

In the name of Jesus, who provides for our needs and entrusts us with His gifts. Amen.

Whose money is it, anyway? When you look at your checking account, your savings, or your investments, whose money do you see? Most of us would probably say, "Well, it's mine. I worked for it. I earned it. And I've tried to be responsible with it." There may be truth to that. But is that how God wants us to understand our money?

Have you ever thought, "If I just had a little more money, I'd be able to give more to the church and help more people"? That sounds reasonable. But is generosity really determined by how much we have?

Or how about this? "I've worked hard all my life. Haven't I earned the right to enjoy what I've accumulated?" Of course there's nothing wrong with enjoying God's blessings. But are we enjoying them as faithful stewards, or treating them as though they belong entirely to us?

Jesus has quite a bit to say about that relationship. In today's Gospel, He tells us, **"One who is faithful in a very little is also faithful in much."** And then He concludes, **"You cannot serve God and money" (Luke 16:10, 13).** He doesn't say we can't *have* money. He says we can't *serve* money. There's a big difference.

Today we conclude our stewardship series, ***Living Wisely in an Unwise World***. And perhaps the most important lesson about becoming money wise is recognizing that **everything we have ultimately belongs to God. Psalm 24:1** tells us, **"The earth is the LORD's and the fullness thereof, the world and those who dwell therein."**

Whether you're working part time, full time, or enjoying retirement, your resources are blessings entrusted to you by God. Even the abilities and opportunities that allowed you to earn them are gifts from Him.

We're stewards, entrusted with managing what belongs to another. And that understanding should influence how we spend, save, and give.

I remember something that happened when I was a little boy. Our church was conducting a stewardship campaign, and our school principal, Mr. Koepke, approached my dad about tithing. Mr. Koepke was a good friend of my father's, so Dad was willing to listen when he encouraged him to consider giving ten percent of his income to the Lord.

But Dad had reservations. He had five children to support, and he was the only breadwinner. There were bills to pay, groceries to buy, and all the expenses that come with raising five kids. So Dad told Mr. Koepke that committing ten percent of his paycheck would be pretty difficult.

Mr. Koepke listened and suggested, "Why don't you just try it for one month?" Dad agreed. When that month was over, Mr. Koepke asked how it had gone. Dad told him something he hadn't expected.

He didn't understand how it happened, but after giving the first ten percent of his paycheck to the Lord, he'd still been able to pay all the bills and provide everything our family needed. From that point forward, Dad continued to tithe. He never questioned that commitment again. Instead, he thanked God for providing for our family.

Now, that doesn't mean that if you give ten percent, God guarantees every bill will get paid. Scripture doesn't promise that kind of financial arrangement. But Dad learned something important about trusting God and making Him a priority. Giving wasn't simply something to do with whatever money was left over. It was an expression of faith and gratitude.

Which brings us to another important lesson. In our Epistle reading, Paul writes, **"Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world" (1 Timothy 6:6–7).** Everything we've accumulated will eventually be left behind. Not one dollar will accompany us into eternity.

Yet the world continually encourages us to want more. More possessions. More comfort. More security. Sometimes we begin placing our confidence in what we've accumulated rather than in God, who provides for us. Paul warns that **"the love of money is a root of all kinds of evils" (1 Timothy 6:10).**

It's not money itself that's evil. Money can provide for families, support people in need, and help proclaim the Gospel. The danger comes when money begins controlling our priorities and our hearts.

Becoming money wise means using what God has entrusted to us according to His purposes, spending carefully, saving responsibly, and giving generously. It means caring for our families while also recognizing our opportunities to care for others and support Christ's Church.

As we conclude our stewardship emphasis, you've been invited to make a financial commitment to Trinity's ministry for the coming year. I encourage

you to approach that commitment prayerfully. Think about God's blessings, your responsibilities, and especially His promises to care for you.

That's what my dad discovered. His decision to tithe wasn't based on suddenly having more money. It was based on a growing willingness to trust the Lord who had always provided for his family. And as we look toward the coming year at Trinity, I'm excited about the opportunities before us.

We want to strengthen our existing ministries while reaching further into our community, sharing the Gospel with people who may not know Jesus, welcoming new families, and finding additional ways to serve our neighbors with Christian love and compassion.

That's what our mission statement, **"Sharing the good news of Jesus Christ,"** is all about. And it's why we've embraced Paul's words in **Romans 1:16: "For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes."**

Our commitments help us plan faithfully, prepare for new opportunities, and carry out the mission Christ has entrusted to us. So pray about your commitment. Ask the Lord to guide your decision. Consider not only what you're comfortable giving, but what you believe you can faithfully commit, trusting in His promises and continued care.

If you've completed your commitment card, please bring it forward and place it in the designated receptacle as you come for Holy Communion this morning. If you haven't, take it home, pray about it, and bring it back next Sunday.

And remember, **God doesn't need our money in order to love us. Nor can we purchase His favor through our generosity.**

We haven't always been faithful stewards. We've sometimes been selfish, placing our security in financial resources instead of trusting the Lord. Those failures are sins for which we need forgiveness. But God has given us something infinitely more valuable than anything we could ever accumulate.

He's given us His Son, who willingly gave His life on the cross to pay the price for our sins. Through His death and resurrection, He has secured our forgiveness, salvation, and the promise of everlasting life.

Those are the true riches Jesus speaks about in today's Gospel. They can't be purchased, earned, or saved for. They're received entirely by grace through faith in Christ.

Week 3 Stewardship Sunday

Text: Luke 16:10–13

Trinity Lutheran Church

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Becoming Money Wise

Rev. Tom Boeck

*Adapted from stewardship materials prepared by Rev. Ron Chewning for
"Living Wisely in an Unwise World."*

And as you come to the Lord's Table today, remember that we come not to give something to God, but to receive what Christ freely gives us: His very body and blood for the forgiveness of our sins.

Our confidence isn't in the promises we make to God, but in the promises He's already made and fulfilled for us through Jesus

Christ. Because of those promises, we can look to the future with faith, gratitude, and joyful anticipation of what the Lord will accomplish through His people.

In Jesus' name. Amen.