

0 (1s):

Hey everybody. Welcome. As the lights come up. My name is Matt Wolf. I'm the lead pastor here. If I haven't had a chance to meet you, I want to stick around afterwards. We'll we'll chat, but go to rise, denver.com/connect. There's a form there. I'm new. If you're watching online, do the same thing, fill it out. It's just a great way. So let's w us to get to know you. You do get to know us. Plus we get \$5 to the Denver rescue mission if you do that. So it's a great incentive. And also like I met a guy this week who has been watching online lives in a different city, but been watching and worshiping with us every week. He and his wife, it was great to meet him. So it was awesome. I'd love to meet you if you're one of our online worshipers with us, that would be great. So we are going to be in week two of our lost and found series.

0 (41s):

If you missed week one, go to a denver.com/media, you can catch up. I love that message last week. That was one of my favorite passages. And like all the gospels loved it. But this week, we're going to talk about how, how we are lost. But today we're talking about how we're lost with money.

1 (56s):

Yeah. Okay.

0 (58s):

I remember when I was 17, my very first job, I worked at a medical clinic and it was one that saw people, you know, below the poverty line, people that didn't have health insurance, and this was pre ACA. So there's even more people that didn't have health insurance. And so my job normally was just to answer the phone. When I was in the call center, I answered the phone, set up an appointment, answer the phone, set up an appointment, but they wanted to cross train us. So one day I spent time training in the area where they did intake and it wasn't medical intake. It was like financial intake to make sure that you qualify so that you can be seen in this clinic for people that didn't have health insurance. So I sat down and, and there was the woman, she, she was, you know, the specialist taking everybody's financial information down.

0 (1m 39s):

And I was just going to sit in there observing, and I remember Pete one, after another people would come in and tell their sob stories or whatever's going on financially. I mean, real stories to, I shouldn't say stop story. Right. And then I just remember this one woman that she went in there and she, okay, here's my income. This is what I own rent. These are my expenses. And then, you know, it moved on there just to some liabilities and assets. And I remember the woman she's like, yeah, I just bought a car. And it was a nice car. I remember. Cause you know, it was almost, it was more than 10 times what I had just paid for my used car. And I was like, why you just got a brand new car? And then it was the next thing. And she pulled out her brand new phone. And at the time this was like, state-of-the-art it was a razor phone.

0 (2m 21s):

Do you remember those? But it was like, oh my gosh, she's even got a raise her phone, brand new. Like I

don't, I can't afford that. I'm like, you know, and I'm just so in my head I was thinking, you know, what do we do? We, you, we, we judge people right. Judging her. So after she left, I asked this woman, who's the assessor. I said, okay, you know, is that normal for people that she got a brand new car, brand new phone, and then she's coming in here to get this financial aid. And this woman said to me, basically, I don't remember that. She said, everybody's got something, everybody's got something. And we saw this over and over again. And this is what I have found. I found it over and over again, no matter who it is, rich or poor middle income or, or fixed, whatever it is, people have something that they spend on and we would judge them for it.

0 (3m 3s):

Right. Okay. We would judge them. You, you walk by the trailer park and you see the person, eight people in a family crammed into this trailer. And then they got their brand new F150 pulling a boat and they got two jet skis thinking, what are you doing? We judge them. Don't we? Or, or you're in a third world country. Okay. We're not supposed to anymore a developing country. And you see this, this person on the streets living at poverty level and they got the nicest kicks you've ever seen. I've got a brand new iPhone and you're thinking what, but, but, but it's not just for people that are, that are in poverty. Everyone has something. Everybody has something. You, you think you look at someone just saying, how much are you spending every day at Starbucks? We look at someone else.

0 (3m 43s):

You spend how much eating out. You eat out that often we judge people. Don't we let's just admit it. We all have something financially. Even you, you go into somebody's house and you, you know, they're wealthy. They have some money. And then you look at the modern art on their wall and you think you paid that much. It looks like a unicorn threw up on canvas. Right? And you're like, you paint that much. Okay. We judge people no matter what they are. So I'm saying that you're rich, you're poor. You got nothing. You got tons of money, whatever it is, we, we can judge each other. Can't we, we look at, you spend that much on that. I would never spend that much on that. So I'm just putting that aside there because we are all lost. When it comes to money, we all make bad decisions.

0 (4m 25s):

We spend on sometimes when we spend on ourselves and we're like, how much did I pay for that? Why did I waste all that money on that thing? Right? Anybody you don't have to raise your hand. We're all there. We're all lost when it comes to money. So let's just put that out there. In fact, I'm gonna talk about some citizen statistics later, but I saw one poll that said people who say I got a great grasp on my finances. Guess how many people in the poll across America, 8%, 8% of people think I really got a good handle on my money. 8%. That means 92% of people are lost when it comes to money. And even those 8%, sometimes we wonder, right? You're spending how much on that. The point is, we're all lost when it comes to money and that's why we need to tackle it.

0 (5m 7s):

And that's why even Jesus tackles it. We're going to look at what Jesus says about money. Because the interesting thing is the Bible talks about money. A ton. There are some 3000, 250 verses in the Bible that talk about money. If you counted up every verse that talked about faith, every verse that talked about prayer and doubled it, there'd still be more verses on money. Okay? Meaning God cares what we do with our money, because money is such an important thing. Everything we do is related to money, right? Everything we do. So how we handle our money, how we deal with it, how we use it, how we spend it. It's also important because it says something about us and it is a spiritual thing. That's why the Bible talks about it and we're not going to do it.

