

Stewardship: Money

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[0 : 00] Welcome again to Watermark. Do we have a reading? Okay, sorry. Please pay attention.

So this morning we're taking a look at the biblical perspective of money. As we continue to prepare our hearts please join me in the reading of this passage found in Matthew 25 14-30 and the words are on the screen.

Again, it would be like a man going on a journey who called his servants and entrusted his wealth to them. To one he gave five bags of gold to another two bags and to another one bag each according to his ability.

Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also the one with two bags with gold gained two more.

One bag went off, take a hole. He needed his money. After a long time the master of those servants returned and settled accounts with them.

[1 : 13] The man who had received five bags of gold brought the other five. Master, he said, you entrusted me with five bags of gold. See, I have gained five more.

His master replied, well done, good and faithful servant. You have faithful with few things. I will put you in charge of many things. Come and share your master's happiness.

The man who had received one bag of gold came. Master, he said, I knew that you are a hard man, harvesting where you have not sown and the man who had received one bag of gold came.

His master replied, well done, good and faithful servant. You have been faithful with a few things. I will put you in charge of many things. Come and share your master's happiness.

Then the man who had received one bag of gold came. Master, he said, I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.

[2 : 12] So I was afraid and went out and hid your gold in the ground. See, here's what belongs to you. His master replied, you wicked, lazy servant.

So you knew that I have served where I have not sown and gathered where I have not scattered seed. Well then, you should move my money into possible bankers.

I tell you, I would receive the bank with interest. So take the bank of gold from him and give it to the one who has tanned bags.

Whoever will give more and who have abundance. Whoever does not have even what they have will be taken from them. And throw that worthless servant outside into the darkness where there will be weeping and gnashing of teeth.

This is the reading of God's word. God bless you. God bless you. Morning. When I said yes to doing money today, I thought money was going to be an easy topic.

[3 : 17] But as you can tell from my eye bags and my sleepless night last night, it's not. Money is fascinating. It is rather complicated.

It's troublesome. But at the same time, it encompasses all facets of life. That's why it's pretty heavy. And so I find that one aspect of money leads to another.

And when you think about one topic, another topic pops up. So it's rather complicated. So, you know, I'm the first person to learn from this project.

And so I come to you today not as a teacher, not as a critic, but as a student that's excited to share with you some of the things that might have been obvious to you all along, but to me, they've come out to be new.

So I'm here as a student, really. Money is the number one topic in the Bible. Jesus devotes more than 50% of his parables talking about money or money-related topics.

[4 : 24] And the mention of words, money, gold, silver, wealth, they count to about more than 1,000 mentions in the Bible. So this tells us that, first, money must be important because the Bible talks about it.

And second, money is repeated all the time. And God, probably in his patience, knows how stubborn we are, just like little children.

And so he keeps on repeating this because he knows that we don't get it or we just refuse to learn. I find myself spending more time, obviously, on other books, Financial Times, Wall Street Journal, more than looking at the Bible for instruction on money.

And the one thing I've learned is the Bible's got a lot of things to say about money. And if I had spent more time there, I'd probably be a happier person. The topic of money is for everybody. Jesus talked about money with his disciples. They were carpenters. They were fishermen. He talked about the lady that had given her last savings, last cents to the church in the offering.

[5 : 37] He talked about the rich young ruler. And so he talked about money to all the cross-section of society. And so as we think about money this morning, it's for everybody.

It's for our kids. It's for our teens. It's for professionals. It's for people who manage households. So it's for everybody. So this morning, I propose that we cover some ground using two scripture passages, Matthew 6 and Matthew 25, with the following points.

First point, point number one, what is the trouble with money? From Matthew 6. Point number two, what does the Bible teach about stewardship?

And point number three, how do we bring what the Bible teaches to our everyday reality? Three points. So let's start with point number one.

What is the trouble with money? This reminds me of a story of a creative Christian banker who read Matthew 6, 19 to 20. And he said, Lord, I have come up with a new product for you.

