

“How To Spend Money”

Luke 16:11

January 11, 2004

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Thanks to my friend Dr. Michael Andrus for the idea of these sermons on money; I borrowed heavily from him.

Many people and especially Christians enjoy having money to give away to help others.

A few months ago I learned of several young adults who each had very little money, who nonetheless each pitched in between \$50 and \$100 to help a family in need.

A while back Barbara and I were able to take a couple of hundred dollars and give it anonymously to a person who was struggling financially.

It feels good when we learn of a need someone has and we are able to help them.

It is right that we should feel an emotional satisfaction when we are able to financially support a young missionary couple or to support a child in India or Ethiopia.

Have you had the privilege of having some extra money saved or available that you could just respond to a need?

Most of you believe in what we are doing in and through Southern Gables. You see the worldwide outreach we are having through our missions and missionaries,

You see and hear the students and adults, whose lives are being positively affected by our ministries,
and you are pleased with the spiritual investment being made in the lives of children.

But of the over 850 households that consider Southern Gables their church home, from giving records that are anonymous to me, it appears that nearly 500 of those households are giving less than ½ of 1% of their income to the ministries of SGC.

Apparently many of us are UNABLE to give in any significant way to the ministries we believe in.

We are UNABLE to give to other people in need and to other worthy projects.

I say we are "unable to give."

Don't I mean that many "won't give"?

NO, I mean "unable" - Unable, because we are **burdened by debt** and **blinded by materialism**.

Harry Heinrichs who assists people in financial planning and who formerly worked for the Evangelical Free Church of America wrote,

"85% of evangelical Christians are so badly in debt they are in financial bondage." ([Beacon](#) Oct '92)

We are not able to do with our money what we wish we could do because of past decisions resulting in debt and the blinding effect of materialism resulting in the spending of our money on things that don't truly matter to us.

What has brought this sorry state of affairs about?

Lack of income? No! SPENDING!

There are at least three things to do with money:

"Spend it" which we will look at this week.

"Save it" or "Give it" which we will look at the next two weeks.

Today we will look at "spending it".

Most of us are ready to admit we have no trouble spending money!

We do that very well!

And Sears, Penny's, GMAC, and all the other advertisers in the world seem more than ready to help us.

But the question is: Am I spending wisely?

And what does "wisely" mean?

When we became Christians we made an important decision:

Who is Lord and who isn't.

Jesus is Lord and we are not.

He, who made me and saves me has the right to guide my life.

And because my welfare is a primary concern of His and because He is all-knowing and all-powerful I can trust Him and

take His counsel.

It takes a lifetime to learn to develop that trust and learn to do it better – but when I became a Christian that is the direction I took - to follow Him.

That really means I have already decided that I and everything God gives me, in actuality, belongs to Him.

Now it is my intention to talk about "spending" today but it is important that we establish a foundation for our thinking.

I'm going to state in a minute that God has the right to tell us how to use His money - the money we have in our possession and the money we will earn.

If you agree with that it will have tremendous implications for how you use money.

In Haggai 2:8 God, speaking of all the wealth of the nations of the world, said, "the silver and the gold are mine, declares the Lord Almighty"

In Deut 8:18 God says, "Remember the Lord your God, for it is he who gives you the ability to produce wealth" -

even the ability we have to earn money comes from Him.

The breath, the health, the abilities, the time, the resources we use to get money is from Him.

Everything we trade for money we get from Him.

In I Cor 4:7 Paul asks the rhetorical question, "What do you have that you did not receive?"

Jesus in the Gospels told the parable of the servants' money -

How each servant of a certain rich man was given money to use on behalf of the rich man until he returned.

One of the points he makes so clearly is that the property belongs to the rich man not to the hired men.

Would anyone want to argue seriously that God is not the owner of all we possess?

Isn't it true that the Bible clearly teaches that we and everything we have are His and we are the managers of it?

We are stewards and hence the word stewardship.

Since that is what the Bible teaches then it is proper to ask the question:

"How does God want me to spend **His** money?"

And I'm not speaking of just 10% but all 100% of it.

