

“THE STEWARDSHIP OF AFFLUENCE”

Luke 16:1-13; 1 Timothy 6:3-10; 17-19

November 22, 2009

Everything we have is a gift from God. And God expects us to make the most of all that He has given us. Whatever we have, we need to use it for God. The word is stewardship, to make the most of what we've got; managing everything God has given us - time, talents, treasure, resources, opportunities. We have already looked at the stewardship of influence. Now we turn to the stewardship of affluence.

You say, "I don't need this. I'm not rich." By whose standard? Compared to 90% of the world, we're incredibly wealthy. In fact, if we have food in our refrigerator, clothes on our back, a roof over head and a place to sleep, we are richer than 75% of the people in the world. If we have *any* money in the bank or your pocket, or even in a jar at home, we are in the top 8% of the world's wealthy. So we need this message about the stewardship of affluence. So turn to the person next to you and say, "I'm richer than I thought, so I better listen to this! And you should, too."

Few things test our faith and spiritual maturity more accurately than the use of money. In Luke 16, Jesus said: *"If you are untrustworthy handing worldly wealth, who will trust you with the true riches of heaven?"* That says that God is watching us to see how we handle our money. The amount really doesn't matter, just the concept. How do we manage what God gives us? For if God can't trust me with earthly things, He can't trust me with heavenly things either. This affects our eternity. It's important. So what does God tell us about the stewardship of affluence? And we begin by looking at the troubles that poor stewardship can bring. We must,

I. Avoid the Pitfalls of Money.

1 Timothy 6 *People who want to be rich fall into all sorts of temptation and traps. The love of money causes all kinds of trouble.* Hear that correctly. Money doesn't cause the trouble. It is the love of money. God wants us to love people and use things. But our world teaches us to love things and use people. When we start loving things, we find ways to use and manipulate people to get those things. We've got it all backwards. God's Word says, "Love people. Use things."

Whenever we deal with money, there are temptations, for wealth can change us. It can cause us to do foolish things that can change our character. People get a few bucks and suddenly they're possessed by their possessions. They neglect their health, their relationships, their reputation. Jack Whittaker of West Virginia won a \$315 million Lotto prize. He took the lump sum of \$114 million. Four years later, after numerous arrests, lawsuits, family tragedies, he filed for bankruptcy, as do almost 1/3 of major lottery winners. 1/3 goes bankrupt. People will give up on a relationship, on their marriage because of their obsessive love of money. But we can't impress heaven with our bank account. It is our character that matters. It proves what we read in Psalm 49:20: *In prosperity people lose their good sense.* Living in an affluent area like the U.S., there are three pitfalls that we have to watch for.

1. Thinking That Having More Will Make Me More Happy

It's what all the ads say, *Buy our product and you'll be happy!* Americans believe that we have a right to life, liberty, and the purchase of happiness. *I can always buy more.* And things can make us happy, for a little while. But that new car smell doesn't last forever. The thrill is gone and with it our happiness. Then we start looking for the next new thing, the next new idea. Why? Why aren't we satisfied anymore when our new stuff becomes our old stuff? Why do things lose their appeal so quickly? Because things don't change and people do. Because we're alive, we are constantly changing. When we get something that doesn't change, sooner or later we're going to get bored with it. That's why that piece of art you thought was so neat is not that big a deal any more. That's why that new outfit slowly slides to the back of the closet. That's why we have to redecorate our homes. Because we're bored. Things bring happiness but only for a while.

Ecclesiastes 5:10: *Those who love money will never have enough. How absurd to think that wealth*

brings true happiness. The more you have the more people come to help you spend it.” Believe that one? Oh yeah! The more you’ve got, the more leeches show up to suck it out of you anyway they can. Resist the temptation to believe that having more, will make me happier.

2. Thinking That Having More Will Make Me More Important.

The myth is, “I am what I own. My value is based on my valuables. My net worth determines my self worth.” How foolish! But if we buy into the myth, we begin to believe it, “I’ve got to get more because I want to be respected. I want to be liked. I want to be popular. So I’ve got to get more. And if I get more, people will respect me more.” But it’s not true. Things don’t make me important. Still it is amazing to see what people will pay for status. Take two shirts. Same color. Both made in Bangladesh. Yet we’ll pay \$30 more for the one with the right logo. Why? Is that logo really going to make us feel better about ourselves? It’s still cotton. It was still made in Bangladesh. But we pay because we think that having more will make us more important.

Luke 12 *“Don’t always be wishing for what you don’t have for real life and real living are not related to how rich we are.”* How many times do we buy things that we don’t need with money we don’t have to impress people we don’t even like. What’s the logic of that? Instead, remember that our relationships measure how much we’d be worth if we lost all our money. In that light, how much are you worth? Don’t accept the myth that having more will make me more important.