0 (5m 49s):

But sometime I encourage you to read through the book of Proverbs. Dave Ramsey says, if you just read the Proverbs about money and you do what it says, you'll have a master's degree in finance. It really is so much in the Bible. So in this series that we're doing, we're looking at the words of Jesus from Luke 15, through Luke 17. Well, what he taught, what we're seeing, how we're all lost last week, it was how we're all lost spiritually. That either we're a sinner that we're doing things that we're not supposed to do. We know it's bad. We know it's destroying our lives were lost. We can admit that, that, or where the righteous religious person and we were self-righteous and prideful. And we're just as lost. Okay? You're one of those two things and whatever you are, you lost and what Jesus is saying to us, the same invitation.

0 (6m 31s):

Does anybody remember what it was like this week? Come home, come home switches, hang on. You're lost. Come home, come home. And that was just a really great message. You should go back and listen to it. If you, you missed it. So, so that was, let's talking about our spiritual state, but today we're going to talk about with money because we are all lost when it comes to money. And the big idea that I want you guys to get today, the big idea I want you to get today is you need to master money or money will be your master, master money or money will be your master. This is so important for you guys to get, I want you to remember this, to learn it, to actually apply this to your life because money is in everything.

0 (7m 11s):

You got to spend stuff on it. Even the money is everywhere, right? We have got to learn to master it, or it will be our master and we will be at slave. Okay? So that's what we're going to learn today in, in, we're going to be in Luke chapter 16, we're going to cover verses one through 15. Today. If you have a Bible, go ahead and get there right now. Get out your smartphone. If you have the YouVersion Bible app, you can open it up. We have, if you use the YouVersion Bible app, there is an a Denver event, a rice, your timber. You can find the scripture here. You can take notes right there and it'll save it in your Bible app. If you're online, get it up in another tab or get out your good old fashioned physical Bible. And we're going to start reading in verse one of Luke chapter 16, we read Jesus told his disciples.

0 (7m 54s):

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. So here's Jesus talking to his disciples. These are his followers. We're going to see here in a little bit. There's another group that's also present as Jesus is teaching here, but he's speaking specifically to his followers. So this message is primarily for followers of Jesus today, but there's some great stuff in here. If you're not a follower of Jesus, you think Christians are crazy. Then you can still learn from this. Okay?

0 (8m 34s):

You can still learn something because you've got to master money. We all got to do it so you can learn some great stuff from Jesus in the section. And as he's teaching his disciples, what Jesus is going to do as he's teaching this idea of mastering money, there are two things, two things that Jesus is teaching us today. And there are two sections for our message today. And the first one is that we need to be shrewd. We need to be shrewd. If we want to master money, can you write that down? Okay, you'd be hearing that today. We need to be shrewd with our money. So here's the situation. Jesus telling a parable and a parable is a story that conveys a spiritual truth. We don't know if this is a real story or made up.

0 (9m 14s):

It could be based on real events. We're not told, but here Jesus is saying, Hey, there's these two guys. There is a money manager and the master. So the master is a wealthy guy. He, he was probably some kind of merchant and he's a big deal. And he's got a money manager. This would be his accountant, his financial advisor. This guy is managing his money, handling all of his, his stuff. And this money manager is doing something deceitful. We're not told exactly what it was, but it was something that was, was bad. He's he's described as dishonest in his passage. He, somebody who was doing something, maybe unethical, even illegal, whatever it was, it was a bad thing. So the master pulls in his money manager, his CPA, and he's saying, what are you doing?

0 (9m 59s):

You've got to give me an account. This is one of those Friday afternoon meetings. That's right. Okay. You got to tell me what you're doing because you don't got a job anymore. Security guards out, outside the office store. Right? Can you just picture this? Some of you have been there. Anybody ever been fired? You don't have to raise your hand. No, we've been there and it's, it's not fun. So you can imagine this guy, he has done something wrong. He gives no defense for himself. That's how we know. He actually probably did it. The rumors are circulating. The master finds out. He's angry. He calls him his accountant. What are you doing? You don't have a job anymore. So this manager I'm sure is just stressing. Right? You can just see the sweat on his forehead. He's anxious because he's thinking, oh, I lost my job for cause.

0 (10m 42s):

Right? So, so I've got, maybe it's defeated home. My wife is definitely not going to be happy about this. I don't have any money coming anymore. My income is going to be slashed. What am I going to do? Nobody else is going to hire me because this guy's not giving me a good reference. That's for sure. What am I going to do? And he even says, Jesus goes on. And he talks about it. He's like, okay, is it? He's like, I'm kind of weak. Okay. I'm an accountant. I'm a financial guy. He's like, I can't go out and dig. I can't be a day laborer. Like I'm not going to survive out there. Be being a blue collar worker. That'll kill me. And he says, and I, I just, I can't go begging, I don't want to do that. I don't want to be a bigger, what am I going to do? So this guy is anxious. Sweat is coming down. He's trying to figure out what he's going to do to, to, to financially handle things.

0 (11m 26s):

So then he comes up with a plan. This guy's shrewd, he's got a plot. And somehow he still has access to the books. Okay. So, so maybe at that point there was no like digital, like cutoff or something, right. That might happen today is like no longer access to your accounts. You're out. They walk you out. So he still has access to the masters books. So he calls in two guys, two merchants that owe the master some money. Because up to this point, he's been the manager financially. So that's who everybody was dealing with. So the first merchant is a merchant of olive oil and it was a lot of oil. So the merchant calls in this, all the oil merchant, the manager does, he says, how much do you owe my master?

