

## “Listen to Your Future You” // Luke 16:1–14 // *Lasting Legacy* #1

**LUKE 16**, if you have your Bible ... Do you know what **this** is? It is the infamous **flux capacitor** that allowed Michael J. Fox to travel from 1985 to 1955 and then BACK to the Future.

This is a real one, so I have to be careful not to touch it or I might suddenly vanish off stage. Although I think I have to be going 88 miles an hour for that to work.

(By the way, did you know—DeLoreans **(pic)**, the awesome-looking car that Michael J. Fox used to travel back to the future—were not fast cars in any way? The DeLorean’s 0 to 60 ratio was 11 seconds. Just by contrast, a Honda Accord does 0 to 60 in six seconds and the new Tesla does it in 1.9! The speedometer on the DeLorean only went up to 85 because it was so slow, and they had to replace the actual speedometer with a fake one so it could look like Michael J. Fox got up to 88 mph!

Here’s my question: **If you stumbled onto an ACTUAL one of these (a real flux capacitor, and, SPOILER ALERT—these aren’t real; the government doesn’t have one)—but if you found one, and you could travel back to any one point in your life, what year would you choose?**

I think I’d choose **1997**. July 1997 to be exact. I had just met Veronica and she was hopelessly in love with me and had commenced her desperate quest of locking me down. I’d love to relive some of those incredible moments. (Sometimes she tells the story differently, but whatever. It was still a great month.) I was also preparing to leave for SE Asia as a missionary and was filled with excitement about that.

I’d also love to tell 24-year-old J.D. about a small investment he should make. Twenty-four-year-old J.D. didn’t have a lot of money, but he was trying to scrounge up enough to buy a DVD player to take with him to SE Asia. By the way, do you know what the two hottest-selling items were in 1997? They were the DVD player and the Nintendo 64. If you were a guy with an extra \$1,000 in your bank account, that’s what you were trying to buy. But 1997 was also the year that a little company called **Amazon** went public. You could buy one share back then for \$18. Today, each of those shares would be worth roughly \$2,000, or 100x on your investment. I’d tell J.D., forgo the DVD player; take your \$1,000 and buy 50 or so of those shares.

Over the next few weeks, we’re going to look at what Jesus says a future version of us would tell us to do if we could come BACK from the future and talk to ourselves.

We’re starting a new series today called “Lasting Legacy”—a legacy is what you leave behind for the next generation. We’re going to talk about the legacy the future version of us will want to have left when we die.

Our passage today is Luke 16, but let me first introduce you to the key passage for the whole series before we dive into Luke 16. It’s **Psalm 112:5–6**: “It is well with the man who deals generously and lends; who conducts his affairs with justice. For the righteous will never be moved; he will be remembered forever.”

This is about legacy, and this is how the Psalms say to leave it. To deal generously and to invest in the kingdom of God, and conduct our affairs with biblical justice, which means generous justice. If we do that, we’ll leave a legacy that will last, and we will be remembered forever. That’s what I want. Amen?

Now, I know some of you are like, “Well, I’m not really thinking about legacy yet. I’m just trying to make sure I have enough to pay the bills this month.” This is about one of the *five core identities of a disciple*. Every disciple is a worshiper, a family member, a steward, a servant, and a witness. *It’s not just the rich people at the Summit who are stewards. All of us are.*

**OK, here’s our passage for TODAY:** **Luke 16:1** Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. <sup>2</sup> So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’ <sup>3</sup> “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— <sup>4</sup> I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’ <sup>5</sup> “So he called in each one of his master’s debtors.

He asked the first, ‘How much do you owe my master?’ <sup>6</sup> “‘Nine hundred gallons of olive oil,’ he replied. “The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’

<sup>7</sup> “Then he asked the second, ‘And how much do you owe?’ “‘A thousand bushels of wheat,’ he replied. “He told him, ‘Take your bill and make it eight hundred.’”

**OK, here’s what’s happening.** Jesus is telling a made-up story, a parable, about a money manager for a really rich guy who suddenly and unexpectedly is given his two-week notice.

