

# Discernment

## *Four Ds of Financial Blessing:*

Proverbs 21:5, Luke 14:28-33

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Wesley J. Gabel

A woman at work received a phone call that her daughter was sick and needed medicine. She left work, stopped by a pharmacy and returned to her car to find her keys locked inside. She had no success with a coat hanger, so she finally prayed. Within five minutes, an old rusty car appeared, and a dirty, greasy, bearded man wearing an old biker skull rag on his head got out. The woman thought, “God, it’s January and very cold out here, my daughter’s sick and needs this medicine, and THIS is what you send me?” But, she was desperate. “Sir, could you help me? I locked my keys in my car and I must get this medication to my sick daughter.” The man walked over to the car, and in less than a minute had it open. She hugged the man and through her tears said, “THANKYOU SO MUCH – you are a very nice man.” The man replied, “Lady, I am not a nice man. I just got out of prison an hour ago after completing a sentence for car theft. The woman hugged the man again and with sobbing tears cried out loud: “THANK YOU, GOD, FOR SENDING ME A PROFESSIONAL!”

I assure you that I do not qualify as a professional with finances. However, I have learned some lessons. One is that, regardless of skill, we all depend on God blessing the work of our hands. In a previous parish, one of my wealthiest members lost close to a million dollars due to default by people he trusted. In another parish, one lost hundreds of thousands to fraud. These losses affected retirement plans, investment strategies and lifestyles. The one defrauded

slowly repaid family members who he had encouraged to invest with him. Both of these remained wealthy. Another did not. He had been known as a financial wizard, but now was pinching pennies in his retirement because of investments that turned sour. Their experience teaches us that no matter how brilliant or cautious we think we are, or how industrious we work, we all need the favor of God.

Last week we examined Scriptures that show that God (1) truly cares about finances, (2) makes a difference in what we experience, (3) deals with us in relation to our community and our work, and (4) redeems and blesses communities through the *diligence* of his children, no matter what stage of life: retired, unemployed, homemaking, or in the marketplace.

Today, we examine the role of *discernment* in financial blessing. Even as we learned last week that a God, who is neither self-indulgent nor lazy but diligent, blesses those who diligently serve him, we see in Scriptures a discerning God who expects children to become discerning in both earning and expending their income.

Listen to these words of Jesus:

***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 had just told a story about a dishonest manager who squandered money and power that had been entrusted to him. All of us may think of contemporary examples like Enron where now its managers are in court. What was unusual about Jesus was that he actually at one point commended the dishonest manager. He did not commend his dishonesty as the previous words make clear. Instead, he commended the way he expended the wealth when he found out that he'd soon give an account. The manager used the wealth wisely, to ensure that other

businessmen would care for him. Jesus taught that we need to be as thoughtful in our management of what God puts in our hands. As stewards of God's resources, our management ought to please him.

Putting it succinctly, if everything comes from the blessing of God, and if God blesses to promote the spiritual and physical welfare of his creation, then it matters not only how we work, but also how we expend whatever we acquire. Do we spend it purposefully in a way that reveals we are children of God, or do we spend our earnings in ways that suggests we are slaves being steered by impulses and driven by hungers?

The wealthiest man in biblical history gave this testimony:

***I collected great sums of silver and gold... and had many beautiful concubines. I had everything a man could desire! So I became greater than any of the kings who ruled in Jerusalem before me. And with it all, I remained clear-eyed so that I could evaluate all these things. Anything I wanted, I took. I did not restrain myself from any joy. I even found great pleasure in hard work... But as I looked at everything I had worked so hard to accomplish, it was all so meaningless. It was like chasing the wind.*** (Ecclesiastes 2:8-11, NLT)

King Solomon went on to write:

***So now I hate life because everything done here under the sun is so irrational. Everything is meaningless, like chasing the wind. I am disgusted that I must leave the fruits of my hard work to others. And who can tell whether my successors will be wise or foolish? And yet they will control everything I have gained by my skill and hard work. How meaningless!*** (Ecclesiastes 2:17-19, NLT)

Solomon found that impulses and hungers are never satisfied no matter how much wealth you feed them. They offer nothing lasting in return. In the same way, amassed wealth is always turned over to someone and can quickly be squandered.

That truth was clearly illustrated with the Woolworth fortune. Many of you heard of Barbara Hutton, daughter of a cofounder of E.F. Hutton brokerage firm and granddaughter of

F.W. Woolworth. On her 21<sup>st</sup> birthday she inherited 50 million dollars. Some 45 years later, she died leaving nothing to posterity but a legacy of pain, addiction and \$3,000.

King Solomon, although very wise, was led astray by an insatiable sexual hunger that deafened him to the word and will of God. Although God faithfully poured wisdom into his heart and mind, and from it we have the Proverbs, Ecclesiastes and Song of Solomon, he had no testimony of divine intimacy or sense of purpose. The passion and purposes of his father David were not found in him. He was robbed by a hunger he fed. As wise as he was, he didn't count the cost of feeding that hunger.

How we expend what we have is the difference between curse and blessing. Jesus tells the story of 10 servants who each were given \$17,000 to manage. When the master returned, the first servant presented \$170,000 to his master. That servant multiplied one mina into 10.

***“Well done, my good servant!” his master replied. “Because you have been trustworthy in a very small matter, take charge of ten cities.”*** (Luke 19:17, NIV)

Jesus goes on to tell about two more of the ten servants. One showed less skill but also received more responsibility commensurate to that skill. A third did nothing and lost it all. Although the implications are larger than personal finances, we at least can see that if we want God's favor in finances, it is important to develop skill in managing what God has put into our hands.

God spoke to us through Solomon when he wrote:

***Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.*** (Proverbs 21:5, NLT)

This word does not merely apply to acquiring wealth, but to expending it as well. What you do with what you have is critical to what you will get. It is important to plan and work hard at managing what you have. Feeding impulses and hungers are not merely rabbit trails. They

are the devil's way of separating you from God. The terrible cost is often hidden. It's not mentioned up front. It only costs this much per month. You don't start paying until 2011.

In contrast, Christ calls you to count the cost before hand. There is a cost in following Jesus. Up front, you should know that your family may not understand you, and you may be required to surrender anything at any time. Do you still believe that Christ Jesus is that pearl worth every relationship, every possession and even your own life on this earth?

In the same way, are you counting the cost before you spend your money? If you want God's financial blessing, then behave as his child. Show yourself to be his child in both earning and spending material wealth. Spend and invest strategically, not impulsively or compulsively. Budget your income and budget your expenditures. Be discerning!

Wherever I go, I find people suffering financially because they did not thoughtfully plan how to expend what they earn. They live paycheck to paycheck and crisis to crisis because they work hard at earning money, but are lazy in managing it. They need to plan, and follow their plan. If planning is difficult, they need to get help with it. If sticking to the plan is impossible, they need to examine why. Some blow their plans because their felt need override their better judgment. They spend compulsively, and they need inner healing. Whether you compulsively shop, spend too much on a hobby, or incur debt from entertainment, you need to address the hole in your in heart in order to patch up the hole in your pocketbook.

The body of Christ is here to help. Christ works through the faith and skill of your brothers and sisters. In some cases, you may simply need the encouragement and accountability of a small group. In other cases, you may need to add to that the skilled work of a counselor, physician or minister. Whatever the case, begin with Christ and his body and you've begun a journey of discernment, wholeness and financial blessing.