0 (12m 11s):

How much olive oil are you supposed to come on your debt? And the, the first guy does all the oil merchants says, well, I owe 900 gallons of olive oil, 900 gallons. That's a lot of olive oil. There's a ton, okay. This is a huge amount of olive oil they use. So the manager he's, he's working with the books and he says, I got an idea, crosses out 900. Let's just make it 450 gallons, 50% discount. That's all you own now. Same amount of money. Okay. Well, that's all you owe. And the olive oil merchants, like this is great. 50% discount. Are you kidding me? This is awesome. He goes away. And then this dishonest manager calls in the second merchant, he says, okay, this is a wheat merchant.

0 (12m 55s):

He says, well, how much wheat do you owe my master? And they look at, and he says, well, well, I owe a thousand bushels of wheat. This is a large amount of wheat. So the manager says, okay, let's just cross out a thousand. Let's make it 800. Okay. 20% discount for this guy. Now what's interesting. If you took this in the finances of the day and you translated it into their money, it would have been 500 denari, which I tried to do the math on this based on today's numbers, it would be about \$80,000 that they both got the same \$80,000 slash okay. Even though one percentage is 50%, one was 20%. They both got to save 80, \$80,000 on their debt.

0 (13m 39s):

Now, how would you feel if someone says you don't owe me \$80,000 is some of you like, that'd be nice.

Some of you like student loan debts, please. Okay. Credit card debt, please wipe those out. My mortgage, 80,000. You're taking off. I'll take it. Right? Some of us would take that in the middle saying, we'd be happy to right? Some of you voted for your president because he thought he might give you \$80,000 off on your student loans. Right? So wonder where is that money? Okay. That's sweet. That'd be nice. If you owe debt and it's getting slashed like that, you're like, praise God from whom all blessings on. Right? That's what these guys, these merchants are saying. They're so happy. They're thrilled. And this is the, the, the amazing thing is an amazing thing.

0 (14m 22s):

This is what it says in verse eight, Jesus is telling this parable, he says the master commended, you see that he commended the dishonest manager because he had acted shrewdly. But the people of this world are more shrewd in dealing with their own kind than are the people of the light. Fascinating. Now the master isn't commending, the manager's dishonesty. He's not Jesus. Isn't saying, oh, look what this guy did. You got to do something manipulative and unethical and illegal. But he's saying, look at him. It's true. This guy is because it probably in his thinking, manager's like, okay, I'm about to be out of a job.

0 (15m 3s):

I'm going to have no income. What am I going to do is I make these guys, these merchants really, really happy. Maybe they'll hire me, or maybe there'll be my friends and help me out on the other end. Cause I saved them 80,000 bones. Right. That's what he's thinking. And probably, he's also thinking that if I write this down in the masters account books, the master, isn't going to come back and say, no, no, you actually owe me that money because then he's seen as a Scrooge. Now he's seen as generous. So now the master can't get him in trouble. And he has kind of maneuvered a way to make some new friends on the other end of this firing very shrewd on his part.

0 (15m 44s):

Isn't it. And that's why the master commends yeah. Is shrewd manager. And so does Jesus, not for his sin, not for his dishonesty, but for his shrewdness he's got smarts. He knows what he's doing. And in the same way, Jesus is saying that we need to be sure. Yes. Be sure you don't expect to hear that from your pastor. Right. But it's not for me. It's from you. Jesus. Jesus is saying you need to be shrewd. Especially when it comes to things like money. I think there's a really interesting thing is a lot of people think naively, let's say that naively, that to be spiritual is like the equivalent of being bad with money. Okay. I mean, this, I remember some years ago I was sitting down with incredible pastor.

0 (16m 28s):

This guy was great. He had been a pastor at his church for 45 years. Just an incredible story, spiritual resume. Right. Just incredible leader. And I was like, oh, 45 years. So you're probably nearing retirement. And this guy who was in his late sixties says, no, no, no, I'm not. I'm not going to retire. I'm like, oh, you know why? Well, I've never saved up for retirement. I'd never had a retirement account. And some people

look at that and think, oh, how spiritual, what a spiritual guy, just trusting God for the end. And I was like, so, so you're just going to keep working until you die. It's like, well, why, if I can't keep working, I I'm just trusting them.

0 (17m 8s):

The church will take care of me. And I'm like, whoa, we think at first naively, oh, that sounds so spiritual. How mature. But in reality, it's kind of foolish not planning for your future financially. That doesn't sound very shrewd. And that's why Jesus says there. Did you notice this? If the people of this world in verse eight are more shrewd, indeed dealing with their own kind, then are the people of the light, the people of the light, us followers of Jesus who are believers, who should know better. And naively, sometimes we think to be spiritual means to be stupid with money. Jesus says, don't be like that. Be shrewd.

0 (17m 49s):

Be sure it would be smart. You shouldn't be taken advantage of. And think that means you're spiritually mature. You gotta know what you do. That's why the Proverbs have so many verses about money. We need to be just a shrewd or more shrewd than the people of this world, because they will take advantage of you. We should care about things like contracts, because if you don't write down the contract and you're working with money, it's going to lead to big problems later. If you haven't figured it out upfront, some of you have ruined relationships and your family has gone to pot because you just didn't talk about the finances involved, right? Money can mess up relationships. We need to be shrewd.

0 (18m 29s):

Jesus is saying, be shrewd with your money. That's why things like savings account or emergencies. The savings are biblical. That's why planning for your retirement by investing in the future. Sure. It's smart. Thinking about how are my kids going to go to college or what, whatever their future plans are, how am I going to support them? These things, our spiritual, it's not spiritual. Just say, I'm going to trust God for the future. We trust him. And he trusts us with money. Did you know that he's trusting us to be shrewd? So it's smart to learn finances, to learn money, to have a budget, to figure those kinds of things out.

