



Money Matters-Part 2
Today's Cash & Tomorrow's Credit
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Well how often have we all heard someone say to us, "It's going to be cold tonight, better take your jacket," or "You know, it supposed to rain this afternoon so before you leave the work you better take your umbrella with you," or "It's really going to be sunny today out there on the golf course. You better put on some sunscreen."

Yeah, we've all heard that many, many times. And yet, I bet there's plenty of us who, after hearing those things, ended up shivering, soaked or sunburn. Right? Because you didn't heed the warning. You had the warning, you didn't heed it. Now it's one thing to disregard what the weatherman tells you or what your coworker says or even what your wife says. But if God gives you a forecast and then he tells you how to prepare for that forecast, you better take heed to that. You better be careful to listen exactly to what he says is coming, and then you'd better say, "OK, if this is how I get ready, I better get ready." Talk about regret. You do not want to be caught in the future having been warned by God and not been prepared. "Oh, Pastor Mike, it's cool that you're bringing that up but you know I'm saved, I'm a Christian, I'm ready." No, I'm not talking about you being saved, that's great. Put your trust in Christ, have your sins appended to the cross to make sure you don't have to pay for your sins in eternity. Great. Great. That's the starting point. That's foundational. I understand that and that's critical, you better make sure that's the case. But I'm talking about the forecast that God gives and then gives us instructions as forgiven people.

I just want you lean back and listen to these words. Here's the forecast from God in a word that's really going to be hot. Ok? Here it comes. Just this listen to this. Second Peter Chapter 3 verses 10 through 13. "The day of the Lord, it will come like a thief, and then the heavens will pass away with a roar, and the heavenly bodies will be burned up and dissolved and the earth and the works that are done on it, they're all going to be exposed. Since all these things are to be thus dissolved, what sort of people ought you to be in holiness and godliness, waiting for and hastening the coming of the day of the Lord, because of which the heavens will be set on fire and dissolved, and the heavenly bodies will melt as they burn! But according to his promise we are waiting for a new heaven and a new earth in which righteousness dwells."

So here's the forecast: everything as we know it's going to come to an end. And it may not be after you've lived your good, long life and contracted some disease and are laying on a gurney and breathing your last with your family around you. It can come like a thief. It could happen at any time. The world as you know it, done! And God can say everything on it, burned! All the works, exposed! You better be prepared for that and here are the two words in the text. What sort of people ought you to be in these two areas, in holiness and godliness. Now if you're ready to be in the place of blessing and not the place of punishment, fantastic. That's a great, critical, foundational. Now what are you doing to prepare for the time when all the things on this planet are going to be burned up? "Well, I guess, the assignment for me is to be holy and godly, waiting for and hastening the day of the Lord. I need to be doing that."

You're right, you need to be doing that. And you don't want to be caught at the end of this life or the end of this world which could be this afternoon saying, "Well, I didn't give that a lot of thought, but what does that look like, seriously? Holy, godly, pray, read the Bible, what does that look like? Well, that question was asked very specifically to the best preacher in the Bible, and that's Jesus's



assessment, barring himself of course.

When they said, "Listen, we've repented, we've got our sins appended now to the Lamb of God that takes away the sin of the world." Great. "We're ready to meet our maker, but what do we do between now and then? I guess it's not about this life, it's about the coming kingdom but what do we do?" Well, let me just read it for you. Don't turn there, just listen, let these words soak in. Luke Chapter 3 verse 10, "The crowd says 'What do we do?' And he answered them, 'Whoever has two tunics is to share with him who has none, whoever has food, let him do likewise.' The tax collectors came also to be baptized and they said, 'Teacher, what shall we do?' John the Baptist "said to them, 'Collect no more than you're authorized to do.' The soldier said what about us, 'What shall we do?' John said, 'Do not extort money from anyone by threats or by false accusations and be content with your wages.'"

Have you ever read that passage and thought about these very practical instructions to people and every single one of them has to do with replacing sinful attitudes and practices, regarding material things and money, with righteous and godly practices, as it relates to material possessions and money.

Do you understand this? The real test of your holiness and godliness, at least according to this response, when they said, "OK, between now and the time I meet my maker, how do I practice godliness and holiness?" Every single one of these answers dealt with money.

Now if you're with us for the first time or you missed last weekend, you may be saying, "Well, here we go. We got a sermon on money. It's capital fundraising time, the thermometer is in the lobby, we've got, you know, church budget talk, capital fund raising." That's not what this is about.

What this is about as I'm preaching through Luke and I got done with Chapter 15 and I got 17 ahead, I had to deal with 16 and it's full of discussion about money. That's really what this is about. Seven weeks will take to go through this, which really is pretty fast by my rate. Right? So, I'm trying to get through this as quickly as I can. And it's not about budgets, it's not about me, you know, having some surplus in the budget. It's not about me padding my Porsche fund or anything like that. It's not what this sermon is about.

And last week I said, listen, the first response to Jesus' parable in the first few verses of this chapter, he starts to talk about something that I said is only going to really involve a small amount of your money, just a small segment of your money. And it was, you might remember, after this parable, this shrewd, crafty, cunning servant of the master, it was build some bridges, evangelistic bridges, with your money and that wouldn't take a lot. I said the world really takes notice when you're generous. I mean the waiter, it doesn't take, you know, very much money at all to say, "Wow, that guy is really generous." All it would take is a small amount of your money and we dealt with that last week when we said, listen, it's not about passing the bag, it's not about giving to the church. Just think about how you might, in response to Jesus' three applications, and we dealt with the first one last week, can you please just go overboard in trying to increase your generosity. It would still just be a small portion of the money that you have. Use it to build some evangelistic bridges, because that'll matter for their eternity. So we dealt with that last week. And you were like, "Well, that wasn't too bad, I guess."