We all know how to spend money but "spending wisely" means spending it **according to God's plans** not just mine.

I want you to reflect on that for a minute - Do you believe that?

Does everything you have truly belong to God and it is simply entrusted to you to invest it for God?

If that is true it is as true for every child in this room who gets nothing more than an allowance

as it for every student who earns only a few dollars a week

as it is for the seemingly underpaid laborer

as it is for any six-figure income person here.

None of us in this room is stupid - we can see full well where this argument is going.

Do we dare look seriously at how God says we should spend His money?

We should dare.

Do we believe He has our best interests in mind?

Or do we not trust Him?

Do we feel that he will kill our joy or make us paupers?

Or do we already know we are spending His money wrongly and we don't want to face it?

The last things in the world we want to hear about when we are buying a house, a car, a couch or an ice cream cone we don't need are the needs of the ministries of the church, or a missionary couple in need of support or earthquake victims in Iran.

It makes us very uncomfortable!

Will you face that issue with me today?

Will you think with me today about how we spend God's money?

Remember: every penny we get is God's- we are the managers!
Let's look at what the Bible says are appropriate ways to spend God's money:

I. The first of them is found in Romans 13:7 where God says, "If you owe taxes pay taxes; if revenue, then revenue..."

That is consistent with what Jesus said, "Give to Caesar what belongs to Caesar."

As much as I despise mismanagement and misuse of tax dollars and vote to try to reduce mismanagement I like what a friend of mine wrote, Probably "none of us can find a country with lower taxes that we'd rather live in."

Or as one who returned from India with us said it, "I thank God for Environmental Protection Agency."

It is right to spend some of God's money entrusted to us to pay taxes.

II. The second appropriate way to spend God's money is to meet our needs.

In I Timothy 6:8 the Bible says that we should be content if we have food and clothing. I believe that the principle of clothing extends to shelter.

It's appropriate for us to spend God's money on food, clothing and shelter for ourselves.

But what does it take to meet our needs and when is it nothing more than unfettered materialism?

When are we spending money rightly on food, clothing, and shelter and when are we simply responding to the advertisers appeal to our greed?

A pastor wrote, "We see in glorious living color on our television screens, an enormous steak oozing and sizzling and crying out, "Take a bite". The lure of the steak is exceeded only by the tantalizing call of the crab legs swimming in melted butter and lemon juice. As the lemon is squeezed in dramatic slow motion, a mellow, inviting voice adds the final tempting touch.... You know as well as I do that it's not easy to be content with last night's leftovers after having visually feasted on sizzling steak and crab legs. It takes awesome willpower not to get in the car and head for the advertised restaurant." [Christians in the Marketplace](#) Hybels p 78

Is there something wrong with eating out? Of course not!

But when the percentage of a family's income spent on eating out goes up **at the same time that the percentage to charity goes down** it at least makes one question "whose money is it?"

I've told you before of Albert Schweitzer who was a medical missionary who died in 1965 at the age of 90.

"His standard attire was a white pith helmet, white shirt and pants and a black tie. He had worn one hat for 40 years and the same tie for 20 years.

"Told one day that some men owned dozens of neckties, Schweitzer remarked, "For one neck?"

All day long I'm bombarded with advertising that tells me how much more I need than what I have.

Several years ago in Christianity Today a department store CEO was reported as boasting that he could turn "luxuries into...necessities" more quickly than anyone else. (From Clapp in C.T. Oct 7, 1996)

Honest advertising is not evil , but so much advertising appeals **not to any responsible** use of God's money but directly to my pride, my greed and my impulsiveness.

How does pride affect it?

- What part does it play in the kind of neighborhood in which I will live?
- The label on the clothes I will wear?
- The kind of car I will drive?

After all some automobiles are certainly classier than others.

Does it really matter whose label is on the rear pocket of my jeans?
Will I really play better golf with a certain emblem on my shirt?

Pride can cause us to overspend far beyond our needs.

What about greed - how does it affect us.

I don't want much, I just want a little more!

Several years ago I had an old Hyundai with 130,000 miles on it.
I hated sitting with my knees just under my chin.