0 (19m 10s):

We should be shrewd. Now I think Jesus is very clear here on this that we need to be shrewd, but it's also clear that we're not supposed to sin in any of this. We should not be dishonest. We should not be unethical. In fact, elsewhere, Jesus says something very similar in Matthew chapter 10. If we can pull up this verse in Matthew chapter 10, verse 16, Jesus says, look, I'm sending you out like sheep among wolves. There are wolves out there who want to eat you and devour. You ever felt like that in the Bible, this world, they want to eat you. They want to destroy you. So be as shrewd as serpents, Jesus says, and as innocent as doves, you can be perfectly innocent, no sin, nothing unethical.

0 (19m 53s):

While also being smart with your money and smart with business, but negotiating for the best price, you're not taking advantage of people. You're making sure you're not getting taken advantage. Be shrewd. Jesus says as serpents, this is my first point for you today. And I think it's so important for us to get. And in my role, as a pastor, as a leader of a church, we deal with a lot of money here. We deal with finances. You guys trust us with your money. So just a few years ago, when I first got here, we set up a financial advisory board guys that have like MBAs that know what they're doing financially to advise me and the boards of our church, because yeah, we might be the spiritual leaders, but we need some help. We want to be shrewd. We want to make sure we're making wise decisions financially.

0 (20m 34s):

We, we take it very seriously. I read business books. Okay. And some people look at that and be like, oh, you're just so pragmatic. Spiritual. No, no, no. We're supposed to be shrewd. We're commanded to be shrewd. So, so I'm saying that because sometimes that's the accusation leveled against a pastor like me. Oh, you're just too pragmatic. Like, no, no, no. We have to be because we live in the world, still innocent as doves, shrewd as serpents. That's what we're commanded to do as Christians. So some of you need to beef up on your finances, beef up on your financial education because you're lost financially. You gotta learn and it's spiritual to do it. You're following Jesus when you're shrewd. And one of the ways that we need to be shrewd is how we invest in specifically how we invest in people.

0 (21m 16s):

Look at this in verse nine with me, Jesus says, I tell you use worldly wealth. That's the money we have in this life. Use worldly wealth to gain friends for yourselves. Interesting. So that when it is gone, you will be welcomed into eternal dwellings. The money you have will not last forever. There will either be a point in this life when you're broke or you'll not take it with you to the next, okay. Nobody gets to take anything with them into the next life. You came in naked, you'll leave a

1 (21m 48s):

Naked. Okay.

0 (21m 51s):

There will be a point where you have no money left, no stuff, all the stuff that's in your garage, piling up. It's going to be gone. Somebody else is going to have to deal with it. Maybe you should deal with it now. Okay? But that's a little extra side point. Okay? The point is all that your stuff, all your money, all your worldly wealth here will be gone. It is temporary. So therefore Jesus says, think of it. Eternally. How can I use what I have temporarily to make an eternal impact? And part of that is in relationships. Jesus says just like his manager invested in those two relationships. It's like, I need relationships. I need these guys who have some, some weight here so that maybe I can get a job and be taken care of his friends afterwards. That's what the dishonest manager did.

0 (22m 32s):

Jesus says, use your money. Yes. Christians use your money to make friendships, use your stuff, to build relationships because here's the thing. People are eternal. People are eternal. When you invest in a relationship. When you spend time with someone and you use money to take them out to dinner or have them over at your house and, and say, Hey, why don't you use my cabin when you're doing things like that, you're investing in people and in relationships and people are eternal. You've thought about this. We did a whole series on this last year. And the last the series was called no ordinary people. And it was based on a quote from CS Lewis that I think is so good. So I'm gonna read it again and see us Lewis says in this quote, he says, there are no ordinary people.

0 (23m 19s):

You have never talked to a mere mortal. It is immortals whom we joke with work with marry, snub and exploit, immortal horrors or everlasting splendors. I think it's so important that we realize everyone we talk to will live forever. Now they may live forever in eternity, in heaven, or they may live forever in hell. We're going to talk about how next week. So if you have questions for that, come back. The point is everyone's going to be eternal. So we should invest in relationships because also what might happen. So when you invest in relationship with the person, you get to know them, you love them, that you spend time with them. You spend money on them, you buy them gifts even, right.

0 (24m 2s):

And then maybe they'll be more apt to come to church to follow Jesus. And then they may be an eternity because you have invested in that relationship. We're not bribing people. We're investing in people. And you need to think that way. That's how a shrewd person thinks I'm investing in relationships. I'm investing in relationships. So this is important. So if you have money, use it for relationships. It's a very good thing. It's an eternal thing. You should have friends. You should see people in need and help them out. You should spend time. And some of you are like, well, man, I don't have money. I don't have a lot of stuff. I don't have a big living room where people can come over and, and come over for a great meal.

0 (24m 43s):

I can't afford Philemon Yon. Like that's not gonna happen. Okay. We're doing hamburger helper without the hamburger at my house. Right. I get it. Okay. But here's the thing. Everybody has something just like everybody has bad things. Everybody has something good as well. There's a fascinating story. In second Kings, chapter four with Alicia, anybody remember this story with Elijah and the widow. There's just poor widow. She's destitute. Her kids are about to starve to death. She's trying to figure something out. She goes to Elijah, who is the prophet? The man of God, what am I supposed to do? And Alicia says, what do you have? This is a great question. What do you have woman in poverty? She says, I have nothing except a jar of olive oil.