**So he goes home and in despair** says to his wife, “**What am I going to do?** I’ve gotten used to drinking \$7 Starbucks cortados every day and

sitting in first class on the stage coach and there is **no way I’m going back to drinking Sheetz Coffee** and sitting in economy class.”

And then he **has a brilliant idea**: He’s been given his two-week notice, but that leaves him two weeks during which he can still act in his capacity as the rich boss’s money manager.

You see, his boss apparently forgot to take away his security clearance and his power-of-attorney authorizations when he gave him his two-week notice. So, for two full weeks, he can still negotiate on behalf of his boss.

And so he **calls up several of the people** who still owe the boss money, and he says to them, “OK ... *I see here that you owe my boss \$100,000 ... I tell you what, if you’ll pay \$75,000 right now, I’ll give you an official “debt-settled” certificate and we’ll just call it even.*” And they are like, “Are you serious?!” And he says, “Yes ... **Just remember later** (hit chest 2x) **who took care of you.**”

Well, this guy does this with **all his boss’s debtors**. And so **after the two weeks are up** and he has no more job, he’s got a bunch of grateful people who feel like they owe him a big, huge favor.

Then Jesus says, <sup>8</sup> “The master (the rich man, who’d just gotten hosed, by the way!) commended the dishonest manager because he had acted shrewdly. (Seriously. Did you see that coming? Jesus **praises** the shady manager for his shrewdness.)

**And then, Jesus explains the lesson:** For the people of this world are more shrewd in dealing with their own kind than are the people of the light. <sup>9</sup> I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

**A lot of people find this** parable confusing. What in the world is Jesus saying? Why is he praising this money manager whose behavior is morally dubious at best and outright fraudulent at worst?

I see this parable like one of those Magic Eye pictures. Remember those? You look at it and it looks like just a bunch of random dots but everybody's like, "Can't you see the Statue of Liberty? Let your eyes unfocus," and you're like, "All I see is a bunch of dots!" By the way, how many of you never managed to see the image hidden in one of those pics? Well, for some of us, suddenly your eyes cross and you see the statue and then from that point on, whenever you look at the picture, that's what you'll always see. This parable is like that. It's initially confusing, but once you see the meaning, you'll never forget it.

**You ready? Here we go:** The rich man represents God, and the manager who just got fired is us. The money we're managing represents all the resources God has entrusted under our care—our life, our breath, our possessions, everything.

The firing notice the manager receives represents our knowledge of our coming death. We've all been given that notice: We don't know exactly how long you got—it could be two weeks, 20 years, or 70 years, but we're all going to die, and when we do, we lose access to the Master's money—our life, our breath, our resources, everything. All of it goes away. We came into the world with nothing; we leave with nothing.

And if you're smart, Jesus says, like this fired money manager, you'll use your money now to prepare for your coming future. You can't take any of your money with you into the future, but you can use that money NOW in ways that will prepare you for that future.

Jesus then concludes the parable with this: <sup>10</sup> **Whoever can be trusted with very little can also be trusted with much, and whoever is**

**dishonest with very little will also be dishonest with much ... <sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? (What's more, Jesus says, somehow, our faithfulness with the resources God has given us in this life determines our responsibility level in the next life.)**

**I chose to open our "Lasting Legacy" series with this parable because of the two clear things it teaches: FIRST, that all we have ultimately belongs to God, and SECOND, that the wisest thing we can do with our resources is leverage them for eternity.**

**OK, 1. It all belongs to God.** The whole premise of this parable is the manager is handling SOMEBODY ELSE'S money, money he ultimately will have to give back one day.

The first element in a proper attitude toward our possessions begins with the realization that *it's not really ours*. And I know some of us, because we're Americans, bristle at that.

- You say, "**But I earned what I have.** Nobody gave me anything. I worked hard and made myself a success story." And I'm not saying you didn't. But think with me for a minute:
- **The talents and the drive** you used to make yourself a success—where did those come from? Did you bestow all those things on yourself? Did you choose your own DNA?
- You say, "Well, no, but I developed those talents." And sure, I'm not taking away from that. But the **opportunities you had to develop them**—did you provide yourself with all those? Do you really think that if you'd grown up a blind orphan in South Sudan, that you'd have all the opportunities you have now?
- **Not to mention that the air you breathe and the health you've used to pursue your life** all comes from God.
- My point is **not to take away from your hard work**, just to say that when you think about it, there is so much about our lives that goes back to things that God gave to us.