Well he's got three applications and this one is not that specific. After this parable of the shrewd



servant, that we looked at last time, he says build some evangelistic bridges and then he's got another application for us in verses 10 through 12, which I do want you to turn to and look at right now. So call this passage up, Luke Chapter 16 verses 10 through 12. He gives the second response to the parable of this servant, you might remember, who was told you're going to be fired and he goes out there and he changes the debt. So basically, he's giving his master's money away, so that he can have a Social Security program, so that when he is laid off from his job he can have some friends and he doesn't have to sleep under the underpass. That's the thing that's going on in the parable. And Jesus says, through the words of the master, what a shrewd and cunning, insightful, clever, crafty servant he was. And Jesus says, look at how crafty they are in accomplishing their selfish goals with their money. And they're are a lot more crafty and shrewd than the Sons of Light. They're not dealing with their money as shrewdly as the non-Christians are for their unrighteous means. What about you guys with your righteous goals of making disciples of all the nations? How shrewd and crafty and cunning and thoughtful and strategic are you about that? So we dealt with that. Great.

Now he says this, verses 10 through 12. "One who is faithful," follow along as I read it for you, "in a very little is also faithful in much, and one who he is dishonest in a very little is also dishonest in much." Now, stop right there. We assume that is a proverb of the day. It's a proverb that everyone would know and even if you say, "Well, I don't know. Was it in a book somewhere? Did they teach it in schools?" I don't know, but clearly you can look at that and say it was kind of an axiom that everyone would say, "Yeah, that makes sense." A lot of you parents function this way. If your kid can take care of the goldfish, well then maybe he can take care of a hamster. If they can take care of the hamster, then maybe they can take of a dog. If you're dumb enough, you can say, well, maybe we can buy him a horse, I don't know. But if he's faithful with a little, he'll be faithful with a lot, if he's not good with a little, he can't pick up after the dog, there ain't no way we're going to buy you a moose or an elephant or anything else. You are stuck with that because you're not faithful with a little. So we function by that and so he just enlists a parable that we can all say is a truism, an axiom, a proverb, we get that. But he's using that for a particular purpose to bring this paradigm up for something eternal, which is how the first application ended in verse 9. If we can make friends and build evangelistic bridges with our money, we can maybe see those people in the kingdom and they'll welcome us into the eternal dwellings because now they're saved, that's great.

Now he says, in verse 11, let's think about eternity. "If then you've not been faithful in the unrighteous wealth, well, who will entrust you with true riches?"

The stuff in the world, I said, is not going to be useful, Jesus said that, in the time that money fails, and it will, cause you're not going to take any of it with you, all your money you're going to leave behind, everything you've ever owned is going to be gone and taken out of your hands. So, when all of that fails, God's going to look at how you use that and he says, now, if I can see if you've used that well, maybe there'll be some true riches given to you. Matter of fact, I promise you that there will. But if you're unfaithful in it, well, then who would ever want to entrust you with true riches? So he takes a proverb about the day and how you would treat someone in this life and then he takes it to an eternal principle and he says, now think about it, would you Christians be shrewd and clever and thoughtful and strategic about how you use your money, so that when you get to heaven, which really will be a short stop on your way to the New Jerusalem, God can give you true riches, riches that last? And then he says this, and he brings up, really, the theme of the parable that we studied last week, if you have not been faithful in that, this would good to highlight, underline, bracket, star, in which is another's, well then who will give you that which is your own? So something about



riches in eternity now, they're going to be eternal, they are going to last, they're going to be yours. As opposed to now, which the implication is they're not yours, which is exactly how the parable was unfolded to us and that is, here is a man who is making friends with his master's money. Why? Because he's a steward, he's a manager, it's not his, he's a custodian of someone else's money. And so all this money he was using to make friends wasn't even his money.

Now, if you look at the worksheet or you downloaded it and you have it there on your device, take a look. I'm starting at the end of this passage again, not because I think it's clever or cute but it's because it's helpful for us to start with something that is the theme of the parable. And that is, we cannot forget this, though we introduced the concept last week. You've got to stop and say, I will never be, according to our passage, faithful, which is the goal, whatever that means, we'll try to unpack that in a minute, I'll never be faithful unless I understand that right now, in this life, I'm managing someone else's money. Now I know you know that and you're tempted to yawn right now. "I've heard that, I've been in church, I've been around the block," but let us, at least, stop and ponder, let our minds massage that concept. Number one on your outline, starting from the 12th verse, let's put this down. "We need to realize you're managing God's money." I just want you to think about that and let that get to a level in your mind that it's never been before. Let's get there. Let's think this through.

God has entrusted to you things that he has not signed over to you to have. He has not signed the pink slip, to use the Southern California phrase, over to you for anything that you now have some kind of seemingly autonomous control over. If I said, could you go today to Best Buy and buy something? Well you could. That would be your decision, you could go buy it. But you'd be buying it with money, that according to the Bible, is God's money and, again, that seems so Sunday schoolish, a lot of you know go, "yeah, whatever," But think about it.

Matter of fact, let me just make this very clear point as biblically as I can. God never relinquishes the ownership rights of anything in this life. Never. Let me prove it to you. If you're a copious note taker and speedy, you might want to throw these references down. Let me just read them for you real quickly. Just a handful of passages.

Job 41:11. God says, "Whatever is under the whole heaven is mine." You say, "Ok, kind of greedy." No, no, no. He's just saying, this is the fact, it's mine. Psalm 50:12. "The world and its fullness," God says, "is mine." That's my stuff. "OK, well I guess you're God, I guess that makes sense. Everything in it?" Yeah, everything in it. "The valuable things?" Yeah, the things that you value and think are yours and you put in safety deposit boxes and you buy safes to put it in, it's God's.

Haggai 2:8 "The silver is mine, and the gold is mine, declares the LORD of hosts." All that stuff you value, it's mine, it's my stuff. Now godly people stand back and recognize that. Deuteronomy 10:14, "Behold, to the Lord your God to him belong heaven and the heaven of heavens, the earth and all that's in it." So God owns heaven, which you think, "Oh, that makes sense. I haven't been there. I don't know. It's not really suited for me."

No, he owns that and he owns the earth and everything that's in it. Godly people tell each other that, they remind themselves of that.