0 (25m 25s):

She says, oh, cause most of us need God. I have nothing. I'm not rich. I don't have a house. I don't have my jet skis. You know, they haven't come in yet. Okay. I'm still waiting. I don't have anything. But we have something. Even the poorest of us have something. So what do you have? Because what that happens in that story is the license says, okay, you got some olive oil, good, go get some other empty jars. She scratches around, gets a bunch of empty jars and they start pouring the olive oil from one jar into the next. And it multiplies. There's a miracle that happens. And all of a sudden she has so much all of oil that she's able to live off. The income from selling this olive oil. A miracle happens when we trust God with what we do have. I'm saying this because no matter how much money you have, how much stuff you have, you have something.

0 (26m 7s):

You don't have a living room. Maybe you have a porch. You can invite someone over and have iced tea on your porch. Don't have a porch go out to the park and share ice tea. Okay? There's something that you have and whatever you have use it to invest in relationships. That's what it means to be shrewd with relationships. So I want to encourage you. I want to challenge you invest in relationships. I just got finished reading a business book. Yes. That I'm not unspiritual for. Reading is a business book called trillion dollar coach trillion dollar coach is really interesting. This guy, bill something Kane's nodding. Maybe he'll tell me the name. But this guy was a coach to Google, to apple. He was like friends with Steve jobs, with Larry Page, with Sheryl Sandberg, with 80 different of the biggest names you'd ever meet in Silicon valley.

0 (26m 50s):

And he knew all of them and he was their coach. That's why they call him trillion dollar coach because he coached even just two of his companies, apple and Google were worth over a trillion dollars combined at the time this guy was brilliant and he coached everyone. And I was like, how the heck? As I was starting to read this, I was like, how the heck did this one guy influenced so many people. And then at the very end of the book, it had this whole chapter about how he used to just hang out with people. He had like a standing night on Thursday nights where he would buy everyone drinks and hang out. He would take people every year to the Superbowl on him. He would have trips, he'd have vacations. Every, he would use all his money just to build relationships with people. I have no indication at all that this guy was a follower of Jesus, but he was shrewd. He invested in relationships and it paid huge dividends in his life.

0 (27m 32s):

Not just financially, but with the influence he had in people's lives. So I want to encourage you. What do you have use it to influence people. That's what it means to be shrewd. Invest in people, invest in relationships because people are eternal. So Jesus tells us that first thing today to master money, be shrewd, gotta get smarter. Be shrewd. Second thing is that you need to be stewards to be stewards of what God has given you. Let's keep reading in verse 10. Jesus says, 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 verse 11 verse 11 says, so if you have not been trustworthy in handling worldly wealth, who will trust you with true riches.

0 (28m 30s):

And if you have not been trustworthy with someone else's property, who will give you property of your own, this is the concept of stewardship, just like a manager, okay? You, you guys know this in your workplace. If you are given a responsibility and you do well with it, what's the reward, no responsibility, right? But then hopefully, you know, you get promotions, you make more money. And so there's an investment because as you're faithful with a little, you'll be given more in the same way we are stewards with what we're given from God, God gives us something. He gives us money. He gives us jobs. He gives us property. And if we're faithful with what he gives us, he's going to give us even more.

0 (29m 12s):

Now it doesn't say you're going to be rich in this life necessarily. Although I think if you practice the practices of the Bible, you're going to be wealthier than you are right now. Okay. You're gonna be smarter financially. Right? We're going to be more savvy. But what it does say you're gonna have true riches. It will pay off dividends maybe in the next life. And that's why we need to be stewards. What we have right now is temporary. So let's be faithful with it. Let's be stewards of it because God has entrusted to us. But that's what a steward is. Here's something that's not yours. You watch it for a little while. Do well with it and you'll be given more. Okay. That's what someone does as a steward of property. Like in this case, someone lets you borrow their really nice Lamborghini. You don't scratch it up. Right?

0 (29m 52s):

You make sure it's nice. Maybe even your vacuum had afterwards. Maybe they'll let you write it again. Right? Let you borrow it again because that's what you're thinking. Okay? If you're a good steward of it, you it'll pay dividends on the other end. That's what we need to do. God has given us stuff. He's entrusted us with money, with jobs, with stuff, with maybe a motorcycle. I don't know what the thing is that you have that God has entrusted you with. Are you going to be a good steward of that? And this whole thing, every point that we're talking about today, it's thinking longterm. It's thinking eternally about your temporary money. Your money is temporary. You won't have it forever. You might not even have it very long. Think internally, be good stewards.

0 (30m 31s):

Now, and God will give you more later. Use your worldly wealth wisely. Shrewdly now. And you'll be entrusted with true riches later. Jesus saying that over and over and over again, we've got to get this. We are stewards. God has entrusted us. So how are we using it? Well, and I think this is so important for us because if you look across our country, Americans are bad with money. We are lost when it comes to money. Here's some stats for you less than one third of Americans have a budget and look at expenses once a month, less than one third of Americans have a monthly budget, less than one third of Americans have a long-term financial plan.

0 (31m 14s):

They're living day to day, month to month paycheck to paycheck. Here's the other thing. Only one third of Americans have an emergency savings plan, any money at all saved up. So if something bad happens, they're going to have anything to live on. Only one third, a quarter of Americans wish they had, they could have nothing to do with money. They wish they could just get rid of it. 25%. I don't want to deal with it at all. And like I said, at the beginning, only 8% of people think they have a good grip on their finances. Well, as followers of Jesus, we need to be the people that are smart with our money that are good stewards of it. God has entrusted with us. We should probably save a little bit, have an emergency savings. It's taught in the Proverbs.

0 (31m 55s):

We should think about our future, about our retirement. We should think about all those different things and it's good. And it's wise, you're being a good steward of what God has given you. That means. Yes. We've probably got to cut back on our spending now because some of us are living beyond our means. We have a house bigger than what we can afford. We have a car nicer than we can afford. We're spending more than we need to, but God has given us more than enough to live on right now. We're just spending over that. So some of us really need to do some difficult work, to be good stewards of what God has given us. He's entrusted us with this money. Let's be wise with it. Let's be good stewards. And then God will entrust you with more.