[6 : 44] I found a way to create treasures on earth where moth and vermin cannot destroy and where thieves cannot touch. And Jesus says, well, son, let me hear about it.

And the creative banker proudly says, well, Lord, they're called sure to make money deposits or also called principal protected notes. For those who are not familiar with these, these things lost everything in the financial crisis of 2008.

Do we sometimes become creative in interpreting what the Bible teaches so that we shirk from following it? I think oftentimes, we don't want to feel guilty about what the Bible teaches or we feel that the Bible is rather radical with what it teaches, just like the story of the rich young ruler that we try to either shirk and not read the Bible, gloss over, or maybe have our creative twist about looking at these verses.

You see, money can blur our eyes from appreciating and applying what the Bible teaches. One might ask if we believe in Jesus' words in Matthew 6, 19 and 20 and we'll say yes.

Then the follow-up question arises. Well, then if you believe this, why do you accumulate so much stuff that you don't need? Both money and possessions. And if you wanted to be honest, you would have said, well, I do this because I worry that if I run out of this stuff, Jesus might not be able to give me the cash I needed or maybe he might give me that cash, but it's not enough or equal to where I wanted to live my life, my standard of living.

[8 : 25] So we chase money in violation of these verses, 19 and 20. And here we see how we get tripped, how we get tripped up by money in becoming a true follower of the teachings of Christ.

So you see, we call ourselves followers of Christ. That's a really cool buzzword. But if someone looks at how we deal with money and they're going to put that beside the teachings of the Bible, they're going to say, well, you know what?

One and one don't add to two. You don't look like a follower in Christ. So this is where we get tripped up when it comes to being obedient to the Bible. There is a powerful relationship between a person's spiritual condition and his attitude and actions regarding money.

Someone once gave me the illustration that if you had given me your checkbook, then I can tell you the state of your spiritual life. I guess, you know, you can work that for our credit cards as well.

Credit card statements. Jesus tells us in Matthew 6, 24 that we cannot serve two masters. Either you will hate the one or love the other. And he says that we cannot serve both God and money.

[9 : 39] While this is plain and simple, this seems like a problem for us. And money has a power to confuse us regarding what is really important. There is one great example of how money can cause poor judgment.

And this is seen in the story of the rich young ruler, Matthew 19, 16 to 26. You will recall in this story that the rich young man comes to the teacher and says, Teacher, what must I do to gain eternal life?

And the teacher tells the young ruler, Well, you must do the following commandments and in addition to that, sell all of your possessions and give it to the poor. Well, the rich young ruler decided that he couldn't do this deal.

So, he chose money over eternal life. Folks, do we choose money over eternal life? And of these two masters that's mentioned in Matthew, which of these two masters do we actually serve and follow every day?

Well, we may all sit here and say, of course, what's the rich young ruler, what's this rich young man thinking about? I mean, like, he can't be me.

[10:51] He's totally deluded. And the problem with that is we live in a culture where the influences of materialism slowly creep in and affect our better judgment.

So, what this does is before we know it, we're making decisions that we wouldn't have been making if we had a clear mind. What are those things we need to watch out for?

For example, has profession become our identity? Does looking good replace being good or doing good? How would we feel if we lost all of our savings tomorrow?

Will we grieve for more than five minutes? Money tricks us to think that we have security and control even if in reality we don't. Money has the power to keep us from asking these hard questions about our lifestyle, about our work, and about our relationships.

In Matthew 6.21, Jesus tells us that where our heart, our treasure is, where our treasure is, there our heart is also. That's from Matthew 6.21.

[11:57] Our attitude on money is a litmus test of our true character. Our attitude on money is a litmus test of our true character.

This is an index. Money can be an index of our spiritual life. This is one of the easiest places where a believer can stumble, and in particular, how we behave in the workplace.

People will watch and can easily see how we work with money in the workplace, and how it impacts the way we live, how we make business and family decisions, and the way we think.

