

The Reason Principle

What Jesus Says about Money:

Luke 14:28-35; Proverbs 21:5

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Wesley J. Gabel

Have you heard of people who are doubly related? A man marries a woman, and his brother ends up marrying his wife's sister? In my case my first cousin helped me connect with Diane, and then later ended up marrying Diane's brother. Consequently, Diane's brother and my cousin were our older children's guardians, and their children and our children are both first cousins and second cousins. Is that confusing? You haven't heard the rest of the sermon! When this couple left the Twin Cities to serve as missionaries, they left us two things: a piano and a dog. The piano was fine. I had six years of lessons as a child, but the dog? I had no experience caring for one. I wasn't sure that I liked their licks, and this dog was a scavenger. Diane talked with me about how her uncle had constructed a doghouse cheaply. I liked the idea so I bought some lumber. I had a tape measure, a saw, a hammer, and nails. I lacked only two things. Any experience in constructing anything from wood, and any plan to follow. Day after day, the lumber sat unattended and Diane wondered when said doghouse would become reality. Day after day, I lived in embarrassment not wanting to admit my ignorance by inquiring from the uncle or by looking at another person's wooden doghouse. Someone might ask me why, and I'd have to justify it. Consequently, Barney the dog lived and died with out a doghouse. So did Candy the dog, and so did Buddy the dog. Some of you could have built that doghouse in an hour or two. Today, I could have gone on the internet and gotten plans in a few minutes; however, at the time, I was immobilized by lack of knowledge and experience, fear of failure and some twisted sense of personal pride. The assistance of one knowledgeable person or one single

doghouse plan could have changed the outcome, and I would have grown as a person in knowledge and skill.

That is exactly the problem so many of us suffer with money. We can earn it. We can even earn a lot of it, and yet we are immobilized by lack of knowledge and experience, fear of failure, and embarrassment from a twisted sense of pride in achieving or living in financial freedom.

As you grew up did your parents model and teach financial management? Did they discuss with you their projected and actual annual income, their projected and actual annual expenses, their financial goals and how they made decisions? Did they discuss their management of a checkbook, savings account, investments, credit cards and where they received counsel and why? Did they talk over their philosophy of debt and their plan to deal with income interruptions caused by job or health concerns? Is it possible that their idea of teaching you management was to give you an allowance or permit you to work after school and let you learn financial management from trial and error? That “throw you in the water” method did not work with me when it came to a doghouse. It doesn’t work for many of us with money.

Some of you went to business school or took business courses in college. Did you learn good debt versus bad debt? Did you learn management and bookkeeping skills that you apply to personal finances?

I wonder if Jesus’ average listener was far more skilled in financial management than we are. For so many people of the 1st Century, their businesses were family enterprises with all the children involved. Kids’ lives were not separated from the financial activities of their parents. Whatever the case, when Jesus talked about money, he talked about management, and he used his listeners’ knowledge of money management to help them understand the decision to become

his disciple. Jesus said that anyone who wants to be his disciple needs to consider the cost first and decide whether they will pay it. He said:

For who would begin construction of a building without first getting estimates and then checking to see if there is enough money to pay the bills? Otherwise, you might complete only the foundation before running out of funds. And then how everyone would laugh at you! (Luke 14:28-29, NLT)

Failing to develop a financial plan doesn't sound like a common practice, does it? As if to emphasize its oddity, Jesus adds:

They would say, 'There's the person who started that building and ran out of money before it was finished!' (Luke 14:30, NLT)

Jesus' point is this: have you added up the cost of relating to me, Jesus, as your Savior and Lord? Are you prepared to pay the whole price? Jesus warns that if you're not, your foolishness will be exposed to everyone. Understand that it is no big deal if you believe in Jesus. The Bible says the same thing about God. It says that if you believe in God, if you believe that he exists, you share the same measure of faith that the devil and his angels do. They believe God exists, but their faith costs them nothing. The Bible says:

Without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.
(Hebrews 11:6, NIV)

That “*earnestly seek him*” phrase does not sound passive, easy or without cost. There is no effortless faith in Jesus or God, even as there is no effortless freedom in money matters; yet the weakest human beings can become Jesus' disciples if they humbly welcome God's assistance to grow their faith. Frequently, that assistance comes through relationships with people of faith. Similarly, God will offer the worst financial manager assistance if they are willing to welcome God's assistance that often comes through relationships.

I'm holding a legal pad. It is amazing what you can do with one of these and a pen. You can record your paycheck on it. Depending on how often it comes, you can figure your annual income and break it down monthly. A calculator helps, and if you are blessed with a computer and financial program you are even better off. Of course, the income part may be the easiest for you unless you work on commission, operate a farm or a small business. In such cases, you've probably already avoided my doghouse folly and consulted with someone knowledgeable about financial management. The question is whether you are applying what you learned to personal finances? Do you believe that good management is important? That is nice, but it doesn't get you any further than people who don't believe it is important. Do you earnestly act to develop good management? That is what really matters. The Bible teaches:

The plans of the diligent lead to profit as surely as haste leads to poverty.
(Proverbs 21:5, NIV)

The word *plans* and the term *diligent* are not accidental. There is no financial freedom without plans and diligence. That is why planning spending which requires the arduous task of tracking and estimating expenses is important. Many give up because of the effort. Energy for this, however, is generated when you receive the counsel, encouragement and accountability of others. Only a bad attitude can keep you away from these resources God has for you.

Years ago, my poor attitude did not produce a fit doghouse; instead, it made me fit for the doghouse. That is what happens with us when we have a doghouse attitude about planning our spending. We need to remember the royal principle, that we are royal children capable of managing the responsibilities we are given. We also need to remember the reward principle, that we serve God in everything we do, and God rewards his servants. A written plan won't achieve financial health, but it will expose the reasons behind our situation. That's the reason principle.