0 (32m 36s):

Whether it's this life or the one to come be good stewards, be good stewards with what you have. And the reason why this is so important. And I hinted at this at the beginning, the reason why Jesus wants us to be shrewd with our money, why he wants us to be stewards of what he's entrusted us with is because it says something about your heart. It said something deeply about your soul, really about how you handle money. And that's why I said, my big idea is master money or money will be your master. And you will be it's life. Money will control your heart unless you learned to control it.

0 (33m 16s):

This is what Jesus says in verse 13, Jesus says, no one, no one can serve two masters. Either. You will hate the one and love the other. Or you will be devoted to the one and despise the other. You cannot serve both God and money. If he didn't like that. I said that that was Jesus. Not me. Okay. Can't serve both God and money. You can't have two masters. And some people try to have two masters. And what happens is money. It becomes your master. You, it can control your life. Okay? It's like you bring in a pet tiger into your home. If you don't train that thing, it's going to kill you.

0 (33m 55s):

Right? Tell him money is, and it kills us. I mean, this, if you are poor and you're struggling financially money is your master for a lot of people because you're like, if I could just, just get ahead a little bit. If I could just

earn a little bit mourning more money, you always have like a line. If I just made 75,000 a year, life would be so good. Good. Then I would have salvation. See money becomes your God. Okay. It will save me. If I just had a little bit more, all my problems would go away. If I had money, then I really could have people over my house like passengers talking about, oh, it'd be so great. If I had more money and that's struggling financially, if you have a lot of money, money is probably even more your God, because you're always so worried.

0 (34m 35s):

Some of the most stressed out anxious, people I've ever met are the people that have the most money. They're so worried about the stock market. Every time it dips a little bit, oh my gosh, just lost \$80,000. Oh my gosh, they're stressed. They're worried that their life begins to revolve around how much money they make and, and can they make more and can they invest more in? And then you live at this level and other people are making more money than you there's. There's never an end. I saw one figure that was like 25% of people who make 20 \$200,000 a year or over have cried because they don't have enough money. There is no line where you're like, oh my gosh, finally, now I'm free the money. The more money, the more stress money can become your God.

0 (35m 17s):

If you don't learn to master it. It's because people are all over the places here, spectrum wise when it comes to money. But no matter what, if you don't master money, money will be your map. There's no way around it. That's what Jesus says. Where's your heart. Where's your heart. Verse 14, the Pharisees who loved money. So they were here to these religious leaders, heard all this and were sneering at Jesus. Some of you are staring at me right now. He said to them, you are the ones who justify yourselves in the eyes of others, but God knows your hearts.

0 (36m 4s):

What people value highly is detestable in God's sight. So this is the problem with money. Other people have more, other people spend more. I want to impress those people with how much money I have or how much I want them to think I have. And it controls our lives. How many of us have spent money on something we don't need? Don't even want to impress people. We don't even like we all have. Okay. Now I want to pick on millennials for a little bit. I'm a millennial. I can do it. Millennials actually gen Z years too. They're not as bad as this millennials, but in one survey, almost 50% of millennials have spent money on something they didn't even care about because they saw someone spend money on it on social media, 50% of people almost.

0 (36m 53s):

We see someone else go on that vacation. So we've got to go on a vacation to right. They go out to eat at that fancy restaurant. We can do that to look at those clothes. I can wear those clothes. Okay. That's what we do. We spend money on things we don't even care about or want because we see somebody else living that way becomes our master because we want to impress others. Our world is lost. And if we try to live the

way other lost people are, here's the other thing. Those people don't have that money they're spending that they don't even have the money. Like let's, let's be honest. You walk around the houses here. These people can't afford the houses. They can't afford the cars, but everybody's living out there. So if you're trying to compete with them, you're for sure going to be destroyed financially. If you're just trying to impress others, the world is lost when it comes to money.

0 (37m 34s):

So don't try to impress the world. Don't try to impress them. Speaking to the social media thing. Do you guys remember two years ago, it was the beginning of 2019. There was a, this, this challenge that was going on in Facebook, it was like a fake plane challenge. Does anybody remember this? Because this is the reality. I want to show you guys this little video. This is people going on their vacations. Okay? Yeah. Look at this. They're going a great, beautiful vacation to the beach. Oh yeah. This is my favorite one. Look at this. Oh, beautiful photo. That plane trip to toilet seat. Do you guys remember this?

0 (38m 14s):

What'd you see on social media is fake. You see those celebrities wearing clothes. Somebody gave them those clothes. They didn't even buy them. They're living alive. When the TV's off, when the camera's off is a lot different than what you see, don't try to live your life based on what other people are living. Right. Let me just be honest. It's all fake. We need to be good of what God has given us what God has given us. I'm not saying don't spend money, but be good stewards of it. God has trusted you with it. Are you thinking eternally with what you're doing or are you thinking just right now? How can I get what I want? How can I live for pleasure? How can I impress other people?

0 (38m 54s):

That's a lost man mindset. And I want you to be found. I want you to be found. So one be shrewd, right? You gotta be smart. You gotta get smarter. When it comes to money, read some business books, take a financial class, pick Dave Ramsey class. Next time we offer it here. And if you're interested, you can teach that class too. We can always offer that class again. Right? Who we haven't offered it through the pandemic. So if you're interested, I know some of you guys have taken it. We'd love for you to teach that class. It radically changed your life. Once you learn a little bit about finances, you can actually do the things you want to do. You master your money, you don't let it master you. Okay? So, so get smart with your money. Be Shrew to be good stewards.

