

“THE FOUNDATION OF FINANCIAL HEALTH”

Hebrews 13:20-22, Luke 19:11-27

February 3 & 4, 2018

Today we start an interesting series called Financial Fitness. When we look at our world today, everything is influenced by money. All we are seems to involve money in some way, and we are often driven by the desire to have more and more wealth. We work hard for the things we have and many have acquired vast amounts of wealth, making those of us with much less envious of what they have. But I want you to listen to what many millionaires have said about the money they have.

Rockefeller says, *“I have made many millions, but they have brought me no happiness.”*

Vanderbilt says, *“The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it.”*

John Jacob Astor says it this way, *“I am the most miserable man on earth.”*

J. Paul Getty echoes that by saying, *“What can I say? I only know that I am desolate.”*

Henry Ford says it like this, *“I was happier when doing a mechanic’s job.”*

And finally Andrew Carnegie says, *“Millionaires seldom smile.”*¹

So if millionaires find it hard to keep track of money, who then can? By what principles do we care for and use the resources at our disposal? How are we to begin to look at money and the use of it? Today I want us to begin to look at how God desires that we use the resources that we have and I want to give you seven principles of financial health. These principles come from Jesus’ teachings found in Luke 19 as He teaches those in the house of Zacchaeus the tax collector. Listen to the Parable of the Ten Minas. (Read Luke 19:11-27)

Jesus has a lot to say about money and how it is managed. To Him it is a spiritual issue that affects each one of us. God is tremendously interested in how we handle our wealth to see if He can trust us with spiritual wealth. And since our whole lives are surrounded by money or the use of it, it is only natural for Jesus to instruct us in how we are to view money and how we are

¹ Robert J. Morgan, *Stories, Illustrations & Quotes*, (Nashville; Thomas Nelson, 2000) pg. 575

to use money. When we stop and look at all of Jesus' teachings, we see that over ½ of His parables are about money. And there is a lot in the Bible that instructs us about getting out of debt, controlling money and using the resources around us in good and positive ways. So let's begin with an understanding of what Jesus is saying here in Luke 19.

First we have to understand the value of a mina. "The **mina** is an ancient Near Eastern unit of weight, which was divided into 50 shekels. The mina, like the shekel, was also a unit of currency. In ancient Greece, it originally equaled 70 drachmae and later was increased to 100 drachmae. However, before it was used as currency, a mina was a unit of measurement, equal to 1.25 pounds." (Wikipedia)

So 1 mina is the equivalent of 1.25 pounds or 20 ounces. With the current value of gold running at \$1314 per ounce, we are looking at the value of the mina in today's terms of being around \$26,284.

Jesus tells this parable (a story with a lesson in it) about a wealthy nobleman who is to be crowned king of the country. Though he was not loved by all of the people in his region, the man was made king. But before he goes on this journey to be crowned the king, this wealthy man calls ten of his servants and entrusts them with a part of his wealth, each one given a mina to use while he is gone.

Now notice, the ten servants are **HIS** servants, and he entrusts them with **HIS** money, each one getting a portion to use for the glory of the master. So when we are talking about money here, we quickly have to recognize that it all belonged to this nobleman. It wasn't the money of the servants, but that of the master. It was money of the master that was given to each of the servants to care for. This is where we get the term stewardship. The servants were caring for the money of the master. It wasn't their money, but they were entrusted with that money to use. They were becoming the managers of a portion of the nobleman's estate. This is the first law of financial freedom.

1. The law of Possession is recognizing that **Everything I Have Belongs to God**.

While we could easily argue that we have been the one that has put our blood sweat and tears into getting what we have, who is it that has given us the life, the skills, the ability and the opportunities to work for that money? It's all God! He is the One who has made it all. God is the One who has given us life. He owns it all and then He loans it to us to use for His glory. It was here way before we were, and it will be here long after we're gone. God loans it out to people for the use of it as a test to see how we will manage **HIS** resources. We may get to use it for 50, 70, or maybe even 100 years, but it's not ours! IT'S ALL HIS!

The problem comes that God hasn't come back yet to take repossession of His resources, so as long as He is gone, we begin to think of what we've been entrusted with as OURS and we forget that it all belongs to God. A daily reminder of this principle goes a long way, and we would not need to worry nearly as much. So it's all God's! God has loaned it to us to use FOR HIM and He has invested a great deal in each one of us. We see that in **Luke 19:13**, "*So he called ten of his servants and gave them ten minas. 'Put this money to work,' he said, 'until I come back.'*" This is the second law of financial freedom.