Are we living as if we are off this world, or are we living like the example of Daniel, where while he was in enemy territory, he was doing things in excellence, but at the same time, he was keeping himself apart from the culture of that time.

If we are obsessed with money and possessions, this shows in our lifestyle, and this affects our credibility and our effectiveness in bringing the gospel to the workplace.

[13:07] Let me illustrate this. If we come to work and we're obsessed about something of ourselves, call that a promotion, maybe our bonus, maybe something, maybe something that just wasn't making us happy that day, do you think that we'll be able to have the capacity to be able to see if other people need us or be able to minister to others?

So it's just natural that if we're occupied and obsessed with things that are focused on ourselves, then we don't have the capacity to be able to minister to others. If we want to be credible Christians in the marketplace, then how we work with money is the one obvious place where we can make a difference.

So let me summarize and conclude this first point. Jesus is concerned about us and that's why he mentions money several times and he says that money can blind us and trip us.

That's why he speaks plainly about money and he mentions money several times. But we have to make these messages sink in.

Money can be a powerful stumbling block in our faith, in our witness and we have to watch constantly if and how money is getting to us. Let's move to point two.

[14:28] What does the Bible teach about money and in particular stewardship in Matthew 25, 14 to 30? In this parable, there is a master and there are three servants.

The master goes away for a very long time and entrusts his wealth to his servants. There are three levels of wealth assigned to each servant, each according to his ability.

Three responses or three investing styles. There is an accounting of results. For each result, varying rewards. To those that did well, they share in the master's happiness and will be put in charge of many things.

For the servant that did poorly, our problem servant, the punishment is harsh. He calls, the master calls them lazy, worthless, and wicked. And there will be weeping and gnashing of teeth. This parable is about the condition of our hearts. I always like this parable because as an economic student, I like the way that the Bible's teaching was very consistent with the economic, well, the capitalist ideals of resource maximization.

[15:43] But I guess this is one of the things that I learned working through this project. So thank you, Tobin. But this is totally missing the point, obviously.

We're not looking at it in the proper light. Let's focus a bit on the third servant. Let's put ourselves in the shoes of the third servant. What do you think was running through the servant's mind?

Well, number one, he says, the master is leaving for a very long time. There may be a chance the master may not come back.

Oh, wait a minute. He's giving away bags of gold. Five, three, and one to myself. If the master may not come back, then probably this bag of gold might be mine.

That's interesting. But wait a minute. The other servants got five and three, and I got one. I am livid about this. I'm mad.

[16:47] This is injustice. So what do I do with this? Well, the other servants, they can do whatever they do with the bags of money. They can party. They can do stewardship.

But I, I will bury this in the ground because this is my treasure. If the master doesn't come back, this is my only hope of being a free man.

This is my only hope of being a rich person. So let me bury this in the ground. You know what? The master does return. And he reviews the results of his servant's work.

Our problem servant made how much? Zero. Probably even negative if we consider inflation during that time. So why do you think he behaved this way?

He said he was fearful of his master. But perhaps this was just an excuse that he tells the master so the master wouldn't get mad at him. But in reality, his greed was so overwhelming that it paralyzed him and as a result, he failed to do the right thing.

[17:54] This man's problem was that he was thinking of his bag of gold as his security. And he wasn't using the wealth that the master had given him for the purposes that they were intended for.

This result resulted in wasted resources and as a result, he was punished heavily for that. This is a tragedy. In preparation for his return, God wants us to fix our hearts.

For where your heart, your treasure is, there your heart is also. So we ask ourselves, what is the condition of our hearts today? Are we prepared for judgment when the master comes back?

Or have we been burying our bag of gold in that hole on the ground to feed our selfishness? Let's talk about ownership. Who owns these bags of gold?

If we step into this parable, we are the servants and God is our master. God is our master who owns everything. King David best models this perspective of ownership in Psalm 24.1, which is in your bulletin.

[19:04] The earth is the Lord's and everything in it. One of my favorite prayers to remind me of this perspective is David's prayer on 1 Chronicles 29, 10-16 when he was dedicating his temple to the Lord.