When Solomon built this most opulent building that had ever been built in Israel, Solomon's Temple, in all of its glory with all this gold and all the shiny things on it and everyone's going,



wow, this is amazing, he prayed this prayer. First Chronicles 29:11-12. "All that is in the heavens and in the earth is yours." "Both riches and honor," if we experience those "those come from you, you rule," your sovereignty, "is over all. In your hand are power and might, and in your hand it is to make great and give strength to all."

So, I know you sit there and say, "Well, you know, I have a lot. I got a lot more than Pastor Mike," and if you say, "I got a lot more than Pastor Mike because I'm a lot smarter, a lot more gifted, a lot prettier, a lot more talented," whatever you think you are. I'm just saying, fantastic, all of those things were given to you by God.

And we said this, we touched on this last week, that is something you have to draw the line to and say, if God did not give me all the things that I have to use to make any money, I wouldn't have it. So all of that is God's, the ability to get it is God's, the honor, the strength, the riches, that all comes from him.

The worship songs of the Old Testament, Psalm 24:1. They love to say these things. Psalm 24:1. "The earth is the Lord's and the fullness thereof." Now that's all great. You've said that 12 times, now Pastor Mike. Great. Here's another step for you, "and those that dwell in it."

Well, you know, you're thinking, well, all that I have is God's. You may take your pockets out and say, "OK, I get it." But, you know, what? The hands that were used to go into your pocket, that's God's too. Everyone belongs to God. And if you're a Christian, you've been around the block, you know this verse. You think about us as Christians, you know this, but think of it afresh when you think of the concept of stewardship or management. First Corinthians 6:19. "Don't you know that your body is the temple of the Holy Spirit who dwells within you, whom you have from God, you are not your own."

Now, that concept, I think, is just important to sink in. You need to believe that, because your next door neighbor, your coworker, the guy down the hall, does not believe that. He lives as though he is his own and everything that he has earned or made or even been bequeathed to him by some rich uncle, he believes that all of that is his. And you stand here, I hope with an enlightened view from God's truth, that all of it is not yours. It is God's. What you have has been given to you by God and God has not signed over the deed to it.

So I want you to think about what you have right now. "Well, I don't have much." No, you got stuff, think. "Well, that guy's got a lot more than me." Fine. I'm not talking to the guy next to you, I'm talking to you! How much do you have? I want you to think about it. "Well, I'm in debt." Great. OK, you're in debt. But that debt often was used to buy some solid, fixed assets. What kind of assets do you have? Do you have a car? A closet full of clothes? Do you have some money in the bank? That debit card in your pocket does have a balance on it, I suppose there's something in there. Then you've got another account somewhere. It's got some savings. Then you got the retirement thing, you haven't really seen much of that but it's taken out of your check, so you do have some stuff. All of that stuff, I just want you to think, all of that is God's. That's a good place for us to start this morning. "Oh, I know that. I've heard that."

Maybe this will help. If that's the truth and all of this is from God and I'm saying, realize that, I want us to think through the implications of that and let me just tease out three things that we ought to think about, if that's true. I'll use an illustration, if I might, to bring this to the surface.



I'm leaving the country. My wife's coming with me. I've got a call of ministry, we're going overseas, it's going to take us away. The problem is they don't know how long it's going to be, but God has called us away and we have to go, and so I need you to help me, please, because I got to leave my three kids behind. Let's go back in a time machine, let's just say they are eight, six and two. There are my three kids. 8 year-old, 6 year-old, 2 year-old and I need you to take care of them and I looked through the church, you know, database and I just picked you. I think you would be the best person to help me out.

So, here's what I want to do. After church I want you to meet with me. What I'm going to do is I'm going to hand over all the things that I have so that you can take care of my house. I want you to move in there, I want you to sleep there, my kids, they got all this stuff going on, they got school, they got sports, they got stuff they have to do, they have special things you need to help them with, food they have to eat, maybe not some of that, don't give them so much of this and I'm going to give you my car because I know you got to get around, I'm going to give you a credit card and I'm going to give you my debit card and give you the passcode for that.

Now I've kind of stocked up stuff in the garage and I put things in the pantry and the fridge is full and I'm not sure how long I'm going to be gone, but I need you to take care of my children and I need to take care of my house. Now there's stuff that goes on there, got people coming in and overcharging me to, you know, to mow and blow and I got things happening and so, things may happen and things might break or whatever, but I need you to deal with it, because I'm going to be gone. OK.

So let's say we had that little conversation and tonight you move into my house. I get on an airplane at L.A.X. and I fly overseas somewhere. Before I go, that conversation this afternoon, I suppose, you're going to want, if you have any concerns for me at all, to do a good job managing my house, managing my stuff, driving my car, taking my kids to school, caring for my 2 year-old. You're going to want to know as much as you can about those things and what I expect about you managing those things. You're going to want some, here's the first point I want to tease out, you're going to want instructions. This is what you're going to want. What are Mike's instructions? What would you like me to do with your stuff? Because you're leaving, so I have responsibilities and I got stuff to do with your stuff, what are the instructions? Now, again, if you want to put this into non-analogous terms, I guess when it comes to the reality that the earth is the Lord's and the fullness thereof and all the people therein, if that's the reality of Scripture, then I think the thing that you should care about when it comes to the things that I now have made you think about that you have, the assets, fixed and liquid assets, you need to say, if all those are really God's and you're just there to manage them, it's much like you being in my house, managing my kids and my stuff. You need to say, what are the expectations of the master. You better be, here's the old school word for it, you better be "in the Bible," right?

This sounds like an old-time sermon. Some of those old-time sermons were really good. Here's what you need, you need more time in the Bible in view of what? Thinking about what would God expect me to do with his stuff. I need to learn his agenda. I need to see what he wants me to do with all the things that I have.

I got a job. I got a place, I got things, I got people. What do I do with all of this? If you're a Christian and you have not been seriously looking in the Scripture for those answers, then I don't



know if you understood Christianity. You're coming in to let him take over the agenda for your future because now you see yourself as a steward of all that God has given you.

