

NOW THAT'S REALLY LIVING!

What Should We Spend Our Money On?

Text: Luke 12:16-21; 2 Corinthians 8:1-9; 2 Corinthians 9:10-11

The Peril of Saving Too Much

In the first week of our TOGETHER series, I tried to make the point that the spendthrift lifestyle that has become so much the norm in America today is one from which we need to make a HARD RIGHT TURN. Consumer Debt (and the manic discontentment that leads us into it) is a wide and well-travelled road, but it actually robs us of the freedom and joy for which God made us. The money pressures that come from the leveraged life are devastatingly hard on our physical, mental, and relational well-being. We often miss out on the joy we might have experienced in watching the miracles that Jesus does with what we put in his hands. Enslaved to our creditors, many of us also never get around to developing the SAVINGS we need to have in place for those times when a sudden storm or catastrophes sweeps in upon us.

The point I want to make today, however, is that just as we need to be prayerful and careful in our approach to spending, the Bible also challenges us to be thoughtful about our approach to saving. Jesus tells the story of a **certain rich man [whose ground] 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 all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."**

Now, up to this point, the rich man in this parable appears to be reasonably wise. Through some combination of hard work, intelligence, or fortune, he's losing no sleep worrying about how he's going to pay off his debts. He's not going through his days anxious about how he'll make it if the creek rises disastrously high. No, this man's biggest question is: "Where am I going to put all the resources I've saved up?" "I know," he says, "I'll build a bigger barn to house all this hay. Then I'll be able to put my feet up, pop a cork, enjoy my munchies, and think to myself: "Life is good."

In many ways, this is the vision of success that is almost always being sold to us on the financial planning ads we see so often today: "Don't be a debtor; be a saver and investor. Why? So that one day you can **"take life easy, eat, drink and be merry."** Some of you are thinking: Is there something wrong with that picture? Not entirely. It's an apparently good goal, except for one minor issue that Jesus goes on to point out. **But God said to [the rich man], "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?"** (Luke 12:16-21)

Nestled amidst the rolling hills of Los Angeles is a remarkable cemetery called Forest Lawn. You might want to visit it on one of your upcoming vacations. If you do you'll be amazed by the lavish fountains, graves and crypts you'll find there and have no trouble understanding why some have called it "Disneyland for the Dead." Actually, Walt Disney himself is buried there. One enterprising resident actually arranged to have himself buried sitting upright in his Cadillac with a cigar glued in his mouth. Observing the burial, a nearby groundskeeper was heard to mutter: "*Man, now that's really living!*"

The Pleasure of Giving More

It's funny, isn't it, how different people define what it means to really live. Some people really do believe that he who dies with the most toys wins. While not that extreme, a lot of people approach the subject of debt, savings, and investment with the goal of building up such a big barn of resources that they can live on easy street the rest of their lives. "Man, that's really living!" But, according to the Bible, this isn't what life is about – at least not life with a capital "L." One of the best reasons to manage money wisely and well is so that you will be in a position to enjoy the living that comes from giving. I love the poetic way the famous Puritan preacher, John Bunyan, put it: "*There was a man, some called him mad; the more he gave, the more he had.*"

In his reflection on Jesus' teaching, the Apostle Paul actually goes the length of saying this: **Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life** (1 Tim. 6:17-19).

Did you catch the interesting twist there? In verse 17, Paul explicitly says that God **"richly provides us with everything for our enjoyment."** In other words, God is not stingy. The God that Jesus describes is the Father of Great Banquets. He is the One who delights in putting on his kids the **"best robe,"** a beautiful ring, a fine set of sandals (Luke 15:11-24).

In no way does God glorify or romanticize material poverty. But neither does God glorify thoughtless prosperity – and that is the twist here. This lavishly generous God **"commands"** us to be generous too. He commands us to share our money and possessions, to be rich in good deeds, in short to be generous like he is. Money God is so influential in our world that our Father in Heaven, ironically, has to **"command"** us to be givers. The truth, however, is that anybody who finds their way into the generous life, comes to see that giving isn't an obligation; it's an opportunity. It's only when we become givers like God that we discover the life that is truly life, the life of love that never dies. If, like the rich man in the parable, you die tonight without having

established a pattern and plan for giving, **“then who will get what you have prepared?”** You know the answer, don’t you? The government will get it. The grave will get it. The rust or the recycler will get everything we keep to ourselves.