Let me read some of those passages. He says, yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor for everything in heaven and earth is yours.

Yours, Lord, is a kingdom. You are exalted as head over all. Wealth and honor come from you. You are the ruler of all things. In your hands are strength and power to exalt and give strength to all.

Now, our God, we give you thanks and praise your glorious name. But who am I and who are my people that we should be able to give as generously as this? Everything comes from you and we have given you only what comes from your hand.

We are foreigners and strangers in your sight. As we are all ancestors, our days on earth are like a shadow without hope. Lord our God, all this abundance that we have provided for building you a temple for your holy name comes from your hand and all of this belongs to you.

[20:21] Isn't that a great way of restoring our perspective on things? When I feel that I'm a bit confused about things, I oftentimes come back to this prayer and it helps me in maintaining that perspective.

So do you know what David was doing here? He was worshiping God. What David was saying here was that even if what we have is a result of our hard work, this hard work is really a gift of God.

God is our provider and the only natural response is to give him back the work of our hands as an act of worship as David did. If we remember that God owns everything, we are unattached to the things of this world.

We feel liberated and unencumbered. Tim Keller in Redeemer says that if we have this perspective, then we become more promiscuous about the spending of our money.

I thought that was a little bit strange of a term but as you think about it, if you have this perspective about ownership, it will be easier for you to let go of money and as a result, you're able to open up the chances of blessing other people with this money.

[21 : 38] Many of us seem to spend our lifetime striving for things to own and once we get them, we are determined to protect what we have and accumulate more.

And so our minds are constantly preoccupied with worry and as Matthew 6.32 says, like pagans, we are running after these things. God commands us in Matthew 6.25-34 not to worry but to trust in his provision.

If we worry and are constantly preoccupied with chasing after all this, then we miss out on God's blessings. What are we worrying about right now? Are we acting like pagans running after these things?

Moving on, what do we learn about stewardship in this parable? We are told that servants one and two made 100% return on their wealth left with them by the master.

we are not told where the bags of gold are invested. But if we go a bit further along, Matthew 25, past this parable and we get into verses 34-40 for those of you with the Bibles, you will see that Jesus talks about caring for the hungry, the needy, the thirsty, the stranger, the sick.

[22 : 59] and he says, whatever you did for one of the least of these brothers of mine, you did for me. I find that the sequencing of these topics in Matthew 25 is rather telling.

Jesus talks about the stewardship of bags of gold. Then he talks about taking care of our brethren a few minutes later. He is setting up our thinking on what to do with money and a direct application to ministry.

So one thing we learn about stewardship is its outward focus away from ourselves. Yet God applauds us for that extra five bags of gold we produce.

But he doesn't stop there. He tells us to use that in ministering other people. Do we ever wonder why God blesses us?

God wants us to be faithful with what he gives us. And if we please him with what we do with the little that he gives us then he will put us in charge of more things.

[24 : 01] So what do we take away from this parable? First, the trouble with money stems from the condition of our hearts. We are taught to guard our hearts from greed.

Second, if we remind ourselves constantly that God owns, controls, and provides for everything, we allow ourselves to live lives that are free from worry and gives us a chance to witness and enjoy the many blessings that God wants to give us.

And lastly, stewardship is all about the outward focus away from ourselves. Moving on to point three now. What are the things that we can do to guard our hearts from the entrapment of money? There's a lot of things that can be said here and can be one sermon by itself. So let me focus on just two practical things that we can do. First, and I find this personally useful, are small acts of self-denial.

And I want to be careful about what I say here. I'm not talking about doing sacrifices and good works so that we can be saved or because it is required by God. No.

[25 : 12] From Psalm 51, God says, do not delight in sacrifice or take pleasure in burnt offerings. He wants, God wants our heart, our broken and contrite heart.

