get you hooked on using money to invest in people's eternity.

- Sponsor a child.

- Support a missionary

- Give to your church

- Set up a generosity fund

- Offer to pay for your friend to come to Chapter Camp!!!

The point of tithing is not to set aside a portion to invest in God's people so that you can do whatever you want with the rest. What Jesus wants is for you to shift more and more of your resources from ultimately worthless things to ultimately important things. And that is going to take some practice. Suggestions on handout.

FINANCIAL QUIZ

1. How much disposable income did you have last month?

\$

How much did you spend? What were the five largest expenditures last month?

- | | |
|----|----|
| 1. | 4. |
| 2. | 5. |
| 3. | |

2. How many ads are you on average exposed to per day?

- a. 35
- b. 350
- c. 3,500

3. The amount of credit card debt in America last year was:

- a. \$4.6 billion
- b. \$46 billion
- c. \$460 billion

4. Assume a credit card debt of \$2,500. If you make the minimum monthly payment (average on most cards) on that debt for three years, what will your debt be?

- a. \$1200
- b. \$2000
- c. \$3400

5. If you suddenly received \$50.00, what would you do with that money?

Luke 12:15-21

And [Jesus] said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions."

(16) Then he told them a parable: "The land of a rich man produced abundantly. (17) And he thought to himself, 'What should I do, for I have no place to store my crops?' (18) Then he said, 'I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. (19) And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'

(20) But God said to him, 'You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?' (21) So it is with those who store up treasures for themselves but are not rich toward God."

Luke 16:1-8

Then Jesus said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was squandering his property. (2) So he summoned him and said to him, 'What is this that I hear about you? Give me an accounting of your management, because you cannot be my manager any longer.'

(3) Then the manager said to himself, 'What will I do, now that my master is taking the position away from me? I am not strong enough to dig, and I am ashamed to beg. (4) I have decided what to do so that, when I am dismissed as manager, people may welcome me into their homes.'

(5) So, summoning his master's debtors one by one, he asked the first, 'How much do you owe my master?' (6) He answered, 'A hundred jugs of olive oil.' He said to him, 'Take your bill, sit down quickly, and make it fifty.' (7) Then he asked another, 'And how much do you owe?' He replied, 'A hundred containers of wheat.' He said to him, 'Take your bill and make it eighty.'

(8) And [when he found out], his master....

commended the dishonest manager because he had acted shrewdly!

(9) And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes.

(10) "Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much.

PRACTICAL STEPS TO FOLLOWING JESUS IN OUR FINANCES

1. Get Out Of Credit Card Debt

Cut up your card

Set up budget and accounting procedure to attain freedom as soon as possible

Get advice

2. Make a monthly or semester budget

Figure out expected income and categories of expense

Ask Jesus how much you should "invest in eternal rewards"

Seek advice and accountability

3. Set up accounting procedure

Set aside "eternal investment money" right away (and debt reduction money)

Either keep receipts or keep a log by category (use Quicken!)

Have a weekly or monthly accounting time

4. Investigate investment possibilities

What kind of ministry are you drawn to?

Who do you know?

How will you find out more?

Ask Jesus!!!

POSSIBLE BUDGET CATEGORIES

Planned Investment

Unplanned Generosity

Gifts

Books

Special events (retreats, etc.)

Eating Out

Entertainment (movies, shows, etc.)

Clothes and Music

Discretionary