

# Money Matters!?

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Preacher: Tobin Miller

[ 0 : 0 0 ] Please join us in a time of prayer. Father, we come to you with humble hearts and praise you for being our God.

You created heaven and earth. You shaped everything in it with your own hands. You parted the sea and rescued your people from the hands of their oppressors. You went before David in every battle.

You healed the sick. You raised the dead. You are God of all these awesome wonders and you are our God. You are the God of watermark. We praise you.

Thank you for your son Jesus for all that he has done to bring us back to you. Thank you that in Jesus, in his sacrifice, we see your perfect love fully displayed and in his resurrection, we have a perfect hope to hold on to.

Thank you for your mercy that in your forgiveness, we are set free from the bondage of our sin so that we can now live in freedom to serve and love you. Thank you for your faithfulness, shown not only through the stories in the Bible and our individual life experiences, but also abundantly evident in the life of watermark.

[ 1 : 1 4 ] From the days when planting this church was just an idea to where we are now with this wonderful congregation, you have guided and provided in every step. You have so generously blessed us in every way, bringing people of many different gifts and talents to serve you, giving us a place to meet every Sunday, changing lives through the ministries of this church and providing us a gospel-centered community.

this church, which we can call home, and these brothers and sisters, our family. We see your hand here working in watermark, and we thank you for letting us be a part of your amazing plan to redeem this city.

Lord, you have been faithful, and I pray that we will never forget your goodness. So with grateful hearts, we thank you, and we bless your name. In Christ we pray.

Gracious Father, we thank you, Lord, for drawing us into your presence. We thank you for allowing us to come into your presence today to worship. We thank you for allowing us to come here and just to worship you openly and freely.

Lord, we remain astounded week by week for the goodness that you continue to shower on watermark. We praise you continually for faithfully making a place for us, and despite all things, we find ourselves here again at Cyberport.

[ 2 : 3 6 ] Lord, we lift up a sacrifice of praise for your love never fails. It never ceases. In this Thanksgiving season, Lord, we are reminded of the utmost source of our everything that is in Christ Jesus.

Father, we thank you that while we were still sinners, you loved us. Before time, you loved us. And this love amazes me just to see that it's so fit to demand a ransom of your son for our redemption.

Father, we thank you for the work of Christ on the cross that reconciles us to you, that draws us into your family. Father, you sent your son to save us and your spirit to guide us even when we are unworthy.

I am grateful. We are grateful, Lord, and we thank you, Father. We love you, Father, for what you have done for us. Father, we praise you for what you are doing, not only for us, but through us.

We thank you for the community that you are building here. And Lord, we pray that you will continue to allow us to reflect your glory in this way. And as we make steps out into our community to love and to serve the people around us, we pray that you would bless us as you have already done.

[ 3 : 45 ] We pray that the endeavors we make be a blessing to those who receive. Not, Lord, for our sake, but for yours. For your name we gather and for your fame we serve.

For you, Lord, we lift up our souls in worship and thanksgiving. For you are a God who provides abundantly for your children and for Watermark Church. In the name of Christ our Savior, we pray.

Father, we are so grateful that you pursue us, know us personally, and want what is best for our lives. You have brought us all to Watermark for a purpose, whether it is our first time here or if we're here each week.

Thank you for bringing us to this community. Thank you for creating a Watermark family that is united together by faith, by the faith we have in Christ. No matter our nationality, job, our stage in life, we feel and know that you are building a strong spiritual family here, and we thank you.

For the community groups that have been established across Hong Kong, we also thank you. We are hearing about groups that are reaching out to their neighbors, co-workers, and the local poor and needy.

[ 4 : 51 ] Thank you for giving our community groups a passion for service, and a desire to walk on this journey together through support and encouragement. We were amazed as we watched 10 of our church family baptized last week.

We are grateful for what you are doing in people's hearts and for celebrating with us as our brothers and sisters symbolize their commitment to be your followers in front of family, friends, and you.

We give thanks to you for providing a meeting place for our services each week and for all our volunteers, our worship team, and staff that serve weekly. You have always provided comfortable locations and given us a place to worship collectively.

We are humbled by what you are doing through the work of your hands at Watermark. To you be all the glory. Thank you. Amen. Good morning again, Watermark.

My name is Chris. I'm helping to oversee some of the community groups. And I don't know if you read in the newspapers this week, but there was a survey that was done to find out which countries were the most emotional in the world.

[ 5 : 59 ] And they did this survey and they asked a number of questions to evaluate. They asked, could you evaluate how your life is at the moment and what you think your life will be like in five years' time?

From zero to ten, where would you mark yourself? They asked questions like, do you smile a lot? Do you laugh a lot? Things like that. And do you know what country came out as number one as the most emotional country?

Anyone know? No. The Philippines came out as number one country for being most emotional. Do you know which country came out as the bottom?

Correct. Singapore came out as the most emotionless people in the entire planet. Now, I'm not convinced about the reliability of the findings.

I know some Singaporeans and they're not all emotionless. But there was a very interesting comment by the Gallup spokesperson who did the poll.

[ 7 : 07 ] He said this, if you measure Singapore by the traditional indicators, indicators like wealth, prosperous economy, good education, low crime rates, Singapore looks like one of the best run countries in the world.

