

## Transforming How I See & Use Money

November 26<sup>th</sup>, 2017

Good morning, everyone! I want to welcome you again **to the Vineyard and to our 50 Days of Transformation** series,

- Where, we're pursuing transformation in seven dimensions of our lives.
- We've already looked at our spiritual, physical, mental, emotional and relational health.
- Next week we're going to look at vocational health.
- But today we're going to focus on something that Jesus spoke about over and over again, and that is, financial health.

Truth is, Jesus actually talked more about money than he did about heaven or hell or prayer.

- In fact, except for the Kingdom of God, Jesus spoke more about money & possessions than any other issue.
- Nearly **half of all of the parables** that Jesus relate to money. That's 16 out of 38 Parables!
- In the books of Matthew, Mark and Luke **one out of every six verses** relates in some way to this subject. And, why?

Well, we know why! Because of the way **money & finances can dominate our lives**, influencing us for either good or bad.

- We spend so much of our time thinking about it, working for it, earning it, studying it, saving it and investing it.
- And so, because of that, **unless we learn to manage our financial health**, our finances will manage us.
- Robbing us of the joy that we're meant to have as we walk out our everyday lives "in Christ."

If you've been part of this series from the beginning, then you know that our theme verse comes from **Romans 12:2**,

- Which, in the NLT says, *"Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think."*
- In a culture where 57% of marriages that ended in divorce cited money as a primary reason for their demise;

- In a culture where “*death do us part*” has shifted to “*debt do us part.*”

In a culture where more couples referenced money as the greatest stressor in their relationship;

- In a culture where, according to the American Psychological Association, 25% of people experience extreme financial stress while the other 75% feel it at least some of the time;
- Clearly, **if we going to ever experience real transformation** in our lives, then we’re going to have to change the way we think about our money & finances.

So, we’re going to focus our message this morning, on **changing the way we think about money**;

- It’s a message about what Jesus says about financial health.
- It’s a message about the kind of relationship we’re meant to have with what God has given us.
- It’s a message about **the partnership God has called us to as his stewards** in this world.

Now, this idea of our being stewards may not be something that any of you walked in here this morning thinking about...

- But its something, as you’ll see, that’s really important to God.
- Truth is, the meaning & application of what it means for us to be stewards is taught all the way through Scripture, from Genesis to Revelation.

**So, what is the meaning of stewardship anyway?** Well, being the brilliant researcher that I am, I looked up the word in the

- Webster's dictionary where it says that, "*Stewardship is the responsibility of managing someone else’s assets, affairs, or property.*"
- Dictionary.com defines a “steward” as “*One who manages another's property, finances, or affairs.*”

In other words, **stewardship is managing something that isn't your own**. In fact, the word, "steward," is the old English word for manager.

- So, if you've ever been a manager then you're a steward.
- And yet, if we're really going to grab hold of what stewardship is about, then I think we need to understand it from two different vantage points.
- And the first is this... that God owns everything!

## 1. God Owns Everything!

In **Psalm 24:1** we read, "*The Earth is the Lord's, and everything in it.*"

In **Psalm 50**, God says, "*For every animal of the forest is Mine. The cattle on a thousand hills are Mine.*"

- In the Book of **Haggai 2:8**, we read, "*'The silver is Mine, and the gold is Mine,' declares the Lord.*"
- When it comes to the Earth... **all** of creation, **all** its resources, **all** its commodities, all its wealth, all its creatures, and all human inhabitants... are all His!
- So, the first principle of stewardship is this: **God owns everything!**

He owns the all the land. He owns the potatoes growing in the land, He owns the oils used to fry those potatoes, and He owns the French Fries!

- He owns the orange groves. He owns the trees in the orange groves. He owns the oranges on the trees. He owns the juice in the orange.
- He owns every **plant**, every **rock**, every **animal**, every **person**... everything. God owns everything.

***"The heavens declare His glory... The earth is the Lord's and the fullness thereof."*** (Psalm 24:1)

- Why does He have a claim to everything? For one, **He created it!**
- But, as I spoke about last week, more than just creating it, **He sustains it.**

- The Bible tells us in Colossians that God holds everything together... He keeps the sun in place and the planets in line.
- **God owns it because He made it and He sustains it.**

You know, when you walk through the creation account in **Gen. 1**, you can see that after each day of creation,

- God looked at what He had made... the heavens, the sky, the animals, the plants, everything... and said, "***It is good!***"
- But then, at the end of the sixth day, in **verse 31**, He said it was "***very good***".
- On the fifth day God looks at the world and says, "***It's good.***" On the sixth day, He looks at the end of creation and He says, "***It's very good!***"

So... what happened between the end of the fifth day and the sixth day? Humanity was created!

- Before that, God looked at the earth and said, "*I did a good job on this but there's something lacking.*"
- Humanity made all the difference! But why?
- What made humanity stand apart from the rest of His creation? How are we different?

**A. Different in character.