Now, I'm gone for a few days. Something comes up, and you're not sure what to do with it. Something happens, some guy knocks on the door, "Hey I'm the gardener, I'm whatever, I need you to do this and, you know, Mike usually wants that and I don't know and you're confused, you ask the kids, the kids say I'm not sure, I don't know. And so you have a question.

If you hit something where there's some ambiguity and there's some fuzziness and confusion and you don't know, here's the second thing I'd want to have surface in your mind. Whenever in doubt, you should call me. You should call me. I've given you my number. I'm going to be gone. If you have any questions about something, you should call me. If something goes wrong in the living room and you say, well, should I replace it, should I buy something, I mean what should I do here? You should give me a call. If it's not explicit in the instructions, call me and if you want to bring that out of the analogy into a word that we hear in church, it's very important as it relates to this topic, you ought to, what's the word? Pray. You ought to pray. This is grandpa's sermon, more Bible, more prayer.

I understand exactly what you need. You need to be in the Bible saying, "OK, I have a life, I have a job, I've got a family, I've got relationships, I got stuff, I got a career, I got an income, I got a bonus, I got whatever." OK. What are the instructions? How does God want me to advance his agenda? And then, I'm in doubt about this. Should I buy this? Should I invest in this? Should I go here? Should I spend Mike's money this way," to use my analogy. You should call me. I'll let you know. Something happens, "Should I fix it? Should I repair it? The kids want new stuff on the wall. Should I buy a new picture?" This is ridiculous. I don't know, call me.

James Chapter 1 says this, "If you lack wisdom, let that person ask of God," and you'll get a busy signal. No, God will always, he says, he will take a heart that trusts in him to find wisdom and he loves to get those phone calls. The problem is, you're not making those phone calls and I'm not making those phone calls, when I'm under the impression that my money and my bank account is mine to spend however I want. I don't say, "God, I got this money, what should I do with it? God here's an opportunity, should I spend money on it?" I'm not going to ask that, if I think it's my money. But if you think it's God's money, like you living in my house and the kids say, "I really need new shoes," well, should I buy him new shoes? You should call. When Solomon sat there and had an interest, not about what he wanted, but about the trust that he had from God to lead the people, he prayed, "I need wisdom, help me." And God said, I love that request. God was pleased because Solomon had asked this.

Have you asked that kind of question lately about the stuff that you think is yours but you now realize and you think about in your pondering this morning, is God's? What should I do with this? You need more Bible and you need to pray.

Here's the other thing, number three. If you're in my house, managing my stuff, taking care of my kids, driving my car and you don't know when I'm coming back, I think you need to be careful about the things that you want to do while you're in my house taking care of my kids and driving my car around. You ought to, I put it this way, it may sound a little cumbersome, but you ought to subordinate your desires. You ought to subordinate your desires. In other words, you ought to think, what I want to do really has to be subordinated and put under the agenda of Mike because Mike has



put me in charge of all of his stuff, and so I need to make sure that my desires don't get out of control.

Now, here's the reason some people turn these sermons off immediately when they hear them starting, they start checking out. "No, this is ridiculous. I mean come on. I got a mortgage to pay, I got stuff to do, I got to take clients out, I got to buy a car that's appropriate to my job." You have all of these things and you think, "Well, it doesn't make any sense. What does he want me to do? Like the rich young ruler, Jesus wants me to just give away everything, sell everything, give to the poor and follow me. What do I do? Who do I turn it into? Where's Jesus? How do I follow him? It's just not practical."

All I'm telling you is this: this is very practical. God wants you to meet the needs that you have. If you're in my house, let's just picture this, and you're on my lumpy mattress, let's say, and you say, "He needs a new mattress. Maybe I should call and see if I should buy a new mattress. But I'm not sleeping very well and it's one o'clock in the morning and I going to get up here and I'm going to go downstairs and there's the pantry and there's the fridge that Pastor Mike has filled up for me." Do you think I'm going to say, "No, no, no, no, no. Don't go in the pantry, man. Do not pour yourself a bowl of Cheerios. No way. Don't drink my milk." No, of course not. I'm going to want you to utilize my stuff to meet your needs.

I'm going to want you to engage in and enjoy the things in my house. Do you think I'm not going to let you sit in my recliner or watch my TV? Of course, do that. I want you to do that, but be careful when you start planning block parties and stuff.

Be careful before you decide to redesign everything or get rid of my recliner. Subordinate your desires to mine. But know this: God is a reasonable God, as it's put in First Timothy Chapter 6, he's provided you everything for your enjoyment. I want you to enjoy the house. I'd give you the keys to my house and I'd say, I understand there are things in there that I want you to use and enjoy, but make sure your desires don't get out of control. It's not your house, it's not your stuff. You're not here for yourself, you're here for my kids, you here for my house, you are here to manage my house.

That's your job, so enjoy it, but don't let your desires be unmitigated. Don't let them be unbridled. Subordinate your desires. Use some restraint.

Use my money and use my supplies. Use them for you and use them to enjoy, but keep first-things-first. To put it in the words of Jesus, the gentiles seek after all this, a very strong Greek word, they just are hungry for it, they got to have all these things. Now it's not that you can't have them, it's not that you shouldn't have them, and not that you can never enjoy them, but he says, stop being like them. Your Heavenly Father knows you need them and even certain things he knows that you want them and he thinks they're reasonable expectations in life.

But seek first the Kingdom of God and his righteousness, and then all the other things, he will take care. Matter of fact, if you called me and said, "You know, Mike, I know your kids don't need it, and your house doesn't need it, I know there's no need for this, but could I use a little of your money to buy this because it would be helpful." Of course I'm going to be reasonable and God is reasonable.

"I don't like to view myself as a babysitter or a custodian." It's what you are. Everything you have is



given to you with an agenda from the master, you're just babysitting. Realize you're managing God's money.