But if you look at everything that makes life worth living, they're not doing so well. That's a fascinating statement. If you measure Singapore by the traditional indicators, they look like one of the best run countries in the world.

But if you look at everything that makes life worth living, they're not doing so well. And I think as we take that and we look into Hong Kong and we even look into our own lives, I wonder whether that's also true for us.

That those things, the traditional indicators that we kind of pursue and run after the wealth, status, education, titles, all of those things.

Whether, actually, in our lives, when we think about what's really worth living for, whether we're doing quite so well. In 2 Corinthians 8, verse 6, Paul is speaking to the church there and he says to them, You know the grace of our Lord Jesus Christ, that though he was rich, for your sakes he became poor, that through his poverty you might become rich, that through his poverty you might become rich.

[ 8 : 42 ] What is he talking about? He's talking about the cross. He's talking about the cross where Jesus came down and poured out his life. He emptied himself. He poured out himself so that we could become rich in him.

We could actually have what life is really worth living for in him. And as we come to communion we're going to celebrate that actually the cross is the place where we can find the true things of life.

That peace, that joy, that meaning and purpose in life for which we were made. Because in Hong Kong many people are driven into the ground through work, not just because of the work but they're trying to prove themselves.

They're trying to prove that they're worth something. They're trying to prove that they're acceptable to their friends, their family, their parents, their boss. And yet it's a crushing weight.

But at the cross what we see is Jesus says you're already approved. You're already accepted. You're already, I've done everything that you can be accepted.

[ 9 : 47 ] At the cross we also find that those of us who struggle with guilt, who struggle with shame because we feel like a failure from the things of our past, we find at the cross Jesus says forgiven.

It's finished. Accepted completely. And so I want you to remember those things and I want you to just before you come up and take communion I want you to be thinking about your life.

Are you living your life for the traditional indicators? Is that where you're putting your hope in? Or have you realized that as we come to this reminder of the cross that actually this is the fountain of everything that life is worth living for?

Communion is something for the family of God. What that means is if you're not yet a Christian you are so welcome but we'd ask you to stay in your seats and just observe what's going on and ask questions.

If there's someone who's brought you along just nag them about what this is all about. Don't go away from here until they've told you about what it's about. If you've got kids you know where your kids are spiritually.

[ 10 : 57 ] And what that means is if they've not yet professed faith in Christ we ask you bring them up don't let them take of the elements but use this as a teaching time to teach them about what it means to build your foundation of your life on Christ on what he's done because then you'll be able to live a life that's truly worth living.

So if the communion students could come up take your places so just have a minute just to reflect maybe confess where you have put your foundations in anything else and then when you're ready come up and take the elements.

Thank you. I'd like to do something slightly different and we're going to take the elements in a minute but what I want you to do as we take them I'd like you to look around at each other because actually here today you are a people if you know Christ who are accepted and forgiven because of the cross.

So look at each other and rejoice that because of Jesus' death he's made us one family accepted and forgiven. So on the night that Jesus was betrayed he took bread and he gave thanks.

He broke it and he said to his disciples this is my body that was given for you do this in remembrance of me the body of Christ. And on that same night he took the cup and he said this is my blood of the new covenant which was shed for you shed to forgive you for all of your sins drink this in remembrance of me cup of Christ.

[ 12 : 32 ] Father we thank you so much for your body for your blood that you have made us one family who are secure and accepted in you. Father I just want to thank you also for all of the kids that you've given us.

I want to thank you so much that they're a blessing to us. I pray Lord that as they go to their classes now that they would learn to build on the foundation which is you.

That they would learn that you are what makes life worth living for. Please bless them bless their teachers as they go and praise in your amazing name. Amen. All the kids youth stay in all the kids and teachers you are dismissed.

See you later kids. If everyone just wants to stand and worship with us sing with us. So this morning my name is Charles I'm a volunteer here at Watermark.

This morning Tobin starts a series on questions that we've all had as a community about church about life about different things and as you remember last week he invited us to send in letters or questions that we might have about certain things and so we've taken those questions and we've put them into different buckets and today we're going to be addressing or Tobin's going to be addressing things that are centered around money around finances around stewardship.

[ 14 : 02 ] So we've got a couple of letters we wanted to share some of those with you so you can kind of see where we're going today. The first letter we got says Pastor Tobin whatever you talk about in this series please do not talk about money.

I just came from a church that talked about it and asked for it all the time as they built a large church building. I like it that you guys try to keep it low key. Here's some more letters take a listen.

Dear Tobin as a new Christian how much money does this church need me to give to them? I'm still learning about this tithing thing. Dear Pastor my question is about money.

As a person who is not a Christ follower yet but who comes to Watermark I have lots of questions on this issue. Last Sunday we had baptism and you said that baptism was an outward sign of an inward reality and that the people were getting baptized because they had already become Christians.

It seems to me that tithing and giving money to the church is the same for you Christians. An outward sign on an inward reality that Christians are supposed to think of money and wealth differently.

[ 15 : 15 ] So my question is this honestly I cannot as I watch my Christian friends around me at work they seem to desire view pursue handle spend serve worship waste and rely on their money no differently than my friends who laugh at the claims of Christ and the thought of giving up their hard earned money.

How am I supposed to handle this apparent contradiction? Cheers! Dear Gorilla I know that as a Christian I'm supposed to tithe but I use my money to take people out to lunch and do nice things for them.