0 (39m 35s):

God has entrusted you with something, making eternal impact with it. If God has given you anything, use it to develop relationships, to invest in the kingdom of God. We, I have a little practice that we use my staff and I, we have it as one of our philosophies here for ministry. We call it the K R K R O Y kingdom return on investment. You know, if you're a smart businessman, if you're shrewd, you're thinking return on investment. If I invest in this, how much am I going to get in return? A kingdom return on investment is thinking, how can

I invest in the eternal kingdom of God? That's how we try to think here in ministry. Because often we look at it and we're like, oh, that doesn't seem too expensive. That's actually a good price for that. Well, who cares about spending a thousand dollars for that? If you can use a thousand dollars for something else, that's economics, right?

0 (40m 18s):

We got to know economics when it comes to this. So if you're thinking eternally, if you're thinking of investing in the kingdom of God, this is being a good steward of what God has given you. I'm going to invest in ministries that are going to invest in people and get them to invest in people, finding and following Jesus so that they can be eternally impact. That's what I want to do with my money. I'm going to be a good steward of it. And so that leads me to the last thing. You need to be generous and you need to give generously. One of our core values here is generous living. And by that we mean we'd gladly give our time talents and treasures because some of you have less treasures than the others, but you can give your time and your talents to you. We sometimes your time is the most valuable thing you have. Can you invest that to serve God in one another?

0 (40m 59s):

That's one of our core values as a church. And the reason why we say that is because if you're generous, it says something about your heart. If you're not generous, if you're stingy, she said something about your heart. Your heart is maybe one of the best barometers, the best one measurements of your spiritual health. I mean this, I mean this Carrie new Hoff, a pastor up in Canada says this when you're trusting God with your finances, you're finally trusting God. I know that a person's is the last thing to get safe. I really do. I S you see it all the time. People are like, oh yeah, I'll serve God with my time.

0 (41m 40s):

My talents treasures. I don't know about that. Still need that. You're still living above your means, but giving is actually a sign of a heart. That's why Jesus talks about that. It's about the heart. And there was an old Testament standard of the ties. Okay. It literally means 10th. We are not commanded as new Testament followers. We're not under the law, but I think it's still a very good barometer. We should probably actually be giving much more than 10th, because if you're, I think God has given you a hundred percent of what you have. If you can't trust him with a 10th of it, like you give your waiter more than a 10th of the bill, right? If you can't trust God with a 10th of what he's given you, I really trust God.

0 (42m 20s):

It's challenging. Right? And I'm saying that we've got to look at our finances, some of us, and we've got to step out generously. So we always challenged people to take a step of faith when it comes to giving generously for some of you, your step of faith, maybe giving for the first time. And if you're thinking, oh my gosh, this passenger just wants to take me money. Don't give to me. Don't give to our church. I don't care. Give somewhere, give generous, pick your favorite. Non-profit find a poor person and give money away to

somebody. I don't care. You need to give money because it says something about your heart. And I want your heart wants your heart to change. I believe in transformational teaching. I want you to change from the inside out. So just give somewhere. So your first step to, to give generously is just to become what we call here.

0 (43m 3s):

As generous our generosity team. You give \$25 a week or a hundred dollars a month. That is a great first step, because you're beginning to say regularly, I'm trusting God with my money. It's great for step for people in their faith. When it comes to generous giving. Second step is the ties. And I, I do say 10%. Look at this 10% somebody asked me for service. Well, is it 10% gross or net, you know, before taxes, ethics, I don't care. Just give 10%. Okay. Because the average American Christian gives 2.4%. So I don't pick whatever number you want. Okay. Pre-tax post-tax whatever. Okay. It's going to be more than you were giving before. And here's the, the average American Christian in the great depression gave 3.3.

0 (43m 43s):

That's bad. 2.4% today we've gotten worse. Okay. So the point is, think of present. And I know some of you are bad at math, so I'm gonna help you be a little shrewd. I got some figures up here, so I can teach you a thousand dollars. If this is your paycheck, you get a thousand dollars in, just move the decimal 0.1 space over to left a hundred dollars. That's a tie, okay? Let me show you. Your paycheck is \$5,000. Just move that decimal 0.1 space over \$500. If your paycheck is a hundred thousand dollars, you need to tie it. It's \$10,000

2 (44m 16s):

As is your

0 (44m 18s):

Tie. Okay? You did the math. Okay. It's so simple, right? So easy. But we know it's harder than that, right? We know it's hard because it says something about our heart. It's hard to trust God with our money, but Jesus is challenging us to trust him with our finances, to say that we're going to master money. And that means part of it is giving some of it away. God's given us a hundred percent. Let's just trust him with 10 trusting with 10, but that's not the last step of faith because some of you are already typing right now. It doesn't mean you're done. You can still grow in your generosity. Some of you need to give bigger financial gifts or to other things. Okay? You're saying I already give 10%.

0 (44m 59s):

I want to give more than that. We owe just under \$50,000 on our roof. It's been a quarter million dollars. We only have 50,000 left someone today needs to give \$50,000. Not just to make me happy, but we got a rooster to pay off. Right? You think I'm joking, but somebody is feeling like, yeah, I do need to get 50,000 today or a portion of it. I'm saying that because some people are, they're still trusting. God, I already give my 10%. I'm good enough, right? No, no, no. We're, we're trusting God with everything. So some people

need to take that step of faith today. So as I'm talking about this to be shrewd, to be stewards, to give generously, I want you to master money.