I always think of that when I pass the trailers over here by this corner of that beautiful building that's going up with a big parking structure and all of that. There are those two trailers out there for the foreman on the construction site. And he recognizes that if the boss who's building the real office there, if he calls that boss and says, "Well, we really, really need a space heater here, it's kind of cold." Now, he's not going to put in a \$50,000 heating and cooling system into those trailers if it's a little chilly for the foreman but I guarantee you, he's going to let him go out and pay 40 bucks for a space heater. But the real thing is, you need to know, the trailers aren't here, and really you're not even here, to enjoy your day in the trailers on Aliso Creek. Your job is to build my office tower. Your job is to build this parking structure. Your job is to build what I want you to build. Now in the meantime, I'll take care of your needs. I mean, I put a little mini fridge in there for you, but I'm not going to put a chef's kitchen in for you. It doesn't make any sense and you shouldn't even care about that. You should be caring about putting in this amazing building that you're building because you're just a foreman trying to build my kingdom.

Gentiles seek after all the accoutrements, but they don't realize they're in a doublewide, portable, mobile office that's going to be destroyed soon and what God wants us to do is take interest in the kingdom. And sometimes we can't even see outside of our mobile trailer to recognize what God wants to build. Our mind is not on those things, our mind is on, "You know, I just think we need some art on the wall of this trailer."

Number two, back to the proverb of the day, verse 10. He enlists this that has to deal with this life and notice what I mean by that. This is a proverb, an axiom, a truism that deals with this life. "He who is faithful in a very a little is also faithful in much." He is going to use this and platform into eternal things, but right now let's just deal with the life that we live in this life and think about that. Oh yes, this is true. "The one who is faithful in a little, is faithful in much, the one who is dishonest in a little is also dishonest in much." And that's how I know it's about this world, because here's the thing, no one is going to be dishonest with much in the kingdom, right? No one. So, we're talking about how things work in this life. Jesus is affirming that's true, and then he's going to expand it to eternity. But right now, let's think about this life. And here's the principle he's nodding at and affirming and let's just affirm the same thing that he's affirming and that is this, number two. Know that in this life it's, here's the basic axiom, "as now, so then." That's how it is. That's normally how it works. "As now, so then."

Are your kids good at taking care of and feeding the fish? Great. They're probably good feeding the hamster, it wouldn't end up dead by the second week. If he can take her the hamster and clean out the cage, maybe he'd be in the backyard scooping up the poop from the dog. Maybe that would work. Faithful in a little, faithful in a lot. That's how it works. Generally that is true. It's a good proverb to live by.

This is about money. And here's what I know about people. They often think, as now, "Well, that's just how it has to be, man. But then, baby, it would be so different then." Let me help you with this. You really think you'd be a different kind of person as it relates to money if you just had more of it? Really? Let's think that through. Today, instead of having you be the custodian of all my stuff while I'm gone to Europe, let's pretend I go and I say, "Listen, I've got to tell you something, I got a phone call, they are trying to track you down and I just... Could you meet with me at my office here for a



second, I just want to tell you, kind of good news, I guess, you had Uncle Everett, you didn't know him, but apparently they tried to find you and I discovered the fact that you have this inheritance. I know you didn't even know this guy, but there is an inheritance and I had them go ahead and wire it, because I know who you are and you're in our church and I verified, you know, who you were, and they just wired you \$2 million. So just go on your phone there and check it out. There's \$2 million dollars that was just put into your account today." Whew. That's a good meeting.

Now, you get in your car, you're leaving the church parking lot, \$2 million richer. You just heard a sermon on seeing things as custodial and your God's manager and this is God's money and I say, "Hey, \$2 million. Just remember it's God's money." And you walk out with \$2 million in your bank account you didn't have when you came to church this morning. I just wonder, in light of this week and last week, how do you think you might use that money? "Well, there are places I want to go, things I wanna buy." I'm sure you would.

But if I ask you the question, particularly here in the solemnity of a Sunday morning service, hey, how much of that, let's talk percentages, let's talk dollars, how many of those dollars, \$2 million, how many of those dollars do you think you might invest in kingdom priorities. How much of that would you use to be generous for others, altruistically without any interest in getting anything in return, how much of that would you give away to something related to God's agenda. How much?

How about \$200,000? You just got two million. \$200,000. What percentage is that math majors? 10%, sounds pretty godly to me, man. \$200,000. I've heard about that 10% thing. Let me just ask you, don't answer. You don't even need to smile or nod. Would you give \$200,000 to something related to God's agenda in the kingdom work? If you had today, free and clear from God, \$2 million? And you know, you just heard a sermon, God gave it to you. Would you, somehow, invest \$200,000? "Pastor Mike, I'd give \$500,000." Five hundred? 25%? Wow! "You know what, Pastor Mike, I know those other chumps would only get \$500,000. I'd give a million of it. I mean I got to think about taxes and all but I'd still give a million dollars. 50%." Really? And then there's this one overachiever in the room is going to say, "I give \$1.5 million of it. I get it. I'd see something, a missions project, something to do, I'd give it to the church, I'd do something to advance the kingdom of God with 75% of that money." Really? Are there any weirdo, crazy zealots in the room like that? No, mostly \$200,000 types. OK. I just want you to think. Do you really believe your own machinations about that? Really?

I can prove, with general certainty here, relative certainty, you would give the percentage of what you gave with everything else God gave you last year. How much did he give you? "I had stuff to spend that on." You'd have stuff to spend \$2 million dollars on, trust me, you'd come up with it by five o'clock this afternoon. You'd give the same amount, the same percentage. And how much did you give to God's kingdom work last year? "Oh, he's about to pass the bag, man, it's that time." No. Just, how much did you allot to advance the agenda of God from all that he gave you. Think about it, it's almost tax time, right? You going to start getting those W-2s. How much did God give you and what percentage of that? You'd like to say 10%. They take surveys all the time of Christians who say they give 10% and then they find out what they actually give. The average Christian gives about 2%. Do you know that 25%, one in four Christians, give zero to kingdom work, ever. Zero! 25% of them.