- **The Master says, ultimately, when you trace all of it back** to its origins, “It all comes back to Me, and you’re going to have to give Me an account for what you did with it.”
- I’ve always heard: There are two questions each of us will be asked in eternity: **Question 1: What did you do with my Son?** Did you receive my Son, Jesus, and his offer to save you? Did you submit to him as Lord? That’s the salvation question. **Question 2:** What did you do with my stuff? Did you use it for the purposes I gave it to you?

So, the **FIRST** reason I use this parable to open this series is it teaches us that all that we have belongs to God.

The **SECOND** reason I use this parable is that it clearly shows us that **2. The wisest thing to do with our money is leverage it for eternity**

- What this fired money manager did was very logical—smart, even—and that’s why Jesus praised him for it. His ethics may be questionable, but his logic is sound. He then says, v. 8, I wish my people were as SMART with their lives as this shrewd manager was with his money.
- I mean, if you know death is coming, and at that point all that you’ve enjoyed and built for yourself on earth comes to an end, isn’t the wise thing, the logical thing to do, to leverage it for eternity? You can’t take any of your money with you: The ancient pharaohs and kings often wanted to be buried with all their riches and their favorite possessions and sometimes even their favorite wives, but that just seems silly because all the riches of their gilded tombs didn’t help them in death. Eventually, tomb raiders broke into the tombs and stole it.
- Sure, you’ll leave some of it to your kids, and that can be a blessing. Or maybe you’ll leave some of it to a local university or an art foundation, but the ultimate question this parable asks is, **Who do you think the rich boss in your life really is? And what does he want you to do with that money?**

- It’s why I have told you that one of my life mantras is: *“Only one life to live, ‘twill soon be past; only what’s done for Christ will last.”* He’s the rich boss to whom I’ll give an account.
- **It’s simple logic: You can’t take your money with you. Imagine you are walking through Nordstrom.** Not Nordstrom Rack, but the expensive Nordstrom. And as you walk through this incredibly expensive store, all kinds of things catch your fancy. Designer clothes, nice jewelry, expensive watches, handbags from Gucci, Saint Laurent, Balenciaga, and Burberry. And so you start trying stuff on and walking around the store in it, loading up your arms, carrying around all this stuff you like. I see you walking through the store with all this fancy stuff and I know you don’t have any money, so I say, “What are you doing? You can’t afford this stuff!” And you say, “Yeah, I know. I’ll have to leave it all at the counter before I walk out, but it just feels really good to wear it around during my journey across the store.” I’d say, “That’s a dumb thing to do. Why load yourself up with a bunch of stuff you can’t take with you?”
- Jesus said, from the perspective of eternity, that’s what it looks like to use your material possessions to make a nice, comfortable life for yourself here.
- Randy Alcorn, in his book *The Treasure Principle*, says this about money: *“You can’t take it with you, but you can send it on ahead.”* Meaning, you can’t take your money with you, but you can use it now to prepare for your eternal dwellings then.

And somehow, like I showed you Jesus teaches at the end of his parable, what we do with our resources now will determine our responsibility level then. **Verse 11: So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?**

If you can’t be trusted with silly little stuff down here like dollar bills, how is God ever going to give you real responsibility?

Listen: This is not the only motivation the Bible ever gives you for giving. Love and compassion are big motivators for the Christian too. But this one gets at the core of something the Bible says is absolutely necessary to live the Christian life: FAITH.

Do you actually believe in Jesus and eternity *enough* to let it affect what you do with your money now? Many of us will nod our head when it comes to the reality of eternity, but what you actually believe about eternity is better revealed by what you do with your money than what you say with your mouth.

See, the needs you have now are *real*; the material comforts that money can buy *now* are real. And it's hard to forego what you can see and touch now for an eternity that you can't see or feel yet.