0 (45m 41s):

I don't want you to be mastered by money. It's no fun to have money. As the cruelest master in the world, it will destroy your life and make you miserable. I want you to be free from that. Whether you're a follower of Jesus or not. So these steps are going to help you get there. So master money, or you will be mastered by money. It will be your master. I want to challenge you to do that today. And the biggest reason why this is so important for us as followers of Jesus, if you're here today is because Jesus was the most generous person ever to live. If you know anything about Jesus is he was God's son. He was from eternity with the father in heaven. He had angels serving him, serving his, every whim, everything he needed, he has servants.

0 (46m 22s):

There were angels. Anything was this. And he left all of that to become poor, to be born in a manger, to grow up in a poor household. And then he worked for a lot of years as a blue collar, carpenter working with his hands, earning a living, striving and working hard. That's what he did for years. And then he started to give everything away. He would minister to people. He would preach to people. He would find people who were hurting and serve them. He would find people who were poor and take care of them. When, when they were, you know, a few thousand people who showed up to hear him preach and didn't bring any food.

0 (47m 4s):

He asked his disciples to feed them like, how the heck are we going to feed them? And what did he ask them? Well, what do you have? Same question, right? That we talked about earlier. And there's just a few pieces of fish, a few loaves of bread. And he took that and he multiplied it. See, Jesus was generous. He fed people. He cared for people. He ministered to the sick. He gave his time. Even when he was exhausted, he still served people. He was the most generous man to ever live. And then he went and gave it all. Jesus didn't in his blood gave a hundred percent on the cross, dying in our place. He didn't owe a debt. We owe a debt because of our sin. Jesus had never seen, he didn't know anything. And yet still he paid our debt on the cross. We're told in second Corinthians chapter eight and synchrony Corinthians chapter eight, verse nine.

0 (47m 48s):

It says though, he was rich Jesus. Yet for your sake, your sake, he became poor so that you through poverty might become rich. Jesus gave everything up. He was the most generous person to ever live. And he did it for you. And that's why as followers of Jesus, we respond in the same way with generosity. So we're going to have a moment here and I want you to, to, to prayerfully, consider what God is putting on your heart to give we're going to respond today with our time of giving. We're going to do this after the message for the next several weeks. And I just want you to encourage, to think about what, what is God calling me to give? Is it to be come part of the journal generosity team, give \$25 a week.

0 (48m 30s):

Is it two to become a tither? Is it to, to give something above and beyond that? Okay. It's to give. And I want you to prayerfully. Think about that. It's between you and God, but God wants you. He wants to be your God. He doesn't want money to be, oh God, you can't serve two masters. You've got to choose. And I hope you choose the God of the universe who created you, who gave you everything you have. I want to challenge you to do that. And it's been amazing. I have seen some incredible generosity. W one of our biggest givers has yet to set foot in person. He moved during the pandemic and he's still been watching online. I love it. If you're an online person watching, you can give too. Yeah, you can. Okay. If you're here in person, I've seen some incredible generosity I've seen when there's someone in need.

0 (49m 14s):

You know, all of a sudden people gave me like, here's an envelope of cash for that person. I'll pass it on to another person in need. You know, I get to be the person who, you know, brings the good gift, but you know, I've seen that generosity in our church as people step out and give. I've also seen, we had somebody that was working. We laid a concrete slab for, for a shed that we were putting up. And this person was just took the bill and paid the whole thing, a couple thousand dollars because they just wanted to give generously that extra. And it's so incredible to see this generosity like come out of you. And that's why we do believe in generous living here because it not only transforms us, but it transforms people around us when they see that. So I would encourage you to take your step of faith, whatever it is. So would you please bow your heads with me, close your eyes and Lord God, we are just so grateful that your son, Jesus taught us about money, taught us how to be more shrewd, to be stewards, to put you first to worship you for or God.

0 (50m 5s):

And, and we're so grateful that he not only taught that, but he lived it. And he was so generous that he died on the cross to pay our debts. Lord, God, we are so grateful. There's nothing we could ever do to pay you back for what you've done for us to forgive us of our sins. And for that reason, we respond right now in faith and in generosity, would you lay on each one of our hearts? What you're asking us to give today and with eyes still closed, this may sound weird, but there may be someone here today who needs to make Jesus, their Lord and savior. Maybe you've realized that you've been serving money and money is a cruel. God will destroy you and you need to find your salvation in Jesus Christ

3 (50m 47s):

Today.

0 (50m 48s):

So I'm going to give you an opportunity like we do every week to respond in faith, by making Jesus, your Lord and savior through this simple prayer. So if you're here and you're already a follower of Jesus, say this prayer out loud, repeating after me so that you can give courage to someone who needs to say it for the first time today. So would you please repeat this prayer after me? Dear father, I admit I'm a sinner.

3 (51m 8s):

I'm lost. I need a savior. So I'm coming home. I receive your grace in faith. I declare Jesus is Lord. Fill me with your spirit. Help me to follow you and live generously.

0 (51m 34s):

Now, if you're here and you said that prayer for the first time, it meant it with eyes still closed. Everyone. Would you just slip your hand in the air? I'd love to just celebrate with you, encourage you to, at the end of the year, you can go to a rice, denver.com/follow and fill out that form to you. We'd love to encourage you on your journey of faith now for all of us, God, I just pray that you bless us, help us to continue following you in our step of faith to master money and not let it be our master Lord God, you are our master. You are our king. You are the king of Kings and we worship you right now

3 (52m 3s):

Through giving and through worship. Amen.

0 (52m 8s):

Now we're going to show a little video. It's just a minute video, but this is your time of giving. We respond in faith by giving watch this video, and then we're going to.