And those are those on the surveys that check the box, "Born Again Christian," not just "Christian." Crazy Christians, born again types. Think about that. And by the way, you young smug, "Man,



those old creeps, they're so materialistic and greedy, I'm of the younger generation, I'm compassionate and loving." You want to talk demographics? The older you are the more generous you are. At least in the current demographics of our life. You go down and you start moving down to busters and the boomers and the Millennials, you get into all these people, give them whatever name you want, the younger you get the smaller the percentages go.

So for all your compassion about the world, we need to save the world, we need to help the seals, we need to do all these things, and, you know, those old people are so materialistic, those one percenters, you guys are the worst givers, the worst. And frankly, I don't mean to sting too badly here as you sip your \$6 cappuccino or whatever, but it reminds me of the words of Christ. You're bagging on the whole world to be as compassionate and generous and soft-hearted and as giving as you, and it reminds me of Jesus' words when he speaks to the Pharisees when he says, "You bind up huge weights and then bind these things and lay these weights on the back of men and you're not even willing to lift them with a finger."

Really? Your percentages, you young people, are the lowest of percentages, generally speaking. Most people don't give much to kingdom priorities. And if you had more, what's the point? "As now, so then." Hey, young people, you think you'll start giving when you get a little more comfortable cushion? You will never get a more comfortable cushion when you're giving God leftovers. It's never going to happen. "As now, so then." How generous are you now? It's probably how it's going to be if you make a \$100,000 or a million dollars a year. It's going to be about the same.

Let me put this caveat on it though. The only exception to that principle of "as now, so then" is if something instead of a comma stands between those two phrases. If you can put the word "repentance" in between those two phrases, things change. "As now." What kind of a generous person are you for kingdom work, whether it's just doubling your tip for a waiter that you've invited to church or whether it's something about missions or giving or whatever it might be, a neighbor who needs something. You know what, if you are a miserly, penny-pinching person like most Christians are, who want to get a windfall and immediately see how they can spend it on themselves and you don't want to be like that in the future, there's a word that stands between "as now" and "so then" and it's the word repentance. Genuine, biblical, contrite repentance. The kind that stands there, as it's illustrated to us by Jesus himself, and won't even lift his eyes up to God, but beats his breast and says, "I'm a sinner." If you're willing to look at your lack of generosity that way, then maybe in the future it'll be different, but you're not going to grow into it if you have more money. You will not be a more generous person if you have more stuff. You wouldn't give a car to someone just because you have five of them instead of two of them. It wouldn't happen. "As now, so then" is the general principle.

And by the way, that works outside of money, though we're not here to talk about those things. Let me just briefly say this, if it relates to this life and God is looking for people who are faithful and that means they keep the priority of the agenda of the Master in view, that's a faithful servant. And you think, well, God is looking to increase the responsibilities of the faithful servant and he gives more to them to manage. Well, then you need to understand that works in every area. If I said to you, "Listen, I know you've taught some Sunday school around here, I've got a great opportunity for you. I've gathered together a bunch of people in the age group that you normally teach and I've got thousands, I got five thousand of them at the Anaheim Convention Center and they're all there ready to hear from someone and I've picked you and you're going to go address that group. Five thousand



people. You teach fifth and sixth grade I got 5,000 fifth and sixth graders there. If you're a high school counselor, I got 5,000 high schoolers I want you to address them and help them grow in Christ.

However you approach that, just think of the concepts I've talked about. You even research the Word, you become a good student, what is God's agenda for these people? You pray, "God I need wisdom, how do I help these people?"

And you've said, "I'm going to subordinate my desires and I may want to just spend a lot of time doing other things, but I'm going to sacrifice myself to put this ministry opportunity at the forefront." You would probably go about it the same way in the future as you would in the past, even though you think, "5,000. No, I'd work my butt off to make that good." No, you probably really wouldn't. As a matter of fact, if you're not willing to work hard, let's say in serving 15 junior high students, you're probably not going to work very hard for 15,000 of them. And that's why, by the way, you probably aren't going to have much of an expanded opportunity to have an impact for Christ in this life. He's looking for faithful servants. As others have said, it's good, you worry about your faithfulness, God will worry about the extent of who you're going to be faithful to serve. And so it is with money.

Is that not the principle, we quoted it briefly last week, Second Corinthians 9:8. "God is able to make all grace abound to you," he can provide what you need, "so that having all sufficiency in all things, at all times, you can abound in every good work." But he needs people that are faithful at trying to do those good works.

He then quotes an Old Testament passage and says, you know, "He who supplies seed for sower and bread for food will supply and multiply your seed," if, of course, you're the one who's going out there planting them, "for sowing and increase the harvest of your righteousness. You will be enriched in every way to be generous in every way, which through us is producing all kinds of thankfulness to God."

Think of the harvest of praise that comes when he finds faithful stewards. But you know what, you're not going to be able to have an impact on more people in this life until you recognize the principle of "as now, so then." How faithful are you to keep kingdom priorities, and look at those three things, which are searching God's word as a good student of his word, praying to God for wisdom on how to take those responsibilities seriously and subordinating your desires to put that thing out there, to sacrifice and spend and be expended for souls of other people. Well, that's going to be measured by God and he will respond.

The Galatians, who were pretty self-serving before they were converted, he talks about them being enslaved to weak and worthless principles, he says, "You know what, you guys have turned around." Galatians 4:15, "I testify to you that, if possible, you would have gouged out your own eyes and given them to me." In other words, talk about the change that can take place in a person who repents and finds himself faithful in a little, Paul says, man, you would go to the extreme to do anything for the advancement of God's agenda. God's kingdom agenda.

Verse 11. Of course, this is a concern, as he said in verse 9, that is going to really stretch into eternity and that's really his concern because in this life money's going to fail, in this life, unrighteous wealth will be of no use to you when this life is over. "If you haven't been faithful in



the unrighteous wealth, who's going to entrust to you true riches?" Oh, I like the sound of that. There is something eternal that's going to be granted to you.