The challenge we have in our marketplace today is the constant bombardment of lies about money and success, about beauty, self-worth, the big house, the accomplishment, which we all know are contrary to what we see in the Bible and contrary to the core of the gospel that we've signed up for. Because I'm constantly struggling with this issue of heart and money, I will go on what you call these materialism fasts every now and then. Materialism fasts. For example, I would probably do a Starbucks fast for a couple of weeks.

That's why when Charles gave me a Starbucks today, I said, no, thank you. And with the money I don't spend, I would probably give that to, you know, a beggar outside IFC mall or you know, it might be just a colleague who is particularly depressed that morning and I just give the colleague a

coffee.

And I find that exercises like this can be refreshing spiritually because I wean myself from the selfish gratification and transfer that to helping someone else. I find that if my heart gets trained and retrained this way in small ways, it makes it easier for me to be obedient to God in bigger ways.

[26 : 43] I'm inspired by a story of a friend of a family. It's a story of a family who decided to downgrade their flat.

So from a bigger flat, they went down to a smaller flat and the savings of a couple of thousand dollars, they used that to send kids in the Philippines, slum kids in the Philippines to school. So what they've done here is they've given up this all too precious extra space in Hong Kong so that they can keep these kids off the streets and feed them.

And I find that picture very inspiring of how we can be weaning ourselves from just the constant self-gratification that money brings.

The other thing I want to talk about is regular accountability on this topic. Again, because of the powerful pull of money and temptation on materialism, it is important to practice just regular realignment or training the same way that we prepare ourselves for battle.

[27 : 52] I mean, after all, we are in a battle place here and the enemy, just like one might read in the screw tape letters, would use our temptations regarding money to wean us away or take us away from our focus in Christ.

So our enemy is strong and we need to be daily trained in battle to resist the temptation of falling into the wrong attitudes. So I think that working with an accountability partner or partners in this area could be very helpful in retraining or refocusing ourselves.

So let me close with a summary of points that we've covered today. First point, God tells us that the issue of money is important in that it is one of the surest places to stumble a believer.

We are encouraged to be made aware that this is a problem and that we should be made aware of this every day. We want to ask ourselves the basic question of where our heart is and other questions like what is driving us in our jobs, where is our security, is it in our savings or elsewhere. the second point is that the trouble of money stems from the condition of our hearts. We are taught to guard our hearts from greed. If we remind ourselves constantly that God owns, controls, and provides for everything, then we allow ourselves to be free from lives of worry and gives us a chance to witness to others and enjoy the many blessings that God brings us.

[29 : 25] And lastly, we learn that stewardship is not about ourselves. Stewardship is all about being outward and being able to minister to the communities around us.

And lastly, because of the strong pull of materialism, we need to be deliberate about aligning our perspectives every day. So with that, I'd like to close in prayer.

Heavenly Father, our provider, everything we have is yours and everything comes from you. Thank you for being our security, our rock, and our rest.

As we go back into our marketplace, give us a willing spirit to be credible followers of you. Like David, we want to worship you with our hearts and with our money.

I pray for everyone in this room that you protect us from the control of money in our lives. I pray this in Jesus' holy name. Amen. If I live with my eyes closed with greed and distrust, my body is a dank cellar.

[30 : 49] I can't worship two gods at once. I can't worship God and money both. Don't hold treasure down here. Don't fuss about what's on the table at mealtimes.

Don't worry about missing out. I'll find all my everyday human concerns will be met. And who really cares if the clothes in my closet are in fashion? There's far more to my life than food and outer appearances.

Don't get worked up about what may or may not happen tomorrow. The place where my treasure is is the place I will want to be and end up being. Stockpile treasure in heaven where it is safe.

If God gives such attention to the appearance of wildflowers, don't I think he'll attend to me, take pride in me and do his best for me? So relax.

I don't want to be so preoccupied with getting that I can't respond to God's giving. I must steep my life in God reality.

[31 : 49] God initiative. God provisions. Give my entire attention to what God is doing right now. God will help me deal with whatever hard things come up when the time comes.

God will help me deal with whatever hard things come up when the time comes.