Is that the same thing? And is God okay with that? I promise I do not spend it on myself. Pastor last Sunday was the first time I actually heard you talking about giving and tithing at the end of the worship time though I was told you mentioned it that way every so often.

To be honest with you even though we've been coming to Watermark for many months we still have not decided if your church is worthy enough to receive money from us.

There are still a few more things we would like to see happen and a few more opportunities offered for us before we think you are worthy to receive our money.

[ 16 : 39 ] Please do more. The scripture reading today comes from the book of Psalms and the gospel of Luke. Please follow along in your bulletin.

The earth is the Lord's and everything in it. The world and all its people belong to him. Now he was also saying to his disciples there was a rich man who had a manager and this manager was reported to him as squandering his possessions and he called him and said to him what's this I hear about you give an account of your management for you can no longer be manager.

The manager said to himself what should I do since my master is taking the management away from me. I'm not strong enough to dig. I'm ashamed to beg.

I know what I should do so that I am when I'm removed from the management people will welcome me into their homes and he summoned each one of his master's debtors and he began saying to the first how much do you owe my master and he said a hundred measures of oil and he said to him take your bill and sit down quickly and write fifty then he said to another how much do you owe and he said a hundred measures of wheat and he said to him take your bill and write eighty and his master praised the unrighteous manager because he had acted shrewdly for the sons of this age are more shrewd in relations to their own kind than the sons of light and I say to you make friends for yourselves by the means of wealth of unrighteousness so that when it fails they will receive you into the eternal dwelling he who is faithful in a very little things is faithful also in much he who is unrighteous in a very little thing is unrighteous also in much therefore if you have not been faithful in the use of unrighteous wealth who will entrust the true riches to you and if you have not been faithful in the use of that which is in others who will give you which is yours no servant can serve two masters for either he hate the one and love the other or else he will be devoted to one and despise the other you cannot serve

God and wealth now the Pharisees who were lovers of money were listening to all these things and were scoffing at him this is God's word how you guys doing hey well one let's try it again how you guys doing good hey thanks for those who wrote in the letters the number is still in your bulletin and so there's opportunity for you to write in more questions we're actually gathering up like Charles said and I like how you said it put it in a bucket and so we're kind of mixing them up in the bucket and seeing which ones gravitate towards the same ideas and so my question is who wants to come up and give the sermon today yeah my real question is did everybody get a piece of Thanksgiving turkey or turkey who ate turkey this week raise your hand okay so we're going to have opportunity on December 15th we're doing an outreach at the community center with Michael

[ 20 : 26 ] Ramston and we will have a turkey dinner there and so on December 15th you are welcome to join us and eat that turkey that you missed for Thanksgiving because there's something about turkey that is I think is amazing so it's probably the best meat around hey we are we're talking about topics and we chose to call it gorilla sermons and some people are like what do you say that because it sounds like it's the elephant in the room type topic and it is I think the difference between the elephant in the room type topic in a gorilla sermon is you all know the gorilla is sitting at the table right you know it's there it's eating your food it's messing with your relationships it's making your life uncomfortable you don't feel like you could share everything that you need to share it's just weird and elephants like that sometimes too and you want to point it out but you're afraid to and the difference between a gorilla and the elephant is the elephant you can point it out and people kind of get shocked but when you point the gorilla question out or the topic out what usually happens is the gorilla just comes up and rips your arms off and beats you with it because it's such a sensitive topic that no one wants to talk about sometimes gorilla topics or sermons or ideas can be people they can be relationships they can be ideas they can be politics they can be questions of priority in marriages they often deal with money and questions of who's spending so much money and why is our money disappearing so quickly and you know that that's always going to enter into a fight and discussion ladies when you come up to your husband and you say something like does this dress make me look fat the proper response guys is just to stare and don't say anything because that's what you do when a gorilla walks in the room you just kind of freeze and you try to pretend like you're not there okay so don't ask those type of questions because those are questions that cause discussions because there's something in a guy's brain that we just cannot process that question or any question like that properly and so the only correct response for a guy is to vapor lock and to shut down and so that's a huge gorilla question not that that's ever asked in our family

I love you honey in every dress you wear but that could be one of those things and those questions and I think that you know everybody has topics in their world that they're afraid to talk about and so I think as Christians we often are really afraid to talk about certain things because we just don't know we're a new Christian we're learning we're growing we're afraid that we're going to look stupid and someone always knows more information or the latest quote or happiness index or things like that and so we we kind of stop talking about those but we want to be a family here and we want to be a family in the house where we discuss everything and so I don't know if we'll have question and answer time afterwards we'll see but please head in and ask more questions you know where we're going as a sermon series we're talking on this passage today which I think is one of my most challenging passages in all of scripture it's hard enough just to read it and understand why Jesus is making this guy a hero to us or it seems to be that way as he's sharing with his disciples but it's even harder as a pastor to talk about these things let me ask a question

I'll ask the question you're never supposed to ask as a pastor is anybody here for the first Sunday would you raise your hand do you have any courage if you have courage okay one two three four five six five ten people wow okay well I apologize to begin with but I don't apologize because often there's a stereotype that when you come to church the pastors just talk about money and this happens to be your first Sunday at this church and we are talking about money but in our family as a church here we want to talk about everything and we talk about money often because we feel like it's one of the greatest idols in our life. And Christ talked about money often. Christ talked about money more than the kingdom of God coming back. He talked about it about 24% of the time that he went up to share in the gospels. There was an issue of stewardship. There was an issue of money. There was an issue of stuff and how we use it. And so I just want to briefly look at this thing. Where we're going today is I want to share this story. I want to share this story from a cultural standpoint. So look at your scripture and I'll talk through it and give some cultural nuances as we talk about it. And then I want to share these three points that have been sticking out to me over and over and over again.

