

Warren Buffett is considered the most successful investor of the last century. People will pay exorbitant prices for the opportunity to sit with him, talk to him, learn from him. Every year, Warren Buffett auctions off the opportunity to have lunch with him. People from around the world bid for the privilege of sharing a meal and picking his brain. Last year, the winner paid 4.6 million dollars, all to be able to sit down and talk with this guy.

Can you imagine how incredible it would be to glean wisdom and advice not simply from the best investor of the last century, but from the wisest man to live in all of history? Not just an expert in a few subjects, but the foremost authority on every subject, whether it's marriage or parenting, relationships or conflict resolution, finances, existential questions like the meaning of the world, the purpose for life, why you are here, what happens when you die. It would be priceless to have access to someone like that. Fortunately for us, we do have access to someone like that—his name is Jesus. The Bible calls Jesus, “good teacher” (Luke 18:18), “the wisdom of God” (1 Corinthians 1:24), and “the truth” (John 14:6). Over the next six weeks, as we continue in our series through Luke, we are going to look at the wisdom Jesus offers, his unique teachings that are recorded for us specifically in this gospel.

In Luke 2, when Jesus was just 12 years old, the age of a sixth-grader, he went to the temple. In Luke 2:47 we read, “Everyone who heard him was amazed at his understanding and his answers.” When Jesus began his ministry in Luke 4, we see three different summary responses to his teaching:

- “He was teaching in their synagogues, and everyone praised him” (Luke 4:15).
- “All spoke well of him and were amazed at the gracious words that came from his lips” (Luke 4:22).
- “They were amazed at his teaching, because his words had authority” (Luke 4:32).

Over the next six weeks, we get to look at Jesus' teaching and learn from him. Jesus said in Luke 6:40, “Every student who is fully trained will be like their teacher.” That's our hope and goal—not simply that we would gain a little more knowledge, that we would walk out of church with some truthful facts in our heads, but that we would come to look, live, and love more like Jesus, that we would be shaped into his image and likeness.

Today, we get to focus on the wisdom Jesus gave on stewardship—how to think about and handle finances. We talked a little about this last week as we talked about the rich young ruler and learned not only not to allow money to stand in the way of our relationship with Jesus, but we also learned not to allow anything to stand in the way of our relationship with Jesus. I know that when we talk about money in church, there is often some hesitancy, some suspicion. But the reality is, our job is to preach and teach the Bible, and since the Bible talks a lot about finances, I can't be a faithful pastor without teaching about it.

The gospel of Luke mentions money more than any other book in the New Testament. There are 24 chapters in the gospel of Luke. How many of them do you think reference or teach about

money and stewardship? Not 3, 5, 7, or even 10, but 21. There are only three chapters in this entire book where finances aren't discussed. If we want to sit with Jesus and his wisdom, if we want to learn from him and be his students, there is simply no way to do that without paying attention to what he said about finances and stewardship. We don't have time to talk about everything Jesus has to say about stewardship in this book, but in preparing for this message, I read through everything Jesus said about stewardship in this gospel several times, and I've condensed Jesus' wisdom into a few categories which we'll talk about. Here's the first:

Be careful with money. Jesus gives this wisdom in several places, but perhaps most powerfully in chapters 8 and 12. In chapter 8, Jesus tells a story about a farmer who goes out and scatters seed. Any time a farmer scatters seed, he hopes the seed germinates, grows, thrives, and yields an incredible harvest. But as Jesus tells the story, sometimes the farmer doesn't get what the farmer wants. Sometimes birds come and eat the seed, sometimes the seed germinates but doesn't get enough water and the sun scorches it. Sometimes the seed grows, but the plant gets choked out by weeds and thorns, so the plant never produces any fruit. When the disciples ask about the meaning of everything, Jesus says this: "The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature" (Luke 8:14). Jesus is saying that he wants the gospel to reach every human heart, and when it reaches our hearts, he wants us to accept it. But get this: accepting the gospel is not enough. We could accept the gospel, you and I could place our faith in Jesus Christ, in a sincere and legitimate way—but then if we get too focused on money and finances, always making more, spending more, enjoying more, what happens? It chokes the life out of us and we do not mature. Not for all of us, but for some of us, the reason we have not matured in our faith, the reason we have not become more passionate about Scripture, the reason we have not led anyone to the Lord, the reason we have not disciplined anyone, is that we've been too focused on money, the things it can buy and the luxuries it can afford, and it has taken our attention off Jesus and his kingdom.