3. Having More Will Make Me More Secure.

It’s called financial independence. But the reality is the more we have, the more we have to worry about. The more we have to insure. The more we have to protect and polish and maintain. In fact, the more we get, the more complicated life becomes. We need to simplify our life, not complicate it with more stuff. Pretty soon we’re living just to maintain all those things. Is that what we want? Instead remember Proverbs 23:5 *“Your money can be gone in a flash as if it had grown wings and flown away like an eagle.”* Have you looked at a dollar bill lately? There’s an eagle on it. Every dollar bill comes with wings already attached. Coincidence? No. Just a little reminder of how quickly it can fly away. I don’t care how rich you are. You could lose it overnight in a million different ways. And a year ago many of us learned that again. Don’t put your trust in stuff, unless the stuff you’re talking about is a relationship with God. That can never be taken away. And that is what we need to trust in. That is where we find our security.

So how should we use our money? II. Apply the Purposes of Money.

1 Timothy 6:17-18 *“Tell people to use their money to do good. By doing this they will be storing up real treasure for themselves in heaven. It is the only safe investment for eternity.”* God says, “You can’t take it with you, but you can send it ahead.” Do your giving while you’re living so you’re knowing where it’s going. Send it ahead. There is no greater investment than using our time, money, reputation and influence in fulfilling God’s purposes for our life. We need to invest in the five funds recommended by God and Son, who have been taking care of business for 5 billion years. It’s protected from theft and inflation, and it provides eternal dividends. What a portfolio! What a deal!

1. Use it to Express Worship.

Whenever we focus on God or give to God, it’s an act of worship. God loves that, but why? It’s not like God needs our money. He’s got all the money in the world. He’s got everything in the world. So why would God want us to give Him what is already His? Because it’s an act of worship, a reflection of our heart. Matthew 6:21: *“For where your treasure is there your heart will be also.”* That makes this our Treasury Fund because it reflects what we treasure most. Case in point: Buy a stock and suddenly you become passionate about how well that business is doing. You look at all sorts of information about what’s going on in the business. When we invest our treasures, our heart follows. And when we give to God, our heart is going to follow Him. So where is your heart today? Where is your treasure? In you house, boat, business? Maybe it’s your hobby or career. Fans pay huge amounts for Penn State tickets, and their heart is at those games. For others, it’s hunting, fishing,

decorating, whatever. With our money comes our passion.. To see where someone's heart is, look at their calendar and their checkbook. Those things always show us what's really important. God says, "Put your money where you want your heart to be." If we want our heart to be with God, we need to give back to God. It is an act of worship. Deuteronomy 14:23 *"The purpose of tithing is to teach you to put God first in your lives."* God doesn't need our money, but He wants what our money represents, and that is our heart. We get nervous when we talk about money because the most sensitive nerve in the human body goes from the heart to the wallet. We spend all our lives making money, thinking about money, worrying about money, saving money, spending money, investing money, and we're so afraid that somebody might take some of it away. God says, "Relax. Invest in eternity. Put Me first in your heart and your wallet." Use money wisely by giving back to God.

2. Use it to Encourage Fellowship.

This is our Mutual Fund because it fuels our mutual ministry of fellowship. Just like we want to see our children share, our Father in heaven loves to see His children share. Romans 12:13: *"Share what you have with God's people who are in need and show hospitality."* Why? Because giving draws us closer, whether we give to God or to others. It builds fellowship. It deepens bonds of love. So to draw close to others, invest in the Mutual Fund of Fellowship.

Hebrews 10:24: *"Let us be concerned for one another, to help one another, to show love and to do good."* We can give without loving, but you cannot love without giving. Giving is the essence of love. So we are to be concerned with one another, to help one another, to show love, and to do good. Those things cost something. That cost is our investment in God's Mutual Fund. Money can be a lot like fertilizer. If we just pile it up, it stinks. But if we spread it around it can do a lot of good and bring forth a lot of growth. God never intended that we simply store up all our money. We are to spread it around where it can do a lot of good in the people around us.

3. Use it to Enhance Your Life.

A Growth Fund. God wants us to grow spiritually. Proverbs 10:16 *"The earnings of the godly enhance their lives but evil people squander their money on sin."* Have you ever considered that God gives us money so we can use it to grow spiritually? We give Bibles to children and youth, and that can get expensive. Yet, whatever the price, I know that it's well worth it because it is one of the best investments we can ever make, investing the Bible in the life of another.

Are you investing in your spiritual life? We need to do that so we can grow spiritually, so we can grow in righteousness, so we can develop that good character within us. We can't take our things to heaven, but we do take our character. We have to take our character. So it makes sense to invest in the things that are always going to be with us. Invest in your character. Find ways for your spirit to grow, develop, and mature. It requires discipline, for we can't buy a fully developed spirit. We've got to build it ourselves. We invest in the tools and experiences that help us grow in character and spirit. We can buy Christian books or tapes. We can go to seminars or mission trips. We make an investment in our Growth Fund.