So Jesus is telling this story to his disciples and it's about money, resources, and stewardship. The story is of a very, very wealthy landowner. We know that because the amount of money that's involved in here. The amount of money that he's lent out is massive. It's 10, 20, 30, 40 years of wages.

It's important to remember that in Jesus' day, people received a wage for their day's work. And so there wasn't a large accumulation of wealth. You just worked for one day and you got that back. And so people usually live day to day. And so this amount of money that this manager or this owner has, the master, is massive. We're told that in this story the landowner has a steward. Now the steward is in charge of managing the master's money. He's overseeing the property. Often he often takes care of the kids and the children. In relationship, in Roman society, he often wore the master's ring and he was able to transact business for the master. It's reported to this master that the steward is squandering the master's resources. This squander is the same word that's used of the younger son in the running father story that we just talked about earlier. So it's not that he's using them on bad things, but he's just using them on things beyond his means. They're really expensive things.

[ 27 : 09 ] We're told in this story, and there's an implication that the master is an honorable man, that the master is a righteous man. And as he hears this report, he brings the steward in contrast to him. The master is righteous. The steward is unrighteous. He brings the steward in and he calls him in. The story tells us that the master looks at the steward and he shares the charges and the steward says nothing. Now the people listening to this story would have been incredibly surprised because in Jesus' day in culture, the first thing that this person would have done would have been trying to shift blame or deny that it was his fault. I know that none of us do that today in our world, but in Jesus' world, the steward would have shifted blame and he would have said, it's not my fault.

But instead, he says nothing. Everybody would have been incredibly shocked by what they'd heard. By being silent, he's basically saying, I'm guilty. The master knows the truth. I've been disobedient.

I'm in trouble. The passage tells us that the steward is fired on the spot and all of his authority is terminated immediately. The language and everything that's said is he's fired and he goes out to lunch and he's coming back into the building and the swipe card doesn't work. His computer access, I know none of us have experienced that here in Hong Kong, but in this culture, in this day, that's how it happened. He is terminated immediately. The master says, turn in your books.

You're done with. Now, culturally, the master could have beaten the steward. He could have jailed the steward. It was expected of him to humiliate him in front of the whole town in the village, but he doesn't. And everyone listening to the story would have been amazed. By law, the steward must pay back everything that he has wasted. By law, the steward had to pay back everything that he has wasted, but the master in the story extends mercy. He extends grace. He extends generosity. And he doesn't ask the steward to pay back anything. The master's actions in this passage that we read today are totally countercultural. They're totally unexpected. And everybody in Jesus' day listening to this would have shook their heads and said, there's no way this would have happened. The story tells us the steward, taking all of these things in, processing what's going on, the seriousness of everything, he asks the question, what shall I do?

There's this implication that he's not just thinking about what happened here, but he's thinking far into the future. He's thinking about what is going to happen to him when he doesn't have a job. People are not going to hire him. He's not going to be welcome in anybody's home. His future is finished.

[ 30 : 26 ] Then we're told in the passage in verse 4, he says, I know what I will do. And in Hebrew, that terminology means a light bulb flashed into his head. And this idea came into his mind, this plan that he begins to formulate and he begins to work, but he realizes that the only way this plan is going to work is if nobody, nobody knows that he's fired.

He realizes that the only way this plan is going to work is if he does what he's going to do very, very quickly before the master finds out. He realizes and he begins to think that there's a chance that his plan might just work because he's already seen the master be incredibly gracious, incredibly merciful, incredibly forgiving.

He knows and everybody else listening to the story expects that the steward should be in jail right now. He should be beaten and he should be in prison in chains.

And that has not happened to him. So he realizes that the master is gentle and good and kind and forgiving. And so he gets his plan and what he does is he summons all the master's debtors.

Now we're told by the amount of money in the master that these are very, very rich people. I mean, the amount of money that's being transacted, the produce that's happening, it's a lot of money.

[ 31 : 52 ] And so he calls in secretly all of these people and he reduces the rent of two of them in verses six and seven. But as you read the scripture and in the Hebrew and the Greek, there was an understanding that there was much more than two.

So the only thing that Jesus does is he tells us two of these examples. But in your mind of the reader, you're thinking there's probably 20 or 30 or 40 of these examples out there because the master is wealthy and that he has a lot of things to go and to share with it.

Now the whole plan only works as long as the debtors come in and they still believe that the steward is in charge. The plan only works as long as the debtors come in and they think that the plan is the master's.

If there's any thought that the plan isn't the master's and this guy is fired, they know immediately culturally that every transaction that he does is void and null.

So they're coming in there and they're saying, wow, what an amazing idea the master's come about. Wow, this is incredible. It's like Black Friday times 10.