That's where faith comes in. Hebrews 11, which we just studied together, taught that faith was the evidence of things hoped for, the assurance of things unseen, and without faith, it is impossible to please God.

Confessing Jesus as Lord with your mouth is relatively easy; what we actually believe is shown by what we do with our resources. Money don't lie. If I want to see what you actually believe about eternity, I won't listen to what your mouth says you believe or how high your hands are raised in worship, I will look at how you spend your money.

**OK, those are the two principles:** *1. All our money ultimately belongs to God, and 2. The wisest thing we can do with our money is invest it in eternity.*

Now, let me use those two principles to give you a little **three-step evaluation tool** to see where you are on this stuff. To show you what you actually believe about Jesus.

The **first two reveal how well** you understand the principle of ownership, and the last one reveals how much you grasp the wisdom of eternal investment. *Think of this like a three-step ladder.*

### **Rung 1: The Firstfruit Offering (The Tithe)**

**The Bible teaches that the first 10 percent of all that we get** should be given back to God in recognition that all of it comes from him.

This is the most basic, fundamental premise of all stewardship—present in literally the first stories in the Bible.

- God told Cain and Abel, the first two sons of Adam and Eve, that they were to give the firstfruits of their produce or their livestock to him. Abel did that, but Cain, by contrast, waited to the end, after everything had come in and all his needs were met, and then gave God some of the leftovers. God accepted Abel's offering and rejected Cain's.
- Sometimes people say, "Well, Pastor, you know, "the tithe" isn't in the New Testament; the "tithe" is part of Old Testament law and we're no longer under the law; we're under grace."
- And I always say, "Yes, but the firstfruits principle on which the tithe is based precedes the Law." Not just with Cain and Abel: Abraham, hundreds of years before the Law was given, gave God the tithe, or first 10 percent, of what God gave to him.
- Jesus **himself endorses it in Matthew 23:23**. It's the most basic giving principle in the Bible.

**In fact, this is interesting:** Whenever Scripture talks about our firstfruits, it doesn't even use the language of "give"; it says "bring." We **BRING** the firstfruit back to God, not give it to him.

- You say, "What's the difference between bringing and giving?" Well, when you "give" something to someone, the implication is that it's yours and you are choosing to give it to them. But that's not the language you use if you've borrowed something from someone else and they ask for it back. If I borrowed your car and

later you say, “Hey, I’d like that car back!” I don’t say, “OK, I’ll come by later and donate this car to you!” You’d say, “You can’t donate that to me. It already belongs to me. I want you to BRING it back to me.”

- That’s how God talks about the firstfruits. In Malachi, God said that not to bring it back to him is like *stealing* from him: **Malachi 3:8**: “Will a man rob God? Yet you are robbing me!” “How do we rob you?” you ask. “By not bringing the tithe and the contributions. 9 You are suffering under a curse, yet you—the whole nation—are still robbing me. 10 Bring the full tithe into the storehouse so that there may be food in my house.

A lot of people **resent whenever God talks** about the tithe. “Why you always gotta be messing with my money, God?” But honestly, y’all, that just shows how out of touch we are with who it all ultimately belongs to.

**This reminds me of a story I heard—a true story**, one of my favorites—about a young mother of four who recounted that her favorite moment of the week was Tuesday mornings, when she had a babysitter come and look after the kids so she could go out for a little “me” time. Her ritual was to go to the food court in the mall and get a cup of Starbucks coffee and a bag of Mrs. Field’s cookies. She’d go to both stores because, “Treat yo’self.” Well, one Tuesday morning, she said, she got to the mall, bought her coffee and her cookies, and looked for a place to sit down. But the place was pretty crowded, so she had to sit down at a table diagonal from an older man that she didn’t know. He nodded and acknowledged her and went on reading his book. But then, she said, after a few minutes, he reached his hand out across the table and put it in her bag of Mrs. Field’s cookies, took one out, and ate it. She locked eyes with him; he smiled at her and nodded. She thought, “I can’t believe this guy!” So to make a point, while not removing her eyes from his, she reached her own hand into