2. The law of Allocation means **GOD HAS LOANED ME MONEY**. Notice please that each of the servants got the mina to work with. Each one received equal opportunity to use a portion of the master's money to "*put it to work.*"

Every one of us begins life the same, with breath, a body and a great future ahead of us. Yes, there are some born to wealthy families, some born into poverty, some born with greater bodies, some born with better minds, but all are blessed with the same life and start out with the same potential as the next one. There are no "no-mina" people in the world. Everyone has been given something and the possibilities are endless. The nobleman told the servants to "*Put this money to work until I come back.*" That they had different skills and abilities didn't matter to the master. What mattered was that they put what was given to them to work in order to produce and increase and profit.

It is important to remember, however, that the money is a tool given to us to use. We are

to put it to work. We are to use the money and love people. If we get that mixed up and turned around, we find ourselves in a mess really quickly. People are to be loved and the money we have is to be used to bring love to those around us. As soon as we start loving money and using people to get what we want, we corrupt the intention of God's loaning us the money in the first place. Contrary to popular belief, money is not the problem in our world today. It is the *love of money that is the root of all evil*. Money is neither good nor bad, but how we use it makes it good or bad.

God has given us money to use and He lets us choose how we are going to use it. We have the options of wasting the money that God loans us, or spending the money that God loans us, or hoarding the money that God loans us, or using the money that God loans us, or investing the money that God loans us. God freely gives us the resources we have in order to test us to see what we will do with what we have. It can be used to destroy or it can be used to build up. It can be used as a means to control others or it can be used as a means to set others free. It can be used to produce harmful products or it can be used to enrich and enhance the lives of others. God gives us what we have in order for us to show how we manage what has been given to us. God says, "Put this money to work," and He gives us the freedom to use it as we wish.

For us, we see that each of us has the opportunities to use what God has blessed us with to bring about an increase IF WE PUT WHAT WE HAVE TO WORK. There will come a day when God will call each one of us to account for what He gave to us to manage. And that is the third law of financial freedom, the law of accountability. **Luke 19:15** says it like this: "*He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it.*"

3. The law of Accountability is this: **ONE DAY GOD WILL AUDIT ME.** The nobleman, now king, finally came home and began to question the servants that he had given his money to, in order to see how they had managed what was entrusted to them.

The same is true with each one of us. Some day God is going to audit us. We will have to give an account of ourselves to God (Romans 14:12) as to what we did with the “mina” given to us to manage.

You see, God has made an investment in you. He has given you certain gifts, certain abilities, certain opportunities. He’s given you certain resources, a certain heritage, and He’s given you certain freedoms to use that certain amount of intellect and intelligence and energy. And He’s going to ask, “What did you do with all that stuff?” “I made a lot of money, retired, and died.” Wrong answer! God will tell us, “Do you think I put you on earth to live for yourself? Really? Do you think I put you on earth to live simply for yourself? And to stockpile a bunch of things you’re not going to take with you anyway when you die.” People, life is not about the acquisition of things. You’ve seen that bumper sticker, “He who dies with the most toys wins.” NO, the sticker should say, “He who dies with the most toys STILL DIES!” And he wasted his life. Life is not about the acquisition of things because you’re not taking any of it with you. IT ALL BELONGS TO GOD. And God has loaned it to us. He’s watching what I do with what I’ve been given and one day I’m going to give an account of how well I used the money, the resources, the time and the energy of all that God has given me.

This life has a final exam attached to it and it is what we did with what God entrusted to us. It’s not an audit from the I.R.S. but by G-O-D, and it will involve our whole life.

We see in Jesus’ parable that one of the servants goes out and puts it to work and increases it by tenfold (**Luke 19:16**). So he starts with the \$26, 284 and multiplies it into \$262,840. He’s seen opportunities to invest it the local trades and the return on his investments earns him TEN TIMES what he put into it. It’s like he invested in the Kohler Company at the beginning and he’s watched it grow into megabucks.

Another servant puts the mina to work and he increases it fivefold (**Luke 19:18**). He starts with the \$26,284 and grows it into \$131,420. It’s like he invests in the start of Johnsonville, or Sargento, or Vollrath and sees his money grow to become FIVE TIMES what he

started out with. These servants work with their mina, establish a business with it, use it or trade with it, but their willingness to use the master's money brings about an increase in the total amount.

But a third servant takes what the master has given to him and he hides it. He doesn't invest it, or use it or trade with it, or even try to multiply it. He just sits on it and refuses to put it to work. The man says, "*Sir here is your mina; I have kept it laid away in a piece of cloth. I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow*" (**Luke 19:20:21**). This guy is afraid to use what was given to him. He does nothing with it. He doesn't use what was entrusted to him. And then he blames his master for his own mismanagement and failure. He claims the victim status. He's lazy, and the master calls him "*you wicked servant.*"

We've got people doing this today; they mess up their lives and they don't know what to do. So they blame the government or they blame the boss or they blame their parents. They blame everybody else! God didn't cause you to put all those expenses on your credit card. God didn't tell you to go buy a brand new car when you couldn't afford it. God didn't tell you to go buy a house that you couldn't afford. Proverbs 19:3 says it clearly, "*People ruin themselves by their own stupid actions and then blame the Lord.*"

But the master doesn't let the servant off the hook so easily. He says, "*Why didn't you put my money on deposit, so that when I came back, I could have collected it with interest*" (**Luke 19:23**). He might not be making a whole ton of money, but at least it does a little work, more than just hiding it in a cloth under the bed. This leads us to the fourth law of financial freedom. It's the law of utilization.

