

The Prevention Principle

Pocketbook Principles of Jesus:

Luke 16:1-12

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Our family has a connection to *The Fishing Hat Bandit*. If you hadn't heard, some 23 banks in the Twin Cities had been robbed by someone wearing a floppy hat. The man was thus dubbed the Fishing Hat Bandit. The last bank this man robbed, just over a week ago, was run by my cousin. My cousin, consistent with his nature, ran outside after the robber with cell phone in hand and followed him to a garage. A SWAT team responded, the robber was apprehended and my cousin ended up explaining himself on TV. I assure you, knowing his wife, that he also had to explain himself at home. My cousin and I are doubly related in a way. His sister is married to Diane's brother, and we found his sister was none too impressed.

This past week we learned some things about the Fishing Hat Bandit. It appears that he was not amassing a fortune by stealing. Instead, he was supporting a gambling addiction. Those bank dollars were going into slot machines, crap tables and whatever else is in a casino. The crook was feeding an appetite that was destroying him.

There is a parallel in the story Jesus told about a dishonest manager. A rich man hired someone to manage his affairs. However, the guy squandered the man's wealth. Our translation suggests that he actually stole from the business. Where did the money go? Not into a bank! Somehow, the money disappeared. It may not have gone to a casino, but it went to a lifestyle that he could not afford. When the man looked at his dismissal, he saw his options as begging or as heavy, exhausting manual labor. Living off the dishonest gain was not an option.

Jesus does not portray this manager in sympathetic light. However, I've visited with people caught embezzling. One such couple explained how one month they were really short, so they secretly borrowed to pay the bill from a business they managed. When their paycheck came, they repaid the account. Later they faced a similar circumstance, so they did it again. Then again, and again, but soon they couldn't repay all of it. At one point, they lost track. They told themselves it wasn't much. When someone suspected that money was missing, an independent audit was done. They had stolen \$16,000. They were shocked and ashamed! They had nothing to show for it. Although they didn't gamble, their money disappeared into a lifestyle they couldn't afford.

The Fishing Hat Bandit and this couple crossed some legal boundaries. We are uncertain about the manager in Jesus' parable. However, in all three cases, people mismanaged resources entrusted to them. They may have done it for different reasons; but they did it.

The couple and manager in Jesus' parable had lost track of their resources. The dishonest manager called his master's debtors in, and asked how much each owed. He didn't know what they owed. He wasn't keeping careful track, even if there were books recording the debt unavailable to him. The fact that money was squandered and he had none to live on suggests lack of diligence. In the same way, the couple conveniently lost track of what they borrowed. They didn't expend the effort to manage their resources, so they were managed by other things.

Have you heard the word *steward* or *stewardship*? A key biblical truth is that God has made humanity stewards or trustees of this earth. The earth belongs to God. Psalm 24 says:

The earth is the LORD's, and everything in it, the world, and all who live in it.
(Psalms 24:1, NIV)

God made us in his image and placed us on this earth to rule and manage.

Management is in your blood. You are made in the image of God who manages. If you find yourself angry when you are manipulated, it is because you were created to manage, not to be managed. Incidentally, the idea of democracy is rooted in this biblical truth about our identity as managers in the image of God. Up until recently, democracy has been confined to nations where that biblical truth has, at least historically, been broadly affirmed.

If God then is the owner and we are the stewards or managers of his resources, how diligent and developed are we in managing? Do we track what comes in and goes out? Do we manage or are we managed by other things? Do we plan our spending and stick to it? Or do other forces manage our spending?

These questions are relevant to our spending of time, but we are focusing on finances and the pocketbook principles of Jesus. What boundaries have you set in spending, and what influences your spending?

I remember the words of a savvy business person. He said that advertising is the art of making you unhappy with what you have. Instead of the happiness in preparing and eating tuna helper at home, you've got to get happier and sink your teeth into a succulent steak at the Outback Steakhouse where there are "no rules – just right." Your happiness will increase if you do that rather than eat ocean-caught tuna with pasta in a savory sauce in the privacy and comfort of your home, prepared by loving hands.

Do you think about how you spend money? Do you track it? Are you aware of what influences your spending? Remember Jesus' words in the Sermon on the Mount that where your treasure is there your heart will also be? If you don't track your spending, you won't know your heart. You won't know what is calling to you, what is getting to you, what is managing you. Here are a few tests.

Do you find yourself spending a lot of time and money at sales? That is fine if you've planned for the items you are purchasing and have waited for the right price. However, if you buy items on impulse; something is managing you; and therefore violating you. God made you to manage, not to be managed. *Impulse spending* is not the work of God's Spirit.

Do you find yourself more alive when you're spending or when you are acquiring new things? It is fun to smell the interior of a new car, to look at a newly furnished room, to wear new clothes, to explore some new gadget or throw a lavish party. Often, however, that feeling is the hook that leads to compulsive spending. We fill some hurt or void in our life with the euphoria that comes with spending. That happens in gambling and that happens in acquiring things. This kind of spending breaks up many marriages each year. Until the hurt or void is addressed, this form of spending is difficult to curtail. *Compulsive spending* calls for spiritual healing and perhaps professional counseling.

Do you find yourself spending to combat boredom? Shopping is fine if you are investigating, if you are socializing, if you are working a plan. It is poor management if you are buying and it's unplanned. *Boredom spending* squanders God's blessings.

Do you find yourself spending on socially-approved products? Do you buy things for the approval they solicit? This happens with jeans, golf clubs, cars, sneakers, sweaters, restaurants... you name it. Do you spend to satisfy the taste of your peer group? *Status spending* is driven by pride and fear, and never by faith.

Finally, do you have a consuming interest? Some people collect Hummel statues, some stamps; others restore cars. I had a friend who couldn't pass up a camera shop. One man on an airplane said that "his little woman at home" was angry. He spent twice his annual income buying and restoring a Harley motorcycle. One of my colleagues races sailboats. He preplans

his spending, and if his boat's sail is not good enough to help him win that season; then he'll lose. *Special interest spending* can quickly deteriorate into idolatry.

In Luke 16 Jesus commended the dishonest manager for his strategic actions. In verses 5 through 7, he thoughtfully used the owner's wealth to gain friends and a place for him after he was fired. Jesus concluded:

Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. (Luke 16:9, NIV)

Jesus told us to thoughtfully and strategically use the wealth we've been lent to endear ourselves to our heavenly Father. He exhorts us all to plan our spending. He tells us to plan our spending remembering what matters and who the owner is. He also says:

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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? (Luke 16:10-12, NIV)

Jesus makes it clear that we are managers of life, not just possessions, and that we will give an account. He also makes it clear that our management will be rewarded. Here are four basic steps to help you implement Jesus' teaching and prevent embarrassment, shame and financial disaster.

One, track what comes in and what goes out. Two, prayerfully set objectives and plan your spending. Three, stick to your spending plan. Amend it with caution. Four, if this is difficult, partner with individuals who can help you track your finances, plan your budget or deal with heart issues in spending. You don't have to go it alone. Invite God's Spirit to counsel you and to remove the pride and fear that hinders your openness to Jesus' help. Remember Jesus endows believers with gifts to build you up and he meets you in their ministry. In their ministry he completes you. So don't keep Jesus away.