the little paper bag, took out a cookie, and ate it. He smiled at her and went back to reading his book. She was outraged! So, she slid the bag right up close to her. A few minutes later, he reached all the way across the table and took another cookie. She was genuinely flummoxed, and she just stared death at him. She took another cookie, and by this point, there was only one cookie left. She said this guy had the nerve to reach in, take her last cookie, break it in two, and offer her half! This was too much. She stood up in a huff, grabbed her stuff, and stormed off. She got to the next store, still seething, and she reached into her pocketbook to get her phone so she could vent to a friend, and when she did her hand came to rest on a still-warm and unopened bag of Mrs. Field’s cookies. The bag she had bought. The whole time she had been dueling with this guy over his bag of cookies.

That kind of changes your perspective on the story and on that man, doesn’t it? Instead of being some rude guy imposing on her, he becomes quite generous. **When you and I resent bringing the tithe to God, we’re like that woman**: It’s not our stuff that we are *sharing with him*; it’s his stuff he’s shared with us. And when we obey him by bringing him back the firstfruits, we’re not “donating” that stuff back to him; we’re giving back to him what already belongs to him, as he graciously allows us to enjoy the rest. To not do that is stealing from him.

But, and don’t miss this, there’s a **positive side of this verse** too. Keep reading: “Test me in this way,” says the Lord of Armies (bring the tithe to me first, and ...). “See if I will not open the floodgates of heaven and pour out a blessing for you without measure.” Put me first, he says, and I’ll use your firstfruit offering as a channel of blessing back to you. Test me in this, he says, and see if I don’t do it. I, for one, have

tested him, as have many people in this church, and he's proven true. Sometimes, it is a financial blessing—often, it's that. Sometimes, he blesses you in other ways beyond financial, though! Either way, he promises to use your obedience as a channel of blessing into your life. That's an invitation to you. Test him!

Which is why we say: **For the Christian, tithing is not the ceiling of generosity; it's the floor.** (It's not the end goal of giving; it's the ground floor of giving, the starting point. The ceiling is the roof.) So don't hate on the tithe. Jesus didn't. Bringing back to God the firstfruits of what he's given us is the most basic principle of giving in the Bible, and 10 percent is a good place to start with that.

**Here's the reality:** Most studies show that only 10 to 20 percent of church attendees tithe. What does that say about what the majority of people sitting in church each week understand about God's ownership of their lives? At Summit, our percentage of people who tithe is actually a little higher—in our most recent church survey, 24 percent said they tithed. This was anonymous and self-reported. And I guess that's good news, but still, only 24 percent! That's something we need to reckon with. 28 percent of our attendees say they give nothing at all.

Again, this is one of the most basic questions of discipleship. I'm not sure if you could call yourself a follower of Jesus and not do this. And I always say, "If my talking about this bothers you because you had some bad experience in the past where you saw a church leader abuse this, I'd urge that you apply what I'm saying by giving somewhere else." It's more important to me that you learn to be an actual disciple of Jesus than it is that you give here. I trust God will take care of our needs—but for your sake, I'm telling you, you can't be

a disciple until you are investing in God's kingdom, and this is where it starts. Maybe you can't get fully to a tithe in a year. God is patient. Maybe you'll need a three-year ramp-up or something. I just urge you to get started. And again, if you feel like this is manipulative, I bless you in giving somewhere else.

*Alright, we've got to keep moving... That's rung 1.*

### **(Rung 2: Stewardship Living (The Recognition That All of It Belongs to God))**

**You're at rung 2** when you start to regard all of your possessions as belonging to God, and you ask God what he wants you to do with all of it.

- **Many Christians stuck on rung 1 treat the tithe like a 10 percent "God tax" they pay, and after that, they can do WHATEVER they want with the remaining 90 percent, as long as it's legal and moral.**
- **But if we are truly followers of Jesus, Jesus says, then we'll see all of our possessions as his.** The first 10 percent automatically goes back to him, but beyond that, I ask what he wants me to do with all that he's given me.

