



A New Line Item

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Scriptures: Luke 12:13, 16-21, 33-34

Review

1. We are talking about becoming balanced in our personal finances. There are three laws of balance:
 - Reference Point – Got to know
 - Constant Correction
 - Clear Objective – Honor God
2. We ended the first week with the **Reference Point:** *Knowing where it's going.* Spy on your money.
3. Two weeks ago, our **Clear Objective:** *Honor God with your money.*
4. Then we began talking about **Constant Correction.** We began with debt: *paying somebody else to be your master.* Consuming ourselves into slavery.
5. Today, I want to talk about another correction. One that impacts your extra money . . . your spare money.

Extra money, you say? I don't have any extra money! Actually, most of us do. Once you've figured out how to eat and live indoors—make sure your family eats and lives indoors and you get back and forth to work—the rest is extra.

6. I realize you don't have as much **extra** as you want or as much extra as some people you know. Our desire for extra is like the rest of our appetites. It can never be fully or finally satisfied.
7. Chances are you have more extra than your parents had at your age . . . more than most people in the world.
8. **Objection:** Andy, I don't have extra money lying around. True, it rarely lays around. We find stuff to do with it. Remember, whenever you have more of something than you need, the tendency is to become undisciplined.
9. If you . . . you have extra:
 - Eat out, movies, cell phone.
 - Car . . . two cars? Own your own home?
 - Expensive coffee habit?
 - Seasonal wardrobe?
 - Pajamas, work clothes, relax clothes, workout clothes, golf clothes, and work-in-the-yard clothes. That's just one day!
 - Ever trade anything that works for another one?
 - What's a garage sale? Come buy my extras!
 - Ever cleaned out your refrigerator? Garbage disposal for food? It's the *extra food disposal.*

We are so accustomed to extra, we feel financial pain when we have less "extra" than we used to.



10. **We rarely ask:** Why do I have extra? We only ask it when we are confronted with people who have less than they need.
11. Never once have I driven through Watercolor [a resort on the Gulf in Florida] and wondered why I had so much. I wonder, *Why don't I have one of these?*
12. Culture keeps us laser-focused on what we don't have. Focusing on what we don't have makes our hearts vulnerable to greed. Why? Because as long as I'm on a quest for more, I will assume that when more comes along, it is for **me!**
13. Jesus defines greed as: the assumption that life's extras are for our consumption. That kind of attitude leaves us with little margin for generosity.
14. The question we are quick to ask God is, *Why don't I have more?* When we don't have enough, we wonder why. Why not wonder when we have more?

Turn to Luke 12:13 . . . Jesus addressed this head-on.

One day a man was accusing his brother of being greedy because he wouldn't give him his fair share of the inheritance. Jesus warns HIM—the one not getting his fair share—of being greedy. And he makes this statement:

A man's life does not consist in the abundance of his possessions (Luke 12:13).

Say it: "My life does not consist in the abundance of my possessions."

People who commit suicide because of losing fortunes got confused by the deceitfulness of extra.

Luke 12

¹⁶ And he told them this parable: "the ground of a certain rich man produced a good crop. ¹⁷ He thought to himself, 'What shall I do? I have no place to store my EXTRA crops.' [*He had extra because of things he had no control over: rain, soil, bugs, disease.*]

¹⁸ "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my extra grain and my goods. [*Not a bad idea . . . if this life is all there is. Good plan. He was planning ahead . . . just not far enough ahead.*]

¹⁹ And I'll say to myself, "You have plenty of **EXTRA** good things laid up for **many** years. Take life easy; eat, drink and be merry." [*Good plan if you have many years. But he didn't have control over that either. If the story had ended there, he would have been a role model. He assumed his extra was for his consumption.*]

²⁰ "But God said to him, 'You fool! [*Not for being rich. For being confused by the EXTRA. He didn't know why he had it.*]



This very night your life will be demanded from you. *[He ran out of time before he ran out of money.]*

Then who will get **THE EXTRA** that you have prepared for **yourself**?
[Somebody else. Not because you are generous. Because you are dead.]

Moral . . .

²¹ “**This** is how it will be . . . *[total loss]* with anyone who stores up things for himself but is not rich toward God.” *[Toward God? Huh? What is this—total loss.]*

[Rich toward God defined . . . application . . . eBay!]

³³ Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a **treasure** in **heaven** *[pause]* that will not be exhausted, where no thief comes near and no moth destroys. ³⁴ For where your **treasure** is, there your heart will be also. *[This is how people with extra keep their hearts in the right place.]*

Takeaways

1. If you assume the extra is all for you, you are out of **balance** and need to make a correction.
2. *If you have a saving plan and a spending plan but no giving plan, you need to make a correction.*
3. When you think the extra is for you, you will save *carefully* but give *sparingly*.
4. If God has blessed you with more than *you* need, it is so that you can share your abundance with those *in* need.

Application: We have provided a Giving Plan Worksheet. At the beginning of the year, you decide what percentage goes into your 401k. That keeps you from consuming it. This is why it is helpful to think in terms of percentages when it comes to giving.

- We ask you to assess your current giving in terms of total dollars and then as you to determine what percentage that is/was. Very important. If you don't know the percentage, you will deceive yourself into thinking you are generous based on dollars. God looks at percentages.
- Then we ask you to pick a percentage and determine where you plan to send it. The average American gives two percent.
- Percentage giving is the way to ensure that you don't consume all of the **extra**. Choosing a percentage to give takes that money out of your barn.
- This will force an adjustment in your savings and/or your spending. That's balance.

Do this even if you don't plan to give anything. You should know what percentage/not just amount you gave last year.

Conclusion



1. What you do with your **extra** is an indication of whether or not you believe that your life consists in the abundance of your possessions.
2. And if you have a hard time being generous, then you think money is like oxygen/water/life. You can't live without it. You will find a way to consume it all.
3. You are deceived. You aren't balanced. You need to make a correction.
4. You need to be rich toward God.
5. This week. Figure out how rich toward God you've been. Then make up your mind. Choose a percentage. Pre-decide.
6. And as you force yourself to live as one who no longer confuses possessions with life, you will be freed of that terrible deception.
7. You will have taken a significant step toward freeing yourself from bondage to your stuff.
8. You will be that much freer to submit yourself to the rule of your Father in heaven. *I want that for you.*