[ 33 : 10 ] I mean, everybody would assume that the whole idea was the master's. But behind the scenes, they would have thought the steward put him up to this. The steward is the one who really pushed the master.

And so in the passage, there was an understanding culturally that everybody would have loved the steward and would have thought he was amazing. But the two people that he's reduced, the two debts that he reduced, was 10 years of wages.

10 years and just two of those reductions. Now, the master already knows what's on the books. The master already knows everything that he owns.

But culturally, the changes wouldn't have been unheard of. I mean, if there was a drought, bad things happening, often we're told that the masters reduced the rent of the land.

And the interesting thing is it wouldn't have been difficult. Because all it would have been done is like, maybe the number is a T. And the lender comes in and he takes that T and he swishes it into a P.

[ 34 : 17 ] And that would have changed all of the numbers of the debt. And so again, everyone in the village is thinking, man, this master is amazing.

This master is gracious. This master is kind. This master is noble. And everybody would have been indebted for the rest of their life to the steward and his plan.

Now, whether it's because the steward comes in and turns in the books or the master is walking through the village and someone just slaps him on the back and says, you are amazing. Man, give me a hug.

I can't believe you broke my rent down that much. That's incredible. Now, we don't know how the master found out. But the master finds out. He realizes what happened.



Now, remember, in this culture, the highest attribute a noble person can have, the highest attribute that the master can have is to be seen as generous, gracious, forgiving, and merciful.

- [ 35 : 26 ] And we already know the master is that because in the very beginning of the story, he could have put the guy in prison, but he didn't. So now everybody is thinking that the master is generous, gracious, merciful, and forgiving, is what he wants to be known as, but he knows the truth.

Now, he has a choice. What's his choice? His choice is either to go out there and say, hey, guys, I know that I gave you this break, but, you know, I really didn't give it to you.

The steward did it. In which case, all the people's joy will turn to anger. All the people's loving of the master will turn to frustration and dislike.

Or the master can just say, okay, the steward has shown what I am. I'm gracious. I'm kind.

I'm forgiving. The master brings the steward in in verse 9 and 8, and we're told that he praises the steward for his shrewdness. He doesn't praise him for lying.

- [ 36 : 37 ] He doesn't praise him for cheating. He praises him for his shrewdness. In Greek, the word is chokmah. It's this word that means wisdom.

It's what we read about in the Proverbs. Chokmah. Chokmah. Everybody wants it. It's an understanding of life. It's an understanding of where you're going. It's an understanding of reality.

It's an understanding of your final destination. And the master brings in his steward, and he praises him for his chokmah because he realizes that the steward understands very clearly where he's going.

You see, in this passage, the steward, as he thought about this, and he had this aha moment, he realized that his current situation was impossible.

He realized that the only hope that he had of saving himself, he realized that the only hope of his salvation was the mercy, the graciousness, the kindness of the master.

- [ 37 : 49 ] I mean, from the very beginning, the steward realized that the only way this is going to work is if the master's good. Because if the master's not good, he's going to come in and upset everything, and I'm going to be in prison.

But I'm not in prison. And so the steward makes this elaborate plan, but his salvation, his future is not protected by his elaborate plan and all his scheming.

His salvation and his future is protected by the goodness of the master, his kindness, his graciousness. The passage basically tells us that the master ate the debt.

The master ate the debt at the beginning, the master eats the debt at the end, and the only hope of salvation that steward has is the master's good.

That's the story. There's a couple things that I have been reading through and thinking about and I want to put in front of you before we finish today.

- [ 39 : 01 ] The first one is this, and it's found in verse 1. The earth is the Lord's and all that is in it. Who owned the property?

The master. Who managed the property? You and I. Stewardship is a theme that goes throughout Scripture.

The Bible talks about it over and over and over. As stewards, we're entrusted with possessions, we're entrusted with gifts, we're entrusted with abilities, we're entrusted with our bodies and our health, we're entrusted with relationships, we're entrusted with time, we're entrusted with money, and I think the most important is we're entrusted with the gospel.

And the question we have to ask ourselves, guys, today is, do we believe this? Do you believe it?

Do you believe it? Do you believe that everything that you have right now is God's? Everything. Everything's the master's.

[ 40 : 32 ] And we're just stewards. Do we believe that everything that we have is God's? Because you see in this passage, the problem began at the very beginning when we begin to act like it's ours.

When we begin to act like we're going to do it on our own. When we begin to do things that are not in the master's best interest. When we begin to do things that are in our best interest.

The passage says that we go from becoming righteous stewards to unrighteous stewards. Because everything is the master's.

And we just manage it. The moment we forget that the gift is from the master, we're in trouble. The moment we forget that we're accountable for everything that the master has given us, we're in trouble.

The moment we say, this is mine, I want to do with it what I want to do with it, we're in trouble. The minute we forget that we're entrusted with things that aren't ours and we're given a responsibility to invest them in a certain way, we're in trouble.

[ 41 : 45 ] We see this in the news all the time. Don't we? How many traders or bankers or people buying homes or countries take what isn't theirs and do and use it for not what the owner wanted it to be?

And this passage yells at us very clearly that we're just stewards and the minute we forget that, we're in trouble.

the Bible says that one day God is going to come in and he's going to audit your account. Did you know that?