When the **rich young ruler** came to follow Jesus, Jesus told him that if he wanted to be his follower, he'd have to give away all his money, because Jesus could see that this rich guy's money was the most important thing in his life. Jesus was not saying that every person who followed him from that point on has to give away everything immediately as some kind of buy-in, just that to follow him, we have to surrender everything in our lives to him. Let me ask you: If Jesus had asked this of you—if he'd said, to follow me, leave all your possessions behind—would you do it? Don't even think about saying yes if you're not doing this.

His point was that to follow him, nothing can be held back from him. Every breath, every moment, every dollar from that point on belongs to him.

I've compared it to the difference between giving someone a **BLANK CHECK** and a **GIFT CARD**. I've talked about this before. This gift card someone gave to me ...

- **Many of you want to give a gift card to Jesus. It might be a generous gift card. What he wants is a blank check.**
- **So the question for you is this:** *Have you honestly ever given all your resources to God, like a blank check, and said, "God, it's all yours—what do you want me to do with this?"*
- **Be honest.** Who do you see as the one really owning your stuff?

**That's rung 2.** And like I said, those first two have to do with whether you understand ownership.

**Rung 3:** (we'll call) **Legacy Investing:** This has to do with whether you **grasp the concept of eternal investment**. Do you realize, like the manager in this parable, that life is short and that you can't take any of your possessions with you, and that the wisest thing to do with the majority of your money is to invest it in eternity?

**Y'all, it's just common sense:** **If our time on earth is short** and eternity is FOREVER, shouldn't we be thinking more about eternity, our post-firing life, than we do these short "two weeks" we have left on earth?

Some of us have gotten ourselves to (RUNG 1) some kind of percentage giving (and that's good), and we may even have said (RUNG 2), "Jesus, it's all yours, tell me what you want me to do," but have you gotten to a place where you are actively trying to transfer your treasures to heaven?

A couple of weeks ago in my **quiet time**, I was reading Acts 4, where it describes the generosity of those first Christians in the early church, and it says this, **Acts 4:34–35:** **And there was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need.**

- **Nancy Guthrie** says there is something in that short description of their generosity that we usually miss. They sold their land. These early Christians were almost all Jews, and for a Jew in first-century Israel, property was by far their most important possession, because land in Israel represented their stake in Israel's future kingdom—land was the divine inheritance they passed down to their kids; it was their security for the future. That's why, by the way, property laws in Leviticus and Deuteronomy were structured to help keep land in the family.<sup>1</sup> God even set it up so that every 50th year, what they called the Year of Jubilee, any land that a family had lost through poor financial decisions could be returned to them!
- So, bottom line, for these early Jewish Christians to give away their land meant giving away what represented their earthly security and security for future family.
- And why would they do that? Because Christ now was their true inheritance; his kingdom was their eternal kingdom, and his mission was the legacy they wanted to invest in.

So, again: **What about you? (IMAGE: LADDER)** I mean, it's one thing to give him back the firstfruits; it's another thing to acknowledge it all belongs to him. Those are both awesome—but **how many of you have been so impacted by the gospel** that you'd actually consider selling off worldly assets you've held onto as security for your future, or planned to hand down to your children, to invest in Christ's kingdom, his eternal legacy?<sup>2</sup>

<sup>1</sup> Deut 25:5–6; Lev 25:28.

<sup>2</sup> Nancy Guthrie, *Saved: Experiencing the Promise of the Book of Acts*, 57–58.



When we brought the Hebrews 11 series to a close a few weeks ago, I told you the story of William Borden, the young millionaire, heir to the Borden Milk Company, who in the 1920s walked away from all of it to be a missionary in Egypt and died there less than three months later. Some of his last words had been the phrase “No regrets,” and engraved on his tombstone today, in Cairo, are the words: **APART FROM FAITH IN CHRIST, THERE IS NO EXPLANATION FOR SUCH A LIFE.** That’s where God has been challenging me. To live in a way with respect to my finances that DOESN’T MAKE SENSE if eternity is not real but makes total sense if it is.

God is challenging me and Veronica in this season to give in ways beyond what we ever have before. In ways that just would not make sense if Jesus and his kingdom and this parable aren’t true. But see, we believe that Jesus and his kingdom are true, and we’ve staked our lives on that. And **we know that if a future version of us could use this flux capacitor** and come back to talk with ourselves, we’d tell ourselves: INVEST IN ETERNITY.