4. The law of Utilization is **I MUST WISELY USE GOD'S MONEY**. Folks, God expects us to invest what He has loaned to us. He wants us to use the resources we are entrusted with. This third guy is overly cautious. He's afraid to venture out. He's conservative in his investment and he plays it safe. So he takes what the master has given to him and he sits on it.

He refuses to use anything that the master has supplied for fear of failure.

In a way money is like manure. If you spread it around it helps things grow – like fertilizer. But if you pile it up it just starts stinking. Money is not to be piled up, but used in ways that produces good. So the master gets royally ticked off at this servant just stuffing his mina in his pocket and refusing to use it for anything. Doing nothing with what was given to the servant was inexcusable.

Now the servant is wicked because he has misused what was given to him to use for the master. While we might think wicked applies more to murder or rape or abuse or slavery or sex trafficking, God applies this to all of us anytime we misuse or abuse the resources He has given to us. If we don't use the resources provided to us wisely, that's wicked in the eyes of God. Again, this life is a test to see what we will do with what God trusts us with and provides for us. Doing nothing with the resources we have is a sin. We are meant to use and multiply all that we have for the glory of God.

And that holds true with everything. Doing nothing with your talents – just sitting on them. Doing nothing with your money – sitting on it and not using it. Doing nothing with your time – doing nothing with it or using it. The greatest use of your life is to invest it in that which will outlast the initial investment. God wants us to do something with our lives instead of just sitting on it and not putting them to use.

Folks, you can't please God by doing nothing. He's given you the opportunity to risk. God would rather you try to serve Him in faith and then fail than to do nothing. The people who are most apt to bury or hide the mina that God has given them are the ones that think they are worthless. They compare themselves with others and think that because they aren't the superstar, they don't matter, or they aren't important. But because others do more with what they have been trusted with doesn't mean that we can sit on our resources and hide them away. So many people today have no joy in their life because they're playing it safe. They're sitting on the mina that God has entrusted them with. They sitting on the sidelines of life as spectators and

just watch life happen rather than contributing what they have to the game. They aren't using their gifts and abilities in a way that God intends. They're living for themselves, not becoming involved in any service to touch the lives of others. They're bored. Listen folks, God desires that EVERYONE use the gifts and talents and time and energy and resources that He has given to them to contribute to the growth of the kingdom. It's time for everyone to get back into the game and start using those unique and special talents that God has given them to be productive.

And this leads us to our 5th law of financial freedom – motivation.

5. The law of Motivation tells us that **I MUST MOVE AGAINST MY FEARS**. Fear is the greatest motivator to hiding our mina and not doing what God has called us to do. To be successful in life we must move against our fears and grow in our faith in God. We must do the very things that we fear the most. With every gift given by God there is a corresponding fear that keeps you from using that gift. You might be afraid that others won't like your singing. You might be afraid that you could fail. The what-ifs in life will always face us to keep us from using the gifts and talents and abilities that God has given to us.

And that is the problem with this third servant. "*Sir...I was afraid of you...*" (**Luke 19:20**). But God promises His blessings if we follow His commands. It requires that we step out in faith, trust the one entrusting us with the minas that we have, and begin using even what we have to make something happen.

But we get afraid of following God's ways. We say things like, "I'm afraid if I don't sleep around I'll never get married." Or "I'm afraid I'll never get out debt if I tithe 10% to the church." We say and do a lot of things because we're afraid of following God's ways, and we hold back.

There are three main fears that cause us to hide or bury our minas. The first is self-doubt. We don't believe in ourselves enough so we say, "Oh, I can't do that." We fail to follow our dreams because we're afraid that we might fail, or we might not be qualified, or we just might not make the grade. We're afraid of failure, so we don't risk it and we hide.

Then there is self-consciousness. We get so concerned what other might think that we just don't do anything. If we worry about what others think of us, we'll never be successful. Proverbs 29:25 tells us that "*the fear of man will prove to be a snare (a trap).*" You've got to let go of what others think. But just because you aren't the best at something doesn't mean you have the right to just sit and do nothing.

The last fear is self-pity. It's the fear of failing again. You tried something once, failed, and now vowed never to try again. But if that had happened to Thomas Edison, we'd never have the light bulb. If that would have happened to Albert Einstein, we'd never have gotten the theory of relativity. If it would have happened to Abraham Lincoln, we would never had had him as our 16th president of the U.S. and we might still have slavery in America. Failing is a part of learning, and if we give up right away, we never grow.