We talked about him being a venture capitalist and he's giving money to us and when he comes back and he tries to see the money he gave to us and the resources he gave to us and the relationships he gave to us, did we invest him well? But this passage says that one day God's going to come in and he's going to audit our account.

And he's going to ask us did we use the stuff that he gave us the way that he wanted us to?

[ 43 : 12 ] I mean, I think it's amazing, you know, in the Old Testament God gives us all of his money, he allows us to keep 90% of it, he only wants 10% of it back, that's a pretty good deal, isn't it?

I mean, I remember when I was sharing with this guy who was a banker and he just came to Christ and for some reason this light bulb came on in his mind and we were talking about this and I said, God's giving you everything, he said, yes, God's giving me everything and I said, and God's going to let you keep 90% of it, he said, God's going to let me keep 90% of it but God just wants to give back 10%, just 10%, just 10%, he's like, that's an amazing deal, what investment do I get where I get to keep 90% of it and I just have to give back 10%?

And then he looked at me and he said, but it's still all God's, right? And I was like, yeah, it's still all God's.

The first thing that sticks out to me is stewardship, do we know that we don't own anything? The next question that we have to ask ourselves as we come to this passage is what kind of steward are we going to be? Are we going to be shrewd stewards?

Are we going to be foolish stewards? Are we going to be good stewards? Are we going to be bad stewards? In the parable in here, Jesus says, for some reason, this steward understood something that you and I have a very difficult time understanding.

[ 44 : 36 ] He says it, he says, he's shrewd, he understands things that the children, the sons of light could not understand, they need to understand that. The question I ask is, well, what is it that he understands that we don't understand?

Verse 9, look at verse 9. He says, and I say to you, my friends, make friends for yourself by means of the wealth of the world so that when it fails, they will welcome you into eternal dwellings.

In Texas language, what he's basically saying here is use your money to build relationships. And give people opportunity to hear about Jesus. The children of the light, with all the resources that God has given us, God is saying, this is what I want you to do.

Verse 9, I want you to take your resources, I want you to use them to create opportunities to allow people to hear the gospel and so that when it fails, in Hebrew, when it fails means you die.

So if you go to a Jewish funeral and they say, what happened to him? He said, his money failed him. His money failed him. And you go, what does that mean? It means he died. So the idea is that one day, it, your money or your resources are going to fail you.

[ 46 : 00 ] One day you're going to die and when it fails, these people who you used your resources to give them opportunities to hear the gospel, these people are going to welcome you when you get to heaven and say, thank you so much for being a good steward of what God has given you.

Have you ever thought about that? Have you ever thought about what it's going to be like when you get to heaven and as a good steward, you used your money to create opportunities to hear people so they can hear the gospel?

Do you ever think what it's going to be like when you get to heaven and someone goes, you know, I'm really thankful that you tithe that day because you don't know it but that money was used to create an opportunity for me to hear the gospel.

You know, I'm really thankful that you got that invitation that the church hands out next week to take people to the Michael Ramson talk and then the turkey dinner and then talk about Christianity and Christmas and apologetics.

I'm really thankful that you picked one of those up and you laid it on my desk because you use that opportunity and you don't realize it in using that opportunity, I'm here now.

[ 47 : 15 ] The passage says, and think about this, how many things right now do you and I invest in that increased in value and last for eternity?

The passage says, the only thing that does that is men's souls. Men's souls in God's word are the only thing that are eternal.

And he looks at that guy, the steward, who is unjust and he said, you understand something that Christians don't. You understand you have a future, a place you're going to, you need to take care of that place and Christians don't understand that.

Christians just live as if their future is here right now and they don't realize that I've given them all these resources to create opportunities for people to hear about Christ so that when they die, they fail, the money fails them, they get to heaven and all those people greet them and thank them for their stewardship.

Does that make sense? When I get to heaven, it's my junior year in college. My parents were going through a divorce.

[ 48 : 36 ] My dad shut off all of us from any kind of money. I was involved in a campus ministry, Campus Crusade. They had a great opportunity for an outreach. I really, really wanted to go to it but I couldn't because I just had no money and so I went to the campus director, Skid Logan.

I still remember his name. I was in his discipleship group. I said, Skid, I really want to go but my parents are going through a divorce. There's no money in my house. I just can't go.

I'm sorry. I went home. The next day, Skid called me up and said, hey, someone gave you money for a scholarship.

You can go. And that trip changed my Christian life. I'm going to be so excited to get to heaven and meet that person who scholarship me to go on a university outreach.

That's what the passage says. How are we using our resources? What are we doing with our time? What are we doing with our talent? There's people that need opportunities to hear.

[ 49 : 58 ] There's unloved children running through the congregation whose parents don't take care of them. They need someone to spend time with them. There's opportunities for outreaches in Christmas and Baguio and over here in the community center.

All of these things. That's the church's job. We feel like as a staff and as elders, one of our biggest jobs is to give you opportunities to be successful in using your money to give people the opportunity to hear about Jesus so that when you die and your money fails you, you leave it here.

You get to heaven and you realize what an amazing thing God did with your faithfulness. And so the question that sticks out to me in this passage is what kind of steward are we going to be?

Are we going to be faithful and spend it the way the master wants us to? Or are we going to squander it like the steward did and use it for things that the master doesn't want us to do?

One last thought. Wow. You know, when I read this passage and I keep reading it over and over and over again, today we tithe, right?