And I guess that gets us back to the principle I like to teach on and I've tried to teach it to you, though many people resist it and fold their arms and think it's worldly and crass. You need to recognize there's something eternal that is coming based on what you decide to do with what God has entrusted to you today. And if you can be willing to set his agenda above your own, see the word, learn his agenda, pray to God for wisdom and how to take your management and utilize it for good, subordinate your desires to his desires and you say, "Yes, I see myself as a steward," well then, all I'm telling you is God then says, I'm going to give you all kinds of true riches on the other side, commensurate with, as compensation for, how you treat this world and the things in this world as a steward. But if you're not faithful with unrighteous wealth, well then, God's not going to trust you with true riches.

I think it's good for us to be as ambitious as to state it this way, number three on your outline. "You need to increase your eternal compensation." That's not a bad way to view it, even though that's pooh-poohed by a lot of people because, "You know what, I'm not into that. That's selfish, that's crass, that's worldly. You're trying to keep me from being selfish, now you're telling me to be selfish." No, I'm not telling you to be selfish. Jesus is telling you to look out for self-interest, which is how you will spend eternity. He wants you to be interested in that. And if you're going to pooh-pooh that, then you are going to spit on God's commands, because here's what Jesus says, "Store up for yourselves, treasure in heaven." His concern isn't with your ambition. His concern is the folly of your ambition being limited to this life.

Can you stop caring about the things of this world being amassed in silos and, instead, start piling up some stuff in silos in heaven? Because in this life it doesn't matter. The thing about this life and unrighteous wealth is it's going to fail. You need to give it away. You need to be generous. You need to share. You need to take that money and try to align it in ways to advance the kingdom cause. How are you going to do that? Read the Bible, pray, subordinate your desires. Increase your eternal compensation. And I don't think that's going to happen if you view eternity as Casper the Friendly Ghost. I know I attacked this all the time, but stop thinking this isn't going to be a real place. Run the clock forward in your mind 2,000 years from now. You'll be gone, a lot sooner than that, from this place. You're going to have a body back at that time that is going to be impervious to death, it will be eternal, it is called a resurrection body. And just like Christ you'll be able to chew on broiled fish for breakfast, if you so choose, and it'll go down an esophagus into a stomach. You'll have follicles on the top of your head, you'll have fingernails growing that I'm assuming you're going to have to clip. You get to choose what to put on your body. You're going to live in a real place, here is what is called, the new earth, Revelation 21. And it's described, he goes to great lengths to try to tell us this is a real place. He says things like this in Revelation 21 verse 12, "It has a great high wall. It has 12 gates on it." Well, you can't really see those gates and it's not real, it's not a real wall. No, it's a real wall with real gates, "and on the gates are the names of the twelve tribes of the sons of Israel inscribed on them."

Well, you know, you can't see it. You may not be able to read it because probably in Hebrew but you need to learn Hebrew when you get there, I suppose. But there'll be 12 names on those 12 gates and it's a real place, surrounding a place which actually has "three gates on the east, three gates on the north, three gates on the south, three gates on the west. And the walled city with 12 foundations, and on them are the 12 names of the twelve Apostles the Lamb," probably in Greek, I don't know,



maybe not. So I got names, I've got real names, real people being honored in a real place with real walls, real perimeters, real places, real people, real bodies. And my question is what kind of experience will you have in that real body. It's based on what you do with your debit card today. It's based on what you do with your resources this week. It's based on what happens to your savings accounts. It's based on how you manage the things that God has given you because these things are not yours but one day he's going to give you your own riches in a real place and it will matter then.

And stop telling me it's sinful. If it's sinful then Christ is asking us to be sinful. It's not sinful, any more than for me to say to my kids, I got two going back to colleges this weekend, go back to your school, have a great semester and when you're done, even my junior higher, I say, go back there, be great students and at the end of the semester we're going to get together in May and I've put together, I'm saving up and making the most amazing celebration. We're going to have food that you love and I know it's going to be awesome but you need to work hard and if you work hard in this semester and you do well this semester, we're going to have this amazing, extravagant thing happen.

And if they go, "I don't want to be laboring for rewards, dad. I don't want your party." I'd slap them. I mean, how dare you take something that I want to reward you with and turn your nose up at it.

Number one, that's stupid. You know God is saying, I want to reward you. So much of your rewards are going to be how you deal with stuff, godliness and holiness is defined so often in the Bible with how you use your stuff.

God says, if you use it well, you know, store a few treasures, real riches, riches that endure. It's going to be your own, it's not going to be mine, it's going to be yours, I'm going to give it to you. "I don't want it. I just do it for you, dad." I know that. Do it for me, but do it because I'm motivating you by rewards. "Well, I'm trying to prevent the fact that your kids are going to go to school and just work for that party at the end of the semester." Now that would be wrong, I understand that. But for you to turn your nose up at my reward as a parent, is to take my joy away and I don't think you want to take God's joy away. "Store up for yourselves treasure in heaven." God takes great joy in that. "Well, what does it look like?" I have no time to explain this. That's never stopped me before. It starts with a commendation from God, just jot it down, we don't have time to turn there. First Corinthians Chapter 4 starts with this, it's required of a steward that he be found faithful.

And if you are, here's what it says in verse 5. The Lord is going to come and he is then going to evaluate, bring to light, all the things hidden in darkness and you will receive your commendation from God.

I don't know what you think, but if you really say you love this God, you really esteem him highly, I think you'll care about what he says about you.

And there's the first aspect of this reward. How rich and enriched would you be to have his esteem and his respect and his lauding and his verbal commendation. Think about those 12 apostles who have their names written on the foundation stones.

I mean, to have that honor, to take a fisherman out of Galilee and turn him into a guy whose name is on the kingdom walls, billboards for them. Oh, what a reward that would be.



I think it's going to increase, to whatever extent I'm a good steward, my gratification and satisfaction. My gratification and satisfaction. I'm going to have more gratification and more satisfaction. You're going to say, "Well, I don't believe that. All I need is Christ. Christ is my reward." I understand that.

But if I said to you, think of the person that you admire the most in this earth, you can be as worldly as you want to be, I suppose, in this illustration, your favorite sports star or your, you know, starlet, your celebrity, your musician, whatever, and you say, "It would be so great to meet them." No, you'll not only get to meet them, you can have a meal with them and I've set it up. Man, I've done a lot of good things for you in the sermon. I've set up a meal with you and your hero.

