

“Wisdom and Finance”
 October 23, 2016
 Willoughby Hills UMC
 Pastor Dana Flemming
 Luke 15:11-16

I’ve always had a more than passing interest in the evolution of the meaning of words. Sometimes it may get a little irritating to some people, because I have an ***ever so slight*** tendency to “suggest” that someone use a different word than the one they said, because it might be a little more accurate to express what they meant. Maybe it’s an occupational hazard, I don’t know. One time I was in a class where we were learning how to counsel people. We were presenting what’s called a verbatim – it’s a summary of what had happened in a counseling setting. We share them with the others in the class and have them critique how we handled it and make suggestions how to improve our skills. One of my colleagues shared what one of her clients had said. It had revealed something significant about that person’s past, and my classmate said she thought that had been said UNCONCIOUSLY. I smiled – I thought just to myself. But she saw it, and asked why. I told her that would have been quite a trick – saying something unconsciously. I suggested she might have meant SUBconsciously.

She didn’t want to talk to me after that.

I guess I didn’t learn my lesson because I still do that every once in a while. I suppose it’s because I believe the words we use are important because they do have meanings.

How word meanings evolve shows up in our Bible passage today. Because of that passage, there’s been a change in how people use one of the words in the title it’s been given. What is that passage called? What kind of Son was he? Right, he was the PRODIGAL Son. People remember the story primarily about a son who RAN AWAY, so many people have connected the word Prodigal with the wrong part of the story. Prodigal has come to mean someone who has run away, or who has been irresponsible. Yes, he DID both of those things, but that isn’t what prodigal really means. It’s all about how he handled his money. It’s about how he WASTED it. He burned through it as fast as he could. If you want a connection, he was PRODIGIOUS in his spending. The prodigal son wasn’t the one who ran away, he was the one who took what his father had given him, and blew it all on himself.

That’s a mistake that I hope we don’t repeat – misusing our resources, not using the word prodigal incorrectly. And we can get help to avoid doing that from a pretty reliable source. We can find that help in God’s word.

Folks, this isn’t JUST a story about one person who lived a long time ago. Yes, Jesus told the story to make a SPIRITUAL point. But he used that specific plotline because its circumstances connected with the people of his time – they

could relate to the story, and he could make his point. They had seen people be unwise and waste what they had like the prodigal did. And now, 2000 years after that, we STILL see that same plotline played out all the time.

I found a story from England that has almost an eerie parallel to the prodigal son. A man named Michael Carroll won Britain's 9.7 million pound jackpot in 2002. That was the equivalent of 15 million dollars. But Carroll had a penchant for life in the fast lane, including drugs, prostitutes, parties, and cars. Can you guess how much of that 15 mil he still had after 5 years? Nothing. Zip. It was all gone. The London Daily Mail magazine reported that the ex-garbage man was hoping to get his old job back. He ended up working at a cookie factory.

And how many sports and music figures wind up in the same situation? There are websites full of stories of these people who get windfalls of money, and within a few years, are broke, or worse, deep in debt. I read these stories, and I think back to Michael Carroll's situation – if he had invested it safely and made even 3% -- he would have had \$450,000 a year to live without ever touching the original 15 million. How many here could eke out a living on 450k a year? Anyone?

Of course there are some who receive those same windfalls, but don't end up broke. Michael Jordan and LeBron James are good examples. The question is, what is it that THEY did that the others didn't do? What makes the difference between those who wasted it all, and those who are still well off, and not likely to face financial problems in the future?

Most often, the answer, quite simply, is wisdom. Making good choices. That's it. More often than not, that's the difference.

Now it's unlikely that anyone within the sound of my voice has had this issue present itself to you to the degree that the people in these examples have. BUT, I will tell you that EVERYONE within the sound of my voice WILL BENEFIT from handling WHATEVER they have with that same wisdom. It doesn't matter if you have 10 million, one million, a hundred thousand, or a hundred bucks. It all has to be used wisely. Many of us struggle with this. We're not thinking about tomorrow like we should. We want what we want and we want it today, and we forget about applying godly wisdom to whether we should fulfill that desire or not.

The problem that comes with handling money unwisely is that, for most people, the "famine" eventually comes, just like it did to the Prodigal. And too often it comes when they've impulsively burned through everything they have, and begin to borrow on some of NEXT year's income. They see something they want, so they whip out the plastic, and with one easy swipe, they're further in debt. Finally – HOPEFULLY – they may come to the place that the prodigal son did – the place where they "find themselves" because they've bottomed out. They have nothing left, not even any credit, and they can't figure out how they're going to make it. And unfortunately, there's a whole new industry lurking out there, just waiting to prey upon people who find themselves in this crisis to take them further

into bondage. That's exactly what we're talking about here, folks. It's bondage -- financial bondage. And there's one thing you can be absolutely sure of -- God doesn't want that for you. He doesn't want you to be in bondage of any kind. That's why he came in Jesus -- to set us free from bondage of every kind.

Now, I'm going to ask you to be careful about how you believe he does that. Even that promise of freedom from bondage can be used incorrectly. It saddens me every time I see someone post something on facebook that claims if you repost what someone else has put up there, God's going to give you the desires of your heart, or that he'll send you a special blessing. What saddens me most about that is the desperation that must lie behind someone who feels the need to believe that because you click your mouse, God's going to shower you with everything you want.