And think of Peter and Judas. They both failed Jesus miserably – one denying Him and the other betraying Him. Judas just gave up, wallowed in his guilt, refused to try again to be reconciled to Jesus and went out and hung himself. He gave up and stuffed any possible future that God could have done through him. But Peter, even though he failed miserably, got back up, sought Jesus out, tried again, and at Pentecost became the rock of the new Christian church.

You see God uses ordinary people to do great work IF ONLY WE ARE WILLING TO TRY for Him trusting in Him. He's used Moses, David, Jacob, Abraham, Paul and many others to bring Him glory, even after they failed. Don't give up. You see it doesn't matter where you've been – it matters where you're headed.

Satan will always attach a fear to a talent God has given you. If you give into the fear you will never see the return on any investment God intends for you. You have to move beyond your fears. The third servant didn't move against his fears, so he lost what he did have. And that leads us to the sixth principle. **Luke 19:24** tells it well. "*Then he said to those standing by, 'Take his mina away from him and give it to the one who has the ten minas.'* 'Sir,' they said, 'he

already has ten!’ He replied, ‘I tell you that to everyone who has, more will be given, but as for the one who has nothing, even what he has will be taken away.’”

6. This is the law of Application: **IF I DON’T USE IT, I LOSE IT.** This is a principle of the universe that you cannot deny. If you don’t use it, you will lose it. If you’re not using what you’ve got, you don’t get what you’ve got. God has the right to take away anything that I don’t use to invest for Him, because it’s all His in the first place.

If we refuse to exercise, we lose muscle. If we refuse to think, our minds go dull. If we refuse to practice, we lose that ability in sports or music or any other area. We lose that talent. If we don’t use it we lose it.

But the opposite is true too. If we wisely use the resources that God entrusts to us, He gives more. When we make Jesus first in our lives, when we desire to faithfully follow all His ways, when we diligently present ourselves before Him in our time, in our talents, in our gifts, in our prayers, in our service and in our witness, God does not overlook that faithfulness. He is ever watching to see if we are trustworthy in the little that we do have so that He might trust us with even more.

Whatever you need more of, you give it to God. If you need more time, you give God your time. If you need more energy, you give God your energy. If you need more brains, you give God your brain. If you need more money, you give God your money. That’s what He blesses. Whatever you sow, you will reap. It’s the law of the harvest.

When you sow a seed, you don’t get one seed back. You always get exponentially more. If I sow one kernel of corn, plant it in my backyard, I don’t get one kernel of corn back. I get a stalk of corn with hundreds of kernels on it. I always get back more than I sow. That is the law of sowing and harvesting.

But there’s one more law I want to touch on today – the law of compensation.

7. The law of Compensation is this: **GOD WILL REWARD ME FOR GOOD MONEY MANAGEMENT.** Money is the acid test of your faithfulness. God uses it more than

any other thing in your life to test your faith. Why? Because it's the thing we have the hardest time with. Look at the rewards that God gives for wise money management. **Luke 19:17** says, *"Well done, my good servant!" his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.'*" And **Luke 19:19** says, *"His master answered, 'You take charge of five cities.'*" We see that there are rewards for serving well.

First is the reward of affirmation, when the master tells the servant, "Well done!" God affirms our trustworthiness with His affirmation in our lives. Well done! Good job! The test has been passed, we've proved ourselves worthy of His trust and He says "Good job!"

The second reward is promotion. Each of these two servants were promoted because they wisely managed the master's money entrusted to them. Do you know that this life is a test to see if you are worthy of receiving heavenly promotion? What we are faithful in doing here influences the responsibilities we will receive later.

The third reward is celebration. Matthew 25:21 says it best when the master tells the two servants, *"Come and share your Master's happiness!"* Party time!

Money is the acid test of how much you trust God. That's why we're going to spend the next 4 weeks on this, not just to get you out of debt but to help you learn to trust God more.

But let's look at one more Scripture text – Luke 16:11-13. *"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No servant can serve two masters. 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."*

It is impossible to serve both God and money, so we need to make a choice. You can only have one master of your life, so you have to choose between God and money. That thing you have as number 1 in your life is what you will serve and obey and worship. Money is a terrific servant, but it makes a terrible master. When it masters you, you're always under stress, it's always controlling you, you're always worried, and you're always uptight about it. When

you are the master of your money, then it serves you. When money works for you instead of you working for your money, then you have peace.

What would it look like if God did an audit of your life right now? What would the bottom line show? Matthew 6:33 gives us this challenge; “*But seek first His kingdom and His righteousness, and all these things will be given to you as well.*”

So in these next few weeks, I invite you to grow closer to the Lord God as you learn how to be good stewards with all that the Lord has entrusted to you. Let us pray...