[ 51 : 14 ] So today I'm going to put my tithe in every month. We tithe at the beginning of the pay cycle and I have a cold so I'm not crying yet. Anyway.

We tithe. As a family, I usually have one of my kids put it in the box. When I heard this passage in the past, I used to think and be incredibly convicted of my life.

And what I thought is I would examine my life, I would examine my stewardship, I would examine my giving, and I would change. I would make a connection. I'd hear the pastor tell some kind of tithing story.

The pastors usually do these percentages, you know, if everybody gave a tenth then we'd be able to do a billion, zillion outreaches and we need to build a building and so everybody needs to give and I would hear those talks and I would be changed for a little while.

I would change my giving, I would change my habit, I would tithe more. But after a while it just stopped. Because I was reading this passage as if I were the main character in this passage.

[ 52 : 31 ] But you know what the truth of the story is? The main character isn't a steward. The main character is the master.

The master is the only reason this story continues. The master is why the steward took the step of faith because he knew that the master was good, he knew that the master was merciful, he knew that he was generous, he knew that he was caring and the steward knew all of these things because he was caught in evil and he said nothing.

And the master gave him mercy and instead of throwing them in prison he allowed him to continue on even after this whole story is finished he allows him to continue on and so the steward steps out in faith and he plans his whole scheme from the very beginning because he realizes that in himself he's lost, he's dead, he has no chance to redeem his life and to pay his debt back is impossible.

He realizes that the only way this story is going to work, the only way that his life is going to be good, the only way that it's going to happen is if the master is true to his character. And so he plans all of this scheme not on his cleverness but on the master's character.

And we're told that the master is the hero of this story not the steward. As I've been thinking about this over the years I realize that in my story in our story we have a master who's so much more generous, so much more forgiving, so much more kind, so much more merciful, so much more sacrificial than the master of this story.

[ 54 : 32 ] We serve a master who realized that we had a debt that was so massive that there was no way that we could get out of it by our own cleverness. We couldn't cook the books.

We couldn't change anything within a debt. All we could do is look at our debt and be quiet. And our master is so good, so kind, so merciful that he eats our debt on a cross in the northern part of Jerusalem on a hill called Gethsemane.

That's the master that we serve today. Until we realize that, until we walk through every day realizing that that's the good master that we serve, we're never going to be faithful stewards.

We're never going to be kind and gentle stewards with our money with our resources with our money, our resources. Because we're always going to expect our resources and our stuff to provide love, care, future, forgiveness, tenderness, security, identity.

we're always going to be. We're always going to do that until we realize that our master is so much better and gooder, if that's a word, than the master of this story.

[ 56 : 10 ] And until we realize that, we'll never be able to be the stewards that God wants us to be. we'll always be unfaithful, we'll always be hanging on to things because we won't have been trusting in the true master who comes into our life and he changes our life and he changes everything.

But if we understand that, if we understand that true happiness is found in him, if we understand that true security is found in him, if we understand that true meaning is found in him, if we understand that true significance is found in this master, God, then we'll be able to give up those things that we cling to.

And then we'll be able to be found faithful. But it's not until we do that that we can't. Until we do that, we're always going to think about stewardship and tithing and money as percentages.

And how much can I give and how much can I give it till I get away with it? And what does God really need in our church? But until we understand that we have a merciful master who paid all the debt, until God is the hero of our story, we will always be the unjust and unfaithful stewards.

because we'll be relying on something besides God and that will be us. Because we read this story and we think the steward is the hero and we live our life and we think that we're the hero, but the passage says we're not the hero.

[ 58 : 01 ] God is. God is. And it's understanding that that frees you up to be the steward and the servant that he wants you to be.

We preach this message every Sunday. It's about Christ. It's about God. He's the hero of our story. The question you have to ask yourself today is which master are you serving right now?

And who, who is the hero of your story? Who's the hero of your story?

Is it yourself? Or is it the master? Father, we thank you for this day. We thank you for your faithfulness and for your gentleness.

We look at this steward's life, we realize that we, what we receive in Hong Kong and the lifestyle that we live and how you've provided for us are abundantly beyond everything, everything that we deserve.

[ 59 : 19 ] And so we come to you today as your stewards with colds. and we realize that most of us are found unfaithful because we think of tithing merely in terms of percentages and how much and whose stuff it is.

But we forget the whole message of Scripture and the whole message of the Bible and our journey is that you, you're the hero of our story and you're the center and you're our master and if our master is good and he withholds nothing to bring us into the kingdom, then surely we can trust him with tomorrow.

And if our master is good and kind and merciful and he forgives us totally and perfectly, surely we can trust him with our relationships and our identity and our forgiveness.

And so Lord, we come before you as your stewards and we worship you. We thank you that from the very beginning, even before we were born, you knew how the story was going to play out.

Most of us are going to walk through life thinking that we're the center of the story and that we have to do it on our own. But you knew from the very beginning that this story is not going to work unless you're merciful and good and kind and forgiving and gentle.

[ 61 : 03 ] And so we come before you and we just repent of our sin, repent of our selfishness, repent that we reduce you to percentages in buildings when there's so much more than that.

So much more. Father, we need you desperately. We thank you. We pray all these things in your son Jesus' name. Amen. Let's just stand and declare that he's our hero and our master.