Where Our Giving Should Go

That’s why I want to get very practical with you today. Let’s suppose you and I have gotten ourselves to the point where we have money and possessions that don’t belong to a credit agency. We’ve gotten control of our spending and our savings. Imagine that we now have a much greater capacity to invest in giving. It is not a wild supposition. While annual charitable giving is down to a 40-year low of just 1.7% of personal disposable income,¹ real personal income in America (adjusted for inflation) up by 50% for middle-class families and by close to 70% for upper income households over the past 50 years.² We comprise 4.23% of the world’s population³ and own 30% of its wealth.⁴ In 2023, Americans spent close to \$137 billion on our pets⁵ and \$79 billion on weight-loss products.⁶ Over the next couple of decades the Baby Boom generation alone will pass on \$53 trillion dollars to somebody.⁷

I cite all those stats not to be critical but to be contextual. Let’s suppose that somewhere in all this context, many of us will have the ability – like the boy we talked about last week -- to give something to others. Here’s the question: ***On what should we spend our money?*** Would be open to my suggesting a framework for how you and I might think about that question, TOGETHER? I’m going to assume that one of the things that binds us together as we row along through life is that we’re listening to the coxswain or the coach that is God’s Word. If we take the Bible as our guide, then I suggest we make priority investments in THREE DIFFERENT CATEGORIES of people. In what order and proportion, we ought to invest in each of these, I can’t tell you. That will depend on what sense of urgency or importance God lays upon your heart. But, if you are a follower of Jesus and, therefore, do take the Bible seriously, here are the three places where your giving should go.

The FIRST may surprise you. You should give to your family. Now, as in all giving, our decisions here need to be prayerful and careful. I am not called to give my family ALL we want or wish for, but I am certainly called to seek, as I am able, to give them what they need. Stewardship Guru, Howard Dayton, writes: *"In our culture, we are experiencing a tragic breakdown in this area of sharing. Husbands have failed to provide for their wives [or the mother of their children], parents have neglected their children, and grown sons and daughters have forsaken their elderly parents. Such neglect is solemnly condemned"*⁸ in Scripture. The Apostle Paul says: **“If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever”** (1 Timothy 5:8). Our families are our first church, the first place where the reign of God’s truth and grace is meant to become manifest.

The SECOND area of giving for Christians is closely related to the first. If I am a follower of Jesus, then I will make it a priority to give to Christian ministries. Now, at our house, we've given to our undergraduate colleges, to Veterans, Autism, Breast Cancer research, and a bunch of other worthy causes. But we give considerably more to Christian ministries. Why is that? For two reasons.

The first reason is very *personal*. It is because we think of missionaries, church-workers, and servants of explicitly Christian agencies and institutions as our *extended* family. These are the people, by God's grace, with whom Amy and I will spend eternity. We also know that they have a much more limited pool of generous "cousins" than all of those other worthy causes that send us mailings. Do you see that?

The second reason we prioritize giving to Christian ministries is very *practical*. It's with the same mentality that my wife, Amy, invests more money in planting seeds and bulbs in our yard than she does in buying cut flowers. Churches and Christian ministries are the seedbed out of which grows so much of the charitable work of our world. The colleges we attended, the hospitals where our kids were born, the nation we live in all grew out of the church and missionary movement of Jesus. It feels far more strategic to invest a larger portion of our giving in Christian causes, because we know they will end up seeding leaders and vision and resources in many other fields. Without strong Christian churches and ministries, our kids will be living in a cut-flower culture. This is why we make a priority of giving to faith-based ministries and a significant majority of that to our local church. What's the priority that Christian ministries get in your giving?