Jesus knew there was something in us that always wants more—more clothes, more decorations, more trips to the stylist, more toys, more vacations, more, more, more. One time when Jesus was teaching, someone interrupted him and asked Jesus to help him get more. "Someone in the crowd said to him, 'Teacher, tell my brother to divide the inheritance with me'" (Luke 12:13). Can you imagine this scenario? People in a family fighting over money, each one wanting more? It's something that clearly only happened in the ancient world! "Jesus replied, 'Man, who appointed me a judge or an arbiter between you?' Then he said to them, 'Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions'" (Luke 12:14-15). Jesus is saying, "Don't use me as a means of getting wealthier! My advice isn't 'get everything you can.' Rather, it's 'make sure you're not driven by the desire to get everything you can.'" Jesus says, "Watch out!" and, "Be on your guard!" Greed has an insatiable appetite.

You've heard of John D. Rockefeller. This is a man who, at the peak of his wealth, owned over 1% of the entire US economy. He owned over 90% of all the oil and gas industry and had wealth of over 400 billion dollars. One day he was asked: "How much money is enough money?" His answer: "Just a little bit more." Greed has an insatiable appetite. So Jesus says: be careful. Be on guard against the constant desire for more.

In 1960, the average size of a family home was 1100 square feet. In 2012, the average size of a family home was 2300 square feet. The size of the average family has almost been cut in half while the size of our homes has doubled—and we’re less content than ever! We have to be constantly on our guard against all forms of greed. It’s not wrong to possess material things. But if we aren’t careful, material things can possess us very quickly. Jesus says: “Be careful with money.” We have the tendency to equate our worth with our net worth. But Jesus says nothing could be further from the truth. The measure of your life has nothing to do with the amount of your possessions.

First, Jesus says: be careful with money. Second, Jesus says **be strategic with money**. Just because we need to be careful with money doesn’t mean we’re not supposed to have money or use money well. Last week we heard Jesus tell the rich young ruler to sell all his possessions and give to the poor. For that man, and sometimes for us, money was an idol and it had to be ruthlessly eliminated so he could put Jesus first. But sometimes instead of telling us to give our money away, Jesus tells us to invest it wisely and make it grow. In Luke 19 Jesus tells a story of a political leader who went away to have Caesar appoint him as king over his region. Before he went, he gave a mina, which was roughly \$25,000, to three different servants. He entrusted the minas to them. He didn’t expect them to just give it all away—he wanted a return on his investment. Let’s pick up the story when the man returns home, having been appointed king.

“He sent for the servants to whom he had given the money, in order to find out what they had gained with it. The first one came and said, ‘Sir, your mina has earned ten more.’ ‘Well done, my good servant!’ his master replied. ‘Because you have been trustworthy in a very small matter, take charge of ten cities.’ The second came and said, ‘Sir, your mina has earned five more.’ His master answered, ‘You take charge of five cities.’ Then another servant came and said, ‘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.’ His master replied, ‘I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow? Why then didn’t you put my money on deposit, so that when I came back, I could have collected it with interest?’ Then he said to those standing by, ‘Take his mina away from him and give it to the one who has ten minas.’” (Luke 19:15-15).