(By the way, next week I’m going to tell you about an EXCITING NEW thing CALLED LEGACY LANES WHERE YOU CAN GIVE SPECIFICALLY IN WAYS TO IMPACT eternity. INTERNATIONAL MISSIONS, CHURCH PLANTING, LOVING OUR COMMUNITY, LEADERSHIP DEVELOPMENT AND BUILDING AND EXPANSION, and all our giving in December is going exclusively to those five lanes. But more on that next week.)

OK, let me wrap this up by giving you a few practical things to put this into practice, and then I’m going to make one final observation from Luke 11.

1. **Choose to live generously and start somewhere.** (LADDER)  
First-time giving? That’s awesome!
2. **Make a plan to give.**
  - I’ll tell you right now, good intentions won’t get you anywhere.

- You have to make a plan. **1 Corinthians 16:2:** “On the first day of every week, each one of you should set aside a sum of money in keeping with your income.”
  - Paul’s talking about being intentional with your money.
  - Budgeting.
  - For most of us, generosity starts with budgeting.
  - I love what **Dave Ramsey** says: “If you don’t tell your money where to go, you’ll wonder where it went.”
  - Take some time to **honestly assess your situation**. Talk with your family and spouse and make a plan.
  - We have resources that can help you here; go to [summitchurch.com/stewardship](http://summitchurch.com/stewardship) and you can get free coaching on setting up a budget that works for you!
3. **Do your giving first!** Give him the firstfruit! Remember Cain and Abel: The only reason we can see in Genesis why God accepted Abel’s offering and rejected Cain’s was that Abel gave God the firstfruits, before the rest came in, and Cain waited until it had all come in, all his needs were met, and then gave to God out of the overflow. One took faith. The other didn’t. God is saying, “Put my kingdom first. **Put me to the test!**” I’d invite you to accept God’s invitation!
  4. **Seek to grow your margin.**
    - What I’m saying here in this third step is not just for rich people. Start figuring out how you can structure your life to invest in eternity. The standard is different for everybody, depending on what God has entrusted to you.
    - Remember Paul’s words in **1 Corinthians**. **He said**, “Set aside money in keeping with your income.” For some of us, that might mean cutting things away from your lifestyle to increase margin. Things like:

- Eating out less and packing a lunch for work every once in a while. Did you know: The average family in the Triangle spends \$1,000/ yr on soft drinks alone.
- Here's one: Make your coffee at home. The average Triangle family spends \$128/mo on coffee.
- Consider cutting your cable bill or three of the 14 streaming services you subscribe to. The average cable/TV bill in Raleigh is \$108 per month, and that's not even counting internet access.
- Here's one more: Consider **getting rid of your car payment** and buying a less expensive car with cash. The avg car payment in Raleigh is \$480.

For others of you, it might mean selling off some asset that you have that you want to invest into eternity. Some piece of property or savings thing that you want to send on ahead, to invest in Christ's eternal kingdom, knowing that when you die, you can't take it with you, but you can send it on ahead.

**Now, let me warn you in advance ...** if you choose to live this way, you're going to have to get comfortable with not being able to afford things that other people who make roughly the same as you can afford. And you're going to notice that. You see, here's what I know about human nature. We all tend to know who makes generally the same amount of money as us. And we're constantly evaluating how they are living compared to how we are living. What kind of car do they drive? Where are they sending their kids to school? What kinds of vacations are they going on? ***But here's the thing:***

- **Most people in the Triangle are in debt.** The average monthly credit card balance for people in the Triangle is \$8,158.<sup>3</sup> Scripture

<sup>3</sup> See [here](#). According to this site, that makes Raleigh the 38th worst American city when it comes to CC debt.

- definitely tells us not to go into unsecured debt to support a lifestyle, so simply not going into debt is going to put you behind, in terms of lifestyle, others who make the same as you.
- Second, Scripture teaches us to tithe. If you're bringing the first 10 percent back to God, that's going to put you behind.
  - So at this point, you're already two steps behind everyone else.
  - Scripture teaches us that the wise man saves for the future. So if you're going to save, that puts you at least three steps behind, in terms of lifestyle, others in the same income bracket as you.
  - And believe me, three steps behind is noticeable! And then, if you do eternal investment on top of that, that is going to take faith!