The THIRD and final category of people that the Bible strongly commends for our investment are those who will perish without our commitment. Jesus calls us to give to the poor. Again and again the Bible makes clear that God has a special heart for those who need a generous grace from others if they are going to make it in this life. Jesus so identifies with the poor that he says that the way we treat them is the way we are treating him. Every time you give to support the mission partners of Christ Church, or sponsor a child in the developing world, or give in some other way lift up the most vulnerable people you are being a steward in a way that matters profoundly to HIS heart. More than that, the Bible actually says that: **Whoever gives to the poor will lack nothing, but whoever closes their eyes to them receives many curses"** (Prov 28:27). The Bible teaches that God's provision of further resources to us hinges to some extent on what kind of stewards we are toward the least of Christ's brothers and sisters (Matthew 25).

That's Really Living

In the late First Century A.D., the Christians in Jerusalem were struggling under a terrible persecution. They were being ostracized, arrested, tortured and killed. Learning of this, the Apostle Paul sent out an APB to Christians in other parts of the empire, asking for help. The believers in Jerusalem met all three targets for giving:

They were the extended family of other believers. They were the original Christian church and ministry. They were undeniably poor. The appeal letter came to the church at Corinth which was, relatively speaking, one of the most educated and financially capable communities in the whole Christian movement. Paul writes: **Just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving** (2 Cor 8:7). In other words, you're already great stewards of your other gifts; now be excellent stewards of your money.

But then -- as some of you will recall from my past teaching on this text -- Paul tacks on this extraordinary tidbit. He tells them about the church that is currently setting the pace in giving to meet the needs of Jerusalem. It's not the powerful Roman church or the affluent folks over in Ephesus. It's a group of Christians up in Macedonia who themselves are dirt poor and under immense pressures. **We want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability.** And then this is the part that really blows me away: **Entirely on their own, they urgently pleaded with us for the *privilege* of sharing in this service to the saints** (2 Cor 8:1-4).

What if you and I were like these Jesus people? What if our hearts were that moved by the needs of our family, of Christian ministries and the poor? What if you and I were that inspired by the grace that God in Christ has poured out upon us? What if we were so determined not to miss the overflowing joy that comes from exercising a rich generosity that we managed our finances not with the aim of expanding our barns, but to free up more money and possessions to be given away? What if we were so attuned to the beauty and goodness of this kind of life that we pleaded for the privilege of LIFTING more people? What if we did this TOGETHER?

I don't know what you might say about that. I don't know what others might say if they knew you were doing it. But I do know what the One who stands not far from your grave and mine says. God says: *"Man, now that's really living."*

¹ <https://www.councilofnonprofits.org/articles/its-real-charitable-giving-plummeted-last-year> (June 21, 2023)

² <https://www.pewresearch.org/short-reads/2022/04/20/how-the-american-middle-class-has-changed-in-the-past-five-decades/> (2022)

³ [https://www.worldometers.info/world-population/us-population/#:~:text=the%20United%20States%20population%20is,\(and%20dependencies\)%20by%20population.](https://www.worldometers.info/world-population/us-population/#:~:text=the%20United%20States%20population%20is,(and%20dependencies)%20by%20population.) (2024)

⁴ <https://howmuch.net/articles/distribution-worlds-wealth-2019> (2019)

⁵ <https://www.forbes.com/advisor/pet-insurance/pet-ownership-statistics/#:~:text=In%202022%2C%20Americans%20spent%20%24136.8,an%20animal%20shelter%20or%20rescue> (January 23, 2024)

⁶ <https://www.health.harvard.edu/topics/diet-and-weight-loss#:~:text=According%20to%20the%20CDC%2C%20nearly,and%20other%20pound%2Dshedding%20measures>
(Harvard Health Publishing | Harvard Medical School)

⁷ <https://www.nbcnews.com/business/consumer/generational-wealth-transfer-baby-boomers-cant-save-gen-x-millennials-rcna128099#> (December 29, 2023)

⁸ Howard Dayton, *Your Money Counts*, pp. 80-82