When it finally got to be time to sell that car Barbara and I stopped at the Ford dealership and took a drive in a new Explorer.

As we drove up the street and then the highway I found myself coming up with some pretty convincing arguments for how much I needed this vehicle.

And of course once you see one with all the whistles and bells, the one without the chrome side moldings just isn't good enough.

Greed can cause us to overspend far beyond our need.

A very good wife and a dose of financial reality helped me see that a used Ford Taurus would be more than adequate.

What about impulsiveness?

"If I had wanted it tomorrow, I would have asked for it tomorrow."

Merchandisers claim if they can get you to look at an item in a grocery store for at least three seconds you will purchase it.

How many times have you gone to the store for one thing only to come home with a whole bag of items that you just discovered you needed while you were at the store?

Credit cards are a major problem for many people.

It is estimated that families on average will spend 26% more each year if they use credit cards than if they don't.

No wonder the stores are willing to pay 5% or something for the use of credit cards. (Hybels pg 81)

Steve Thurman of Colorado Springs has written that there are three signals to him that he has crossed the line from need to materialism:

1. When I begin to compare what I have with what others have and make my purchase on that basis.
2. When I begin to lose appreciation for what God has already provided me.
3. And when I lose the joy of cheerful giving thinking instead about the things I could have purchased I know that I've crossed beyond spending to meet my needs and into materialism.

The Bible says that it is perfectly right to spend God's money on my needs BUT am I truly willing to ask God what is a NEED and what is not?

III. The third proper way to spend God's money is on **our family's needs**.
 In I Timothy 5:8 "If anyone does not provide for his relatives and especially for his immediate family has denied the faith and is worse than an unbeliever."

Yes we are to meet the needs of our family but the same questions must be asked in this case as in our own case:

What is the need and when has it crossed the line into nothing more than a response to materialism?

Sportswriter, Leigh Montville, in Sports Illustrated several years ago wrote of Jack Clark, a baseball player for the Boston Red Sox.

It seems that Clark, who made \$3 million/year had filed bankruptcy.

He was \$6.7 million in debt,
 owing \$55,000 to American Express,
 \$19,800 to Visa,
 \$37,000 to Nordstroms,
 \$400,000 on back taxes
 and apparently a great deal of money on the **18 cars** he owned worth over \$1.5million.

Montville wrote, "I will be generous. I will say that if a man does a good job and makes a lot of money, he is entitled to a large and fancy automobile. A big ride. I will say that his wife should also have a good car, probably just as large and fancy, in these days of political correctness, as her husband's. Maybe there should be a van or something for the big jobs, and a fun jeep for vacations and maybe a vintage special as a toy in the garage. That's five cars. Maybe throw in a sixth just for a whim, an extravagance. But I do not understand 18 cars."

"Do you print out a little domestic schedule when you have 18 cars, telling you which car to use on which day? Is there confusion when you have, say, three Mercedes and two Ferraris? Are you always asking, "Where's the Ferrari?" only to be answered by the question, "Which one?" Can you

remember which of the 18 cars are filled with gas and which are not?

"We all push the financial envelope from time to time, why just last week I bought a necktie I couldn't afford but "I do not understand 18 cars!"

I don't know if Clark has a family or not but I thought this was an illustration of the ridiculous lengths some will go in the quest to acquire - to spend.

How many times do we rationalize our expenditures of God's money by saying we are doing it for the family.

Maybe we are feeding the same pride, greed and impulsiveness in our children as in us when we go far beyond need in our spending of God's money.

Yes, we can spend God's money to meet our family's needs but are we willing to ask God what is a need and what is just materialism?

IV. The fourth proper way to spend God's money is by spending it on things to enjoy.

In Ecclesiastes 5:18-20 we read, "Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him... Moreover, when God gives wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work - this is a gift of God."

Paul said something similar in I Timothy 6:17 "We are to put our hope in God who richly provides us with everything for our enjoyment."

It is appropriate to spend some of God's money on things beyond just exactly what we need.

There's nothing inherently wrong with owning a house with one more bedroom than you need.