You'd say, "That would be awesome. That would be great." You probably wouldn't even ask me about the details of it. You just want to have an hour and a half with your lauded hero, your celebrity, your favorite athlete. "Oh, that be awesome. I'd love to just have a meal with him." Great. That would be great.

But I'll tell you what, your satisfaction and your gratification is really going to be enhanced by where I have this. So we're going to meet here back in the alley and I got a couple of folding chairs and I'm going to bring a bucket of chicken. I know some of you would say, "It wouldn't matter, he's my favorite. I just can't wait to have lunch with this person." No, I understand. But if I said, it's going to be at the Ritz Carlton, and I'm going to have all these people waiting on you. And your favorite foods will be there. And I've got chefs there who are just there to give you the best service, people waiting on you, you know, the valet. It'll be amazing. Now I know, really the reward is having lunch with your favorite hero in this world, but it'll be a little better, you know, if you're not eating a bucket of chicken. It will be enhanced. You're going to get Christ in eternity, but you are going to get more than that. There are some foods that gratify and satisfied me, but there are other foods that gratify and satisfy me even more.

God is going to feed you and God is going to reward you. But it's going to be in relation to how you serve him and how you deal with material wealth.

I can also add it also can increase your joy and happiness. "Well, how can that be. Just to be with Christ is to be not in hell, I'll be happy." You're right, you will be.

Sometimes there is an occasional time and I have to go away, I get called away sometimes, to preach in different places and all kinds of places and if it fits in and I'm not too many weeks gone from you, I will say OK. And sometimes they're very gracious to say, "Why don't you bring your wife with you, which is amazing, it's awesome, love that. If I can travel with my wife, it's great. Now it's great for me to travel with my wife, but I've been to some places that aren't real good with the accommodations. I've been out to speak at places where they put me at the Roadway Inn and I get to the airport and it's a compact-compact-compact car that I end up having reserved for me.

But I'm with my wife, and when I'm driving in my compact-compact-compact car from the airport to the Roadway Inn, I get to be there with my wife and it's awesome. But there have been a few places I've spoken at, I don't know what kind of budget these places have but, wow, they put me up in some nice places. Not very often but it's happened. And I get to the airport and they've reserved like a late model, big SUV and if I travel with my wife in that SUV, a lot more room, I got to reach farther to hold her hand as I'm driving. I'll tell you what, I like it even more. I love being with my



wife when I have to travel to work, but I like it a lot more. Some cars bring me joy and satisfaction to drive, but other cars bring me more joy and satisfaction.

You understand your eternity is going to be compensated by what you do with those things I made you think of at the beginning of this sermon that you think are under your control. You may have called them "your things" but they're God's things and how you use them, subordinating your desires to his agenda, knowing his agenda, praying about decisions and how you utilize that stuff, God says, I'll reward you.

As I said I've got kids going back to college this weekend. Let's say, instead of a puzzle, which occasionally we try to pull out as a family, I said tonight, before you guys leave to college, we're going to have the family together and we're going to play Monopoly, which would never happen. But let's just pretend. And so we sat down, we started playing some Monopoly as a family. And, of course, my kids are normal kids and we have a normal family and we all want to win, we all want to play and we would rather get Park Place and Boardwalk than Baltic Avenue and Mediterranean Avenue. Right? I'd like to control the railroads. That would be great.

But I'll tell you what, we would not get all that stressed out if we ended up at Baltic Avenue and that was the only property we acquired in the game, because my kids know this is a game, tomorrow we go to college, which, by the way, there are very real monetary concerns there and, you know, how much I have, I mean, that's real world, real money and so, I mean tonight if I don't end with all the money, all the paper money, it's not a big deal. No stress, no worries. And I guarantee you no tears over losing at Monopoly tonight. No one's going to freak out.

But you know my boys would be smart enough to know that they should care how they play the game. And I think they might even know the way they play that game might even determine how much cash they happen to slip in their pocket before they go off to college this semester. And they'd recognize, it wouldn't really matter how many five hundred dollar bills I had in Monopoly, but it should be great to have a couple on my way out to school tomorrow. Real ones.

We're all in the middle of a Monopoly game, you understand. You got money but it really means nothing. You've got more than me, you've got less than me, it doesn't really matter. But dad is watching how we play the game. And you and I are going to be done and the game's going to be folded up and put in the box and it's going to be over. You shouldn't be stressing, you shouldn't be worried, there should be no crying about your monetary situation here. You should seek to be faithful playing the game before God, keeping first-things-first and an eye on the real world, which is not this one.

Paul exhorted the Corinthians, you should look to the things that are not seen because the things that are not seen are eternal. The things you can see are transient. This week, you get to ponder, pray, plan and pursue either the transients or the eternal. I know you've got to pay the bills. I know there's real needs in this life, but if you spend a little bit more time planning, pondering, praying, and pursuing eternal things, I guarantee you'll please the Father. And one day the Monopoly money will not matter anymore and what will matter are true riches and that is determined and contingent upon how we play this game. Play it faithfully this week.

Let's pray. God, help us as Christians to take to heart these simple recurring truths of the Bible that we might be the kinds of Christians that hear from you at the end of our lives, "Well done, good and



faithful servant." In this case, well done good and faithful steward. It is required of stewards that they be found faithful. So God, we need to learn your agenda, as we manage your things. We need to call you when we have any questions about expenditures and we need to subordinate our desires and not let them get out of control. Before our next shopping spree, we need to make sure this is something you'd prefer us to have and prefer us to spend your money on. And God, we know you're a reasonable father. You're not a tyrant. You do provide us many things for our enjoyment and sometimes just for our enjoyment. We're grateful for that kind of grace, but we do pray God that we'd be much more sober and thoughtful about seeking first your kingdom and not running after all these things like the gentiles do. Settle that in our heart as it makes a difference in our lives this week.

In Jesus name, Amen.