Proverbs 23:23 *"Buy truth and don't sell it for love or money. Buy wisdom. Buy education. Buy insight."* If given a choice, would you rather have great wisdom, or great wealth? Most might say that they would take the wealth and then simply buy the wisdom. But this verse reminds us that the greatest value in life is what is in our hearts. If we make the choice to buy wisdom, buy insight, we're never going to regret that choice because of the difference it makes in our life.

4. Use it to Extend Your Ministry, to make a difference in the lives of others.

This is the Equity Service Fund, using God's gifts to serve people. The simplest definition of ministry is meeting the needs of people in the name of Jesus. That doesn't always involve money. There are emotional needs. Financial needs. Physical needs. We are to find ways to meet those needs, and when we give in any way, we are to do it with generosity and joy. Proverbs 11:24, *"The world of the*

generous gets larger and larger. And the world of the stingy gets smaller and smaller.” When we invest in the Equity Service Fund, God will notice and bless our ministry. But if we focus only on ourselves, our resources just shrink, dry up, disappear. Our love grows, our faith grows, our service grows by giving it away.

The Bible has more promises about giving than anything else. Jesus said more about giving than He did about heaven or hell. In fact, the word “give” is used more in the Bible than “faith,” “hope,” or “love.” Why so much emphasis on giving? Because God is a giving God, and He wants us to be like Him. John 3:16: *“God so loved the world that He gave”* And we are to be people after His own heart. We imitate Jesus who said, *“I didn’t come to be served. I came to serve. I came to give My life as a ransom for many.”* And in imitation of Jesus, we put Proverbs 28:27 into practice, which says, *“Give to the poor and you will never be in need. But if you close your eyes to the poor, many will curse you.”* It is our Equity Service Fund.

5. Use it to Extend Your Mission.

That’s the Global Fund. Our number one mission is to make disciples, to bring people to Christ. Luke 16:9, *“Now use worldly wealth to gain friends for yourselves so that when it’s gone you will be welcomed into eternal dwellings.”* For many, that’s hard to understand because it sounds like we are to buy our friends. No! We are to use our money to bring people to Christ because when we do that, we are investing our life, our heart in heaven. And when we get to heaven we will hear one of the greatest compliments we can ever hear, that is someone saying to us, “Thank you for spending that money. I’m in heaven because of you.”

There is no more important use of our funds, no greater impact than to reach someone with the salvation message of Jesus Christ. That’s how we change hearts and lives. We invest in the Global Fund to give people the most precious gift that they can ever receive, a fully paid eternal trip to heaven. Is anybody going to heaven because of you? Because you gave them a book or tape, or invited them to worship or some event? Maybe you gave to a missionary so many would be able to come to Christ because of your investment. That’s how we use our money to extend our mission. Scripture says that investing in the Global Fund is the greatest use of our money because it changes lives. Remember that we make a living by what we get. But we make a life by what we give.

Looking at this list of funds, where do you need to invest a little more. And invest is the proper term. Not give but invest because this is the Balanced Portfolio of God into which we are investing all that we have and all that we are. Many think that when we talk about stewardship we are talking about giving to meet the needs of the church. No!. Stewardship is all about our spirituality, about what we are called to do in our walk in faith. Often I have talked with churches who claimed that they had financial problems. But in virtually all those situation, the real problem was spiritual, not financial. For the Lord calls us to set aside 10% of all that we have to honor and glorify God. It is a matter of the heart, of growing in fellowship and discipleship; of reaching out in mission, in ministry, in evangelism. So the question we need to ask ourselves is how faithful are we being to the word of God? How faithful are we investing in the will of God?

It is said that if people would tithe, give 10%, the church would have no financial problems. That is very true. But then, if people didn’t sin, we wouldn’t need the church at all. But people do sin, and many people do not give 10%. So my job as pastor is to help us grow spiritually so we might all live a little more faithfully, and give a little more generously. In faith, move toward that 10% level. You don’t have to do it all at once. Just take the next step in your faith and in your checkbook. Move a little closer to where God wants you to be. But remember that it’s not as much about finances as it is about spiritual fidelity. It is about striving to imitate Jesus in our life day by day and moment by moment. In 2 Corinthians 8:9 we read, *“You are familiar with the generosity of Jesus Christ. Rich as He was He gave it all away for us. In one stroke He became poor and we became rich.”* Jesus gave, offering his very life on a cross because it is the will of God that we might have life. He generously gave with the

expectation that hearts and lives would be changed. And we are to willingly give in the expectation that lives will be changed, that God’s will might be done in us and through us, that we might truly know the riches of God.

I would like to end with a prayer, the Prayer of Agur that is found in Proverbs 30:7-9 *“Lord, don’t let me become too poor or too rich. Just give me what I need. For if I have too much I might forget about You. And if I don’t have enough I might steal and disgrace Your name.”* That’s balance. And when we are balanced in Christ, we will regularly invest in God’s Balanced Portfolio. We give and invest our lives to worship God, to encourage fellowship, to enhance our life, to extend our ministry, and to extend our mission of changing lives and bringing people to God. That is the proper use of our things, and of our life. And in your life, may it be so. Amen.