In this passage Jesus is saying that he entrusts each of us with resources, and he expects us to use those resources as representatives of him, and he is honored when we make those resources grow and then offer them back to him. When I was younger and less mature, I unfortunately had a very negative attitude towards Christians who had accumulated a lot. I grew up with very little and had a lot of cynicism toward anyone who had a lot. I instantly assumed they must be selfish, greedy, and materialistic, and not real disciples. Now, that might have been true of some of them, I don’t know. But in my immaturity, what I failed to realize was that many of those people were blessed because they had been using their God-given talents and abilities for years and decades. They had been excelling at work, living on less than their income, and investing their resources wisely. They had taken what God had given them, and instead of burying it, they used it. They took gifts, abilities, intellect, and opportunities that God entrusted to them, and they put those resources to work and made them grow. We shouldn’t be cynical of that—we should celebrate

that! When a servant of Jesus takes one mina and turns it into ten, that is wonderful. If that is you, fantastic! And here is the wisdom of Jesus for you: be sure your motivation is God-centered, not self-centered.

Jesus tells this story in Luke 12.

“The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”’ But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with whoever stores up things for themselves but is not rich toward God.” (Luke 12:16-21)

Here’s a great entrepreneur, a guy who had a valuable asset and wanted to scale it and make it grow. He put everything in place to ensure enormous excess and residual income for years. But Jesus calls him a fool. His business acumen was top notch—he could teach a course at the Kelly School of Business—but his motivation was wrong! He wanted to be rich for his own sake and gave no consideration to being rich toward God.

Is there anything wrong with wanting to strategically develop your skill set so that your salary can double or triple? Not inherently, no. Is there anything wrong with wanting to strategically invest your assets so that you can double or triple them? Not inherently, no. The question is: what’s your motivation? Do you want your barns to get bigger for your luxury and enjoyment, like this man Jesus says is a fool, or do you want to grow your assets so that you can be increasingly rich toward God? For Jesus, motivation makes all the difference!

Jesus’ wisdom tells us to be careful with money and to be strategic with money. There’s one more lesson: **be relational with money**. Yes, we should always be rich toward God, but we should also be rich toward others. With our resources, whether we have a lot or a little, we should always be looking for ways to bless the people in our lives and take care of people who are in need. Let me show you three examples of this.

After this, Jesus traveled about from one town and village to another, proclaiming the good news of the kingdom of God. The Twelve were with him, and also some women who had been cured of evil spirits and diseases: Mary (called Magdalene) from whom seven demons had come out; Joanna the wife of Chuza, the manager of Herod’s household; Susanna; and many others. (Luke 8:1-3)

These women were helping to support them out of their own means. Did you see how that paragraph ends? Who provided for Jesus and the disciples? These women did it out of their own means. Instead of keeping their resources for themselves, they had a relationship with Jesus and the disciples, and they decided to support their ministry.

In Luke 10, Jesus tells a story of a man who got jumped on the road. Some religious people walked by, saw him, and got on their way, unwilling to be inconvenienced by his needs. But then a Samaritan came walking by, saw him, picked him up, put him on his donkey, and took him to an inn where he could be cared for. Then we read this: “The next day he took out two denarii and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have’” (Luke 10:35). He used his money to take care of someone in need. When we have resources, we should look for people in our lives who might need a little extra help, and instead of just taking care of ourselves, we should be delighted at the opportunity to help take care of others.

In Luke 16 Jesus tells a parable that is generally considered the most debated and confusing parable in all the gospels, the parable of the shrewd manager. This guy knows he’s about to lose his job, so he goes to the different business owners who his boss has a relationship with, and he slashes the debt they own his boss. He tells one guy to take off 20%, another to take off 50%. He’s saving them thousands and thousands of dollars, but it’s at his boss’ expense. You’d think his boss would be mad at him, but his boss commends him. He says that was shrewd, that was intelligent, that was relational. And then Jesus gives this teaching: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (Luke 16:9). Once again Jesus is telling us to be relational with money. And yes, we should give to support people who are doing full time gospel work (like Jesus and the disciples), we should give to help people in need (like the Samaritan and the man on the side of the road), but we should also be really generous with the people in our lives, not to buy friends, but to bless and encourage people, to have open doors.

When it comes to Jesus’ wisdom on money, it’s not about the amount, it’s about the heart. Toward the end of the gospel, in Luke 21, when Jesus is at the temple in Jerusalem, we read this:

As Jesus looked up, he saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. “Truly I tell you,” he said, “this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.” (Luke 21:1-4)

Talk about the heart of giving.