

Wisdom and Finance

Luke 15: 11-32

There was a man who had two sons – so begins one of the best known of Jesus’ parables, second only to the Good Samaritan. In popular interpretation, we read the parable more like an allegory, with the father representing God and the two sons representing two different kinds of people – those who stay and those who leave. But Jesus never makes that connection. If we look carefully at the three main characters in the parable, we might see ourselves at one time or another in all three roles, and learn something about ourselves in the process.

At times we are generous and giving (like the father); at times we are steadfast, but prideful (like the older son) at the same time. Then there are the times when we are prodigals – all of us. In Luke’s description of the younger son in Luke 15: 11 – 16, we see that the prodigal had a habit of squandering and spending.

The word “prodigal” literally means “one who wastes money,” not one who wanders away. He was a young man who leveraged his future to have pleasure in the present. While there is nothing the matter with life’s pleasures, do we want to risk our future?

Many of us struggle with the same habits as the prodigal. As a nation, we don’t think a whole lot about tomorrow – we want it today! However, the problem is that eventually the famine comes, just like it did for the younger son. It comes at the most inopportune moments – when we are spent out and maybe even counting on future income. Take a look at the federal budget if you need a prime example. But it happens on a smaller, personal level also.

One of the things I have found is that when I get to income tax time every year, I gather all my records together, and I ask the same question – where did all the money go? We drop \$10 here, \$20 there. We buy on impulse and shop for what we want and not for what we need. We stop for a morning cup of coffee that will cost us anywhere from \$2.00 to \$5.00 when we could buy ground coffee and make any number of pots of coffee for that same amount of money. We eat out because it’s fast and convenient. (Did you know that the average American eats out an average of four times a week? Imagine the savings if the number of meals out were just cut in half.) And then, there’s the upcoming holiday season.

We’re already being inundated with Christmas in the stores. Economic watchdogs consider Christmas successful if it produces an end-of-year boom for retailers, which means that we are encouraged to buy beyond reasonable limits, which we do. We calculate that we’ll pay for it in January. But then, someone has to go to the doctors unexpectedly, a filling falls out, someone side swipes us and incapacitates our car – you know what I mean. How do we deal with it? Well, “there are some things money can’t buy, but for everything else, there’s *Mastercard*.” That’s our answer.

Our society tells us that our life purpose is to consume – to make as much money as we can so that we can spend as much money as possible. But the Bible tells us something different. The Bible tells us that we were made to care for God’s creation, to love God and neighbor, to care for

our families and provide for those who are in need. We are created to “*do justice, and to love kindness, and to walk humbly with your God.*” (Micah 6: 8)

Our money and our possessions should be devoted to equipping us to fulfill this purpose, to live out God’s call on our lives – to care for family and others, to serve Christ and the world. We have a greater purpose in life than our own self-interest: how we spend our God-given resources is a reflection of our understanding and commitment to this greater life mission and purpose.

But this doesn’t happen through wishful thinking. It takes setting goals related to this greater purpose in life, and then planning how we will use our resources to best attain these goals. In the study book that is being used during this series, there is a worksheet for setting short-term, mid-range term, and long-term financial goals. I would encourage you to prayerfully take an opportunity to set at least one goal in each area that is specifically related to our faith. Why? In so doing, we will be on the road to reducing stress and living our lives based on God’s plan for abundant life. We’ll be able to live a purpose-focused rather than a consumer-focused life, and therefore feel better about who we are.

As we move towards this, however, we need to be honest with ourselves – we are prodigals. We waste our resources in so many ways. Like the younger son who took his inheritance, his future, and went off on his own to spend away his money on things which were not life-giving, but life-draining. We squander money and resources in many ways. But we can resist.

For example, when we’re shopping, we need to ask ourselves a few questions.

1. Do I need this, or do I want it? There is nothing the matter with getting some things that we want – we just can’t over do it.
2. If I really want something and think it’s a good thing, would I be willing to come back tomorrow to get it? If not, why – because some things look different 24 hours later.
3. Am I buying this because it’s a good deal or because I need it? Even buying something on sale that we don’t need isn’t a good buy.

Be disciplined to pay bills on time. As a nation, we spend an incredible amount on late fees. Estimates from several years ago were in the \$13 billion range, and with the economic situation the way it is, it’s got to be worse now.

And then, set your goals based on some solid principles. As you leave this morning, you will receive a cling sheet. On that are six principles that will help you on the road to becoming “de-prodigalized.”

1. Pay your tithe and offering first – Put God first in all you do; give off the top and live on whatever remains. The advantage to this is that you will be investing in something important and life-changing, and that is something to feel good about.
2. Create a budget and track your expenses – know where your money is going, and know how you’re doing with staying on track. Sometimes life circumstances change and priorities shift – but at least it’s a conscious move.

3. Simplify your lifestyle (live below your means) – we will talk about this more next week, but simplifying your lifestyle will have far reaching affects.
4. Establish an emergency fund – be prepared for the unexpected, like the wise and foolish maids awaiting the bridegroom, the wise ones were prepared
5. Pay off your credit-cards, use cash for purchases, use credit wisely.
6. Practice long-term savings and investment habits. We do not save just to save – we save for emergencies, for retirement, and to meet some of our wants and goals, such as education for our children or even that special trip that you’ve always wanted to take.

The problem we have with not following through on these kinds of things is that we become enslaved to a culture and a way of life that drains us of energy, adds to our anxiety, and doesn’t bless God, ourselves, our families, or others. It doesn’t make us feel good to sort through a closet and find clothes that we’ve never worn or maybe worn only once. It doesn’t make us feel good to stay away from worship on stewardship Sundays because we can’t think about giving to God out of generosity.

But when we begin to make progress, when we put our faith principles to work, we find life becomes more enjoyable, we grow closer in our relationship to God and one another, and we bring honor and joy to the One who gives us all things. Just imagine God’s joy as we are welcomed back to the abundance of life that was always God’s intention for our lives.

Will you pray with me:

You have created us, O God, to be care-takers of the many gifts we have been given. Help me to put my priorities straight, to order my life so that I can live the joyful and abundant life you have promised us. Release me from captivity to the things of this world and bind me to your word, that I might live a life that is guided by purpose and promise. In Jesus’ name I pray. Amen.