**But remember the FLUX CAPACITOR.** This is definitely what the future you would tell you to do if you could come back from the future and talk to yourself.

Which brings me to this card you got when you came in. We aren't filling it out today, but I want you to be aware we'll do this together at the end of this series in a few weeks.

**This is not a contract you're filling out;** it's just a discipleship tool. It's relatively simple. It says, **"To leave a lasting legacy, the Lord is leading me to ..."** either **(1) start giving** (That's a big step. And I don't want you to feel ashamed that you haven't given before. This is a big, life-changing step that's going to reshape your whole eternity), **(2) tithe—that is, give 10 percent** (Maybe you've been giving, but you aren't giving 10 percent. This series could be when you ask God to help you work up to that number. I challenge you to TEST him. Like I said earlier, you may not get there all at once and may have to ramp up over the next year or two, but you should start somewhere. Start testing him to see if he's faithful), or **(3) give beyond the tithe** (Consider how you can invest in eternity).

<https://wallethub.com/edu/cities-where-people-are-adding-the-most-debt/135923>

**We're not doing this today** ... but I wanted you to go ahead and start praying through it. Talking about it with your family.

**I also want to give you a devotional** our team put together that will help you process everything we're teaching over the next few weeks—you can access it online in the weekly email that comes out, or there are paper copies you can pick up at your campus. Our entire staff team has gone through this; I have too. Build it into your quiet time. You parents, it will be a good thing to do with your families.

## Conclusion

OK, let me land the plane here by returning one final time to Luke 16...

**Luke 16:14: The Pharisees, who loved money, heard all this and were sneering at Jesus.**

- **Why were they sneering?** Isn't it obvious? They loved money, and Jesus was attacking what was precious to them, what was the core of their lives, and sneering is what you do when someone threatens you at your core.
- Listen, I know, but some of you are sneering. You've been sneering since I got up here. I'm just saying, "Classify yo'self." This is not a good group to be associated with in the Bible.

**But Jesus talking to us about generosity shouldn't make us sneer.**

Listen, Jesus didn't teach on generosity because he needed something from us. He proved that time and time again, right? When he had a need, he could multiply loaves and fish or send Peter out to catch a fish with a gold coin in his mouth. Jesus was good on money. And he came not to take from us, but to lay down his life for us! He's not here to take your money. When you and I were nothing but poor, condemned sinners, he laid down his life for us. He left heaven's throne and all of its riches to pursue you in the pig sties of the far

country. Isaiah says he was oppressed. Afflicted. Silent. Judged. Cut off. Stricken. Crushed. Poured out. Yet in all this, he opened not his mouth, and yet it was the Lord's pleasure to put him to grief so we could be saved. For God made him who knew no sin to become sin for us, that we might become the righteousness of God in him. **He's a God of extravagant generosity.**

No, Jesus invited you into generosity because he wants you to experience the joy of being like him.

The heart of the gospel is that God so loved the world that he GAVE ... he gave his one and only Son that whosoever believes in him would NOT perish. God gives you a chance to be like him, because that's where real joy is.

And he wants you to test him so you can see how faithful he is, and he wants to give you a chance to invest in eternity.

So will you take this invitation? Generosity is not something he wants from you; it's something he wants *for you*. But as always, I'll say again: If this bothers you, because of some bad experience where some leader violated your trust (and there's a lot of them out there, and that's understandable you feel this way), and you can't shake the idea that I'm doing this to get money from your pocket into mine, I want to give you permission, and bless you, in giving somewhere else. Hopefully in time we'll earn your trust, but until then, I'm more concerned that you be able to experience the joy of generosity and living by faith and leveraging your life in eternity than I am concerned about you giving your money here. OK? We OK? On the same page?

**Let's BOW our heads for prayer** ... "God, this is going to be a great and challenging journey. I can't wait to see what you're going to do in me and in this church in these next few weeks ..."