But there's another way that very same idea shows up, and it's much more sophisticated, and because of that, it's much more spiritually dangerous. It's the twist of the gospel teaching about God's faithfulness that says if you'll have enough faith, God will make you prosper financially. That's why it's called the Prosperity Gospel. Like those facebook posts, it reflects a very inaccurate version of what the Bible teaches. I'm sorry, but I've known too many awesome believers who just don't have a lot of what that teaching offers, to believe that there's truth in idea that if you have enough faith, God's going to give you whatever you want. Yes, God may choose to bless someone financially -- but it will start with him, not with us doing anything that will force God to act.

Folks, the best way to get out of bondage in the financial realm is never to get into it. The best plan is prevention. And the truth of THAT wisdom isn't new either. It's ancient, going back thousands of years. For example, hear what's in the Old Testament book of Proverbs 21:5 "Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty." The wisdom in that is clear -- have a plan, and stick with it. Going for the quick hit by playing the Lottery is NOT a good retirement plan. God's word in that Proverb is a practical example of wisdom -- because having a plan means you're ahead of the game. When that paycheck is in your hands or hits your account, if you've already decided what's going to be done with it, you're far more likely to handle it well.

Here's a video that speaks to this. << **[Finding Financial Stability Video](#)**>>

And so that you don't think that I've cherry-picked those ideas about the wise use of money from just one person, there's a flyer in your worship folder that goes right along with what was said there. They're called the 6 key Principles to discovering joy through simplicity and generosity. Those principles were developed by a United Methodist Church in Kansas City.

But to show how just about everyone who teaches about the wise use of money AGREES about how to DO that, here's another example. It's from one of the foremost voices in the faithful uses of money, Dave Ramsey. (You really didn't think we'd get through a series like this without quoting him, did you?)

<< <http://www.daveramsey.com/baby-steps/> >>

On Ramsey's Financial Peace website, you can find a plan for wisely handling what you have so you can take control of your money. We're not going to cover all of them today – but you'll be able to get them all when we offer Financial Peace University again after the first of the year. I'm just going to mention what Dave calls the 7 Baby Steps. He calls them that because they're what you do FIRST, and because they start out small, and get bigger as they go. So here they are – and I think you'll notice how they echo what the presenter in that video said.

1) Establish an emergency fund. Start saving now. Cut back on something else if you have to, but as Dave says, start saving now now now now now.

2) Pay off all debts except the house. Pay off the smallest debt account first. Then using the money you would have paid to THAT one, pay ahead on the next smallest until IT'S gone, and keep doing that until they're all gone but the mortgage. It grows as it goes, and that's why he calls this tactic the Debt Snowball. People in this church who've done FPU can witness to how well this works.

3) When the debt's all gone, build up a savings of 3 to 6 months of expenses to guard against things like losing a job or a major illness.

4) Start putting 15% away for retirement.

5) Open an Education Savings Account or 529 for college for the kids.

6) NOW start paying off the home early. Imagine life without a mortgage. Paying it off early will save thousands in interest.

7) This is the last step and, by far, the most fun. It's time to live and give like no one else! Build wealth, become insanely generous, and leave an inheritance for future generations. You know what people with no debt and no payments can do? Anything they want! And it's all because you had discipline for a few years. Now that discipline is allowing you to leave a legacy. And it's all because you had a plan, you stuck to it, and because there was wisdom behind that plan.

Sometimes, what's beneath all of this – the reason why all of this matters – it goes back to why we're here, why God put us here. As followers of Jesus, as God's people, we have to realize that we don't exist simply to consume as much as we can and get as much pleasure as we can while we are here on this earth. God has let us know that there's a higher purpose in life. We need to know and understand our life purpose—our vision or mission or calling—and then spend our money in ways that are consistent with that purpose or calling. We're not being excluding when we say that – because God wants that same thing for everyone. The world in which we live tells us that our life's purpose is to consume—to make as much money as possible and to blow as much of it as we can on whatever we want.

In yesterday morning's Bible Study, one of the men reported what he'd heard the going rate was for ONE SEAT behind the dugout at Wrigley Field for a World Series game. I checked it out online. Guess how much ONE SEAT in Club Box 17, row 4 at Wrigley was.

\$32,942. Get this – BLEACHER SEATS were over \$5000! And remember, at that time, the Cubs weren't even in the Series yet!

The Bible tells us that instead of that, we were brought into being to care for God's creation. We were created to love God and to love our neighbors as ourselves. We were created to care for our families and those in need. We were created to glorify God, to seek justice, and to do mercy. Our money and possessions should be devoted to helping us fulfill this calling. We're to use our resources to help care for our families and others—to serve Christ and the world through the church, missions, and everyday opportunities. That's what Dave Ramsey's talking about when he says the point of all these plans and all this discipline is to live like no-one else, so we can GIVE like no-one else. Imagine seeing a need in someone's life, and as a result of your proper handling of your money, you could meet that need without blinking an eye. Wouldn't you find joy in being able to do that?

That's what happens when we have a life purpose that is greater than our own self-interests. That's what happens when how we spend our God-given resources reflects our understanding and commitment to this life purpose or mission. But this is a truth that is inescapable. Being able to accomplish those greater purposes that God has for our lives requires planning and discipline. They won't 'just happen'. Taking the time to make our plan and set our budgets is crucial if we're to become wise stewards of our God-given resources.

Friends this is a piece of our discipleship that we simply can't ignore. It's why the FPU class is part of our Path of Discovery Discipleship Process here at WHUMC. It's because each of us should think about our life purpose and goals and how our handling of what God provides will align with that purpose. But please please please remember – the endgame here isn't building stockpiles of money by any means necessary to do whatever we want. The endgame here is finding joy in life because we're able to do what God wants us to do – meet the needs of those around us, and in that way, spread the word of his kingdom. After all, isn't that why we're here?