Amen to that? Hey, we have a couple announcements so you've got to bear with me but they're all important. Some of them are in your bulletin. The first thing is that we are reaching out to about 500 refugees in this area and you guys gave an abundant amount of cold weather clothes and coats.

Overwhelmed the guys and the guys said, please don't give us any more clothes. We don't know what to do with all of them and they're all good clothes. So what they need is they need canned food.

So this is my most precious thing right here. They don't need Diet Coke but it's my example so just kind of go with it. So next week we want you to bring canned food.

[ 62 : 15 ] These are 500 refugees, families, little kids, everything. And so just bring a canned food and just bring it here and just lay it right there. So we want to collect food for them so they can survive during this holiday season and for the next couple months.

So just as God leads you, we're giving you opportunities to be successful and good stewards in light of His amazing mercy and grace. So food right there. No Diet Cokes. I'll take the Diet Cokes.

I won't but food right there. Also immediately following this, there's a choir rehearsal. I've been told that they desperately need men. So if you are a man and you can sing, they need you.

So it's going to be right after this. So please, Charles, is it right here? Right over here. So if you're a man, we need you. We're going to do our choir again and it's always an amazing thing.

There are several opportunities starting next week. So pay attention just really quickly. As we go on the journey as a church, we want to make sure that everybody has a very strong foundation of Scripture and where we are in God's story.

[ 63 : 18 ] And so what we've done is we put together two lessons to kind of begin our Christian education here besides the sermons. And so starting next Sunday, there'll be a class.

We're going to offer it twice at 9.15 to 10.15. So that's before the service. And then it'll be 12.15 to 1.15. So it'll be next Sunday. There'll be one class offered twice.

And then the following Sunday on the 9th, there'll be a second class. They're not the same. 9.15, 12.15, same classes, same day, but two different classes.

We want to encourage you all to come to one of those days or both those days at different times because we want you to get this foundation down of what we think Scripture talks about and how we as Christians are to respond to God's story being played out in our life.

Also, there is a ton of opportunities, guys. Community groups are doing outreaches. If you're not in a community group, sign up for one. Chris is out there. We've had outreaches started last week.

[ 64 : 20 ] There's a lot of opportunities for you to bring your friends just to, we're trying to make it where you can succeed in presenting to them relationships in Jesus Christ. And so this next week, on the 15th, we have Michael Ramston.

He's going to be at the community center. So from 2 to 5 o'clock, he's an apologist with Ravi's group. He's going to teach us about apologetics and how to engage people in our world. And then at 6, 6 o'clock to 9, we're bringing in four turkeys.

We're turning the community center, not people, but eating turkeys, right? So different cultures. I know Turkey is a politician in Germany, right? I'm giving Michael our time.

But on the 15th, from 6 to 9, we're transforming the community center into a Christmas place for food and fellowship. And we want you to invite a friend that you've been spending time with that has questions about their walk and their faith.

And this is a chance. We don't want you to come if you don't bring a friend. Okay? From 2 to 5, the training, you can come. But afterwards, it's purely about us using our money to create an opportunity for people to hear about Christ.

[ 65 : 30 ] So from 6 to 9, on the 15th of December, invite a friend. And if you didn't eat turkey this week, you'll get turkey then. And I promise you that it will be very, very, very good.

We have a lot of outreaches going on. Read your bulletin. How are you guys doing? You okay? Then, like I said, you hear this for like an hour or 45 minutes.

And I've been, this has been going through me for like, for a long time. And so I pray as a church that we would just, we would just think about this and what the next step is for us as followers of Christ.

And we would do that. Continue sending messages into the Gorilla Series. We started a pastoral care center and we're going to be basically doing a training center and a counseling center that God's giving us the opportunity to open up and the resources to do that with people.

And so here is a website or the email address you can call if you have any questions. Everything is confidential because next week the topic is very, very heavy. And so we're just continuing on this topic of questions that you are afraid to ask.

[ 66 : 36 ] And so I want to challenge you to come next week and be a part of that. Let me pray for us. Father, we just thank you for this day. We thank you that, we thank you that you're the hero of our story.

I pray that you would slap us around when we forget that. I pray that we'd have friends in our life who would slap us around when we forget that and help us just to realize that we're not the hero and we're not, we're not, that we're not the master but you are and that everything you've given us.

Help us to realize that you abundantly given to us that we're encouraged to use it on ourselves and to have fun and but that percentage, whatever that percentage is that we give back and how we do that.

Lord, help us just to determine that by our relationship with you. Help us to reflect on what you've done in our lives every moment of every day and realize that the reason we're here is because the master had a plan from the very beginning and you continue to walk with us in this journey.

So Lord, as we tie today, I pray that this offering is acceptable to you. I pray that you would bless it, that we'd use it to reach out to hungry people and to lost people, that we would use it to plant churches in this part of Hong Kong and beyond.

[ 67 : 52 ] I pray that we'd use it to train up future leaders for the churches and the communities. I pray, Lord, that we would use it and you would use it and take it this small bit and you would use it to multiply your kingdom on earth because that's why we're here.

So Lord, we worship you and we're just amazed at your goodness in our life. We pray all these things in your son Jesus' name. Amen. God bless you. We're back here next Sunday.

Pile of food right there and we'll continue our series. Love you guys.