

Sermon on **Ephesians 5:8-17** for Pentecost 18
Sermon Stewardship Series: Have a Heart...for Godly Money Management
Pastor Nate Scharf –St. Paul’s Ev. Lutheran Church - 9.23.18

For you were once darkness, but now you are light in the Lord. Live as children of light (for the fruit of light consists in all goodness, righteousness and truth) and find out what pleases the Lord. Have nothing to do with the fruitless deeds of darkness, but rather expose them. It is shameful even to mention what the disobedient do in secret. But everything exposed by the light becomes visible – and everything that is illumined becomes a light. This is why it is said: “Wake up, sleeper, rise from the dead, and Christ will shine on you.” Be very careful then how you live – not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord’s will is. (NIV ’11).

Wisdom: The godly application of knowledge. Sometimes we learn to apply the things we’ve learned the hard way, but eventually God teaches us. Complete the phrase: If you play with fire, you are (going to get burned). As long as you’re under my roof, you’ll live by (my rules). Children are to be seen, and not (heard). Stop crying or I’ll give you (something to cry about). There were good reasons our parents told us these things. They didn’t want us to grow up to be pyromaniacal, disobedient, obnoxious whiners. But it wasn’t until we were older and out of our infancy or adolescence that we learned why they were so concerned about these things, about us. Sometimes you don’t even understand until you have kids of your own.

The Apostle Paul levels with us today. Thankfully he does not use the clichés mom and dad used. It’s time to open our eyes, realize the reality of the times we live in, and realize just how valuable each action and day we have is. Paul said, *“Be very careful then how you live – not as unwise but as wise, making the most of every opportunity.”* Our sermon series continues today with godly wisdom in a greed-driven world, **“Have a heart...for Godly Money Management.”**

Paul wrote, *“For you were once darkness, but now you are light in the Lord. Live as children of light (for the fruit of light consists in all goodness, righteousness and truth) and find out what pleases the Lord. Have nothing to do with the fruitless deeds of darkness, but rather expose them.”*

You were darkness. We were born in sin and destined for damnation. I know we don’t like to hear that, but that is the reality. There was no spark of

good in us. The devil, the world and our sinful nature held the day. Then God intervened. God took great pains to rescue you from the darkness of sin and the sleep of spiritual death. This started well before you were born. God sent his Son into the world to take on flesh, to wear the jersey we wear and to live as a substitute for you, because you and I were losing and were lost. God had his Son take our weakness, our sinfulness, our guilt and shame, our pasts and condemnation, the damnation we deserved. God condemned his Son and made him suffer hell for me, for you. God raised his Son from the dead to give us facts to hang our trust on, to hold onto. More recently, He sent the Holy Spirit to work through the Word, through baptism to wake you up spiritually and turn the light on in your heart and mind.

Lights are on now. You see God's will and how His values differ than this world's values. You apply the truth of God's Word to your life. You recognize sin. You recognize what is good. You know that sinners like us are only forgiven by the action and suffering and death of the perfect Son of God. God's will for us is to live in that freedom of forgiveness with lights on.

Aren't you thankful for flashlights, whether it's that LED one you have for camping, an old school one, the Maglite that weighs a couple pounds and makes you feel like a security guard, or simply your phone? You've lost something in the dark in the grass. Or you are lost in the dark. Or you are simply trying to navigate a dark room without stepping on something or someone, tripping and falling. The darker it is, the more precious the light. Realize that in this sinfully dark world, God has made you his light. Your privilege is two-fold. One, you'll show others the way to forgiveness, eternal life and heaven – only through Jesus. Two, you'll illumine the sinful and immoral practices, deeds and lifestyles that are so prevalent around us and also trap us. God's purpose for this is love. As you are illumined by God's love in Christ, you are God's flashlight for others.

Paul says, *"Wake up, sleeper, rise from the dead, and Christ will shine on you."* That's a call to others through us since we are light. It's also God's alarm clock for us. Living in a sinful world, as both saint and sinner (new person created by God and also sinful nature within us), there is a constant battle (simul iustus et peccator – at the same time justified and sinner). We can get lulled to sleep by the greed and greedy practices all around us. Our heart can wander. Maybe life is about what I can fill my garage with, maybe relief is found in better entertainment or fancier food? Maybe I'll be respected and loved more, more secure the more money I have? Wake up and realize who you are – a redeemed

child of God – a light God uses for our own good and for the good of the world. Apply it.

“Be very careful then how you live – not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord’s will is.” God is speaking to each one of us. Be wise in the way you live your life. The days are evil, and the pitfalls are many, the commercials don’t stop. Today we put the spotlight on **Godly Money Management**.

Last week Pastor Smith talked to us about **Godly Values** in how we view money and riches, and realizing our greatest wealth is in what God has done for us in Christ Jesus. Money and riches in whatever amount they come to us are gifts from God’s hands in the proportion that God allots to each one of us. God takes care of us. Now how do we **manage** those gifts?

Jesus speaks a lot about riches and our view of them and how to use them. He paints the picture that finances are only ours for a time. He says that we are stewards, business managers. We know the importance of saving some, giving some, allotting some for needed expenses, for food on the table, to get the work done that needs to be done and to keep the house running. In our Gospel lesson Jesus said, *“From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.”* (Luke 12:48). It is not about whether you have a lot or a little or less than a little, or more than a lot. God wants you to be a good manager, a good steward of what he’s given to you. Paul warns us that the days are evil, even out to get you, but you know God’s will, be wise in applying it to your life especially when it comes to money.

Budget. Some of you love it. Some of you hate it. Some of you are great at it. Some of you are scared of it. Be wise and apply our godly values that we know from his Word and put them into practice. A budget does not have to be super complex. Know what you have (and thank God for it). Know what you have coming in (and thank God for it). Know where your money goes and evaluate it honestly (and thank God for providing for you so you can provide for yourself and others). Know what your plan is for your money (Thank God for the values he has given in his Word to guide you in this). This is important for us as individuals, households and as a congregation. This is incredibly valuable too as we embark upon our school building program.

I am not a financial advisor, but I do know this: God has given us a congregation full of good money managers. Use the family of believers. We have

a mentoring group that has mentors willing to help anyone sit down and look over finances and help develop a budget. It's confidential and it's free. Each year we offer a stewardship class or workshop – this past year Mr. Kuschel and I worked through “Heart in Focus” – a faith focused financial course. This course is excellent because it works through our Godly values and focuses our hearts on God's love for us and his plan for our finances. Samples of budget worksheets are out in the narthex. Sign up for the course when you see it being offered. There is “Financial Peace University” a program we've used in the past, another excellent resource. And there are other resources we can employ to help us put these godly values into action in regards to the resources God gives us, to be a light to those around you: Our God cares so much about us he'd send his Son to be our Savior, and on top of that helps us to navigate this life to make each day count. We won't be perfect in this, but Jesus is our Savior each day and set us free to serve our family, our congregation and our neighbor in this way.

We are lights in this world to “*make the most of every opportunity.*” God has given us riches beyond the imaginable. We have a Savior from sin. He richly and daily provides for us and helps us manage it. If you have clothes in your closet and some money in your wallet or purse you are richer than many people in the world. God has given us so much. He knows our weakness and our struggles. He will continue to be our Savior each and every day. He will continue to guide us on his path. He has given us a true Heart so that we can **Have a Heart for Godly Values** and apply it to **Godly Money Management**. Amen.