Or an Oldsmobile rather than a Ford.

Or eating at the Brown Palace rather than Burger King.

The questions are "Does God want me to spend His money this way?" and "**Will I be able to do the other things He wants me to do with His money?**"

In purchasing things beyond our exact needs are we willing to ask God how he would want us to spend the money?

I have mentioned him many times to you, but John Wesley, writing 250 years ago with great wisdom for our day, said there are four questions to ask when spending God's money:

1. In spending the money, am I acting like I owned the money or am I acting as a manager (steward) of God's money?
2. What Scripture requires or allows me to spend this money in this way?
3. Can I offer up this purchase as a sacrifice to the Lord?
4. Will God reward me for this expenditure on the day when he returns?

Listen to the prayer he used before making a purchase and ask if you dare to pray it:

“Lord, You see that I am going to spend this money on this particular food, clothing, furniture or whatever it is. And you know that I act with a single purpose to be a steward of your money, spending this portion of the money in keeping with the purposes for which you entrusted me with it. You know that I do this in obedience to your word. Let this purchase be a holy sacrifice, acceptable through Jesus Christ.”

If you can pray that prayer with a clear conscience you are spending God's money wisely.

V. A fifth way to spend God's money properly is to spend it to meet the needs of others.

God has entrusted each of us with sufficient wealth that we may share some of it with others.

That is taught by example and precept throughout the Scriptures.

It has been said that if we could reduce the world to a global village of one hundred people:

Seventy would be unable to read,
 One would have a college education,
 fifty would be suffering from malnutrition,
 eighty would live in housing unfit for human beings,
 and six would have half of the money of the entire village.

Gary Demarast writes, "If those of us among the six in the village who are Christians are going to take Jesus seriously, how much longer can we justify controlling, spending, and hoarding half of the resources intended for all 100 of us? (Demarest | Timothy)

I think God, through the Apostle Paul in 2nd Corinthians, makes it clear that He **never intended that everyone would have exactly the same amount** of money or possessions

BUT he did intend that those with more would be able to help those in need.

Many of us cannot seriously help others in need because we have so woefully mismanaged God's money by spending it on ourselves, our families, and on luxuries far beyond our needs or God's desires.

I'm convinced as I said earlier that Christians **want to be able** to meet the needs of others but materialism and debt are preventing us.

We must get a handle on the materialism and we must remove the debt.

VI. That brings me to the sixth and final way I will mention this morning as a proper way to spend God's money.

In Romans 13:8, God says to pay our debts.

Many of us have slavishly followed the culture into debt

How many of us have sold our financial freedom by past unbiblical spending which has left us in debt?

Remember Jesus' powerful words in Luke 16:11 "If you have not been faithful with **money** who will entrust **true** riches with you?"

Whether we are the manager of much of God's money or very little, we are judged not on the amount but on the faithfulness of using it according to God's desires.

If we are in debt, then we are responsible to pay off those debts.

And my guess is that if, other than a reasonable home mortgage, you have been unable to get out of debt for more than 10 years you need help.

I'm certain most of you have heard this definition of insanity:

Insanity is trying the same thing over and over again expecting different results.

If you been unsuccessful at getting control of your spending then you need help.

A trusted mature friend is a good place to get that help.

A consumer credit agency is another place to go.

Every Christian, I believe, needs to live on a budget.

Some need it to get out of debt or so they do not live beyond their means and get into debt.

Others, who have more than enough income, need it so they can resist the temptation to purchase things that are easily affordable but with money **God** would have them use differently.

The only reason some aren't in debt is that their income keeps rising to cover their lack of discipline.

I began today by saying that many people and especially Christians enjoy having money to give away to help others.

But obviously many, here this morning, are unable to use their income the way they would like to.

The same Holy Spirit of God, who enables us to grow spiritually in other areas of character and discipline, is able to help us mature as managers/stewards of God's money.

Are we willing to see this as a spiritual issue and change the way we spend the money God has entrusted to us?

Most of all, are we willing to think of the money as belonging to God and ourselves as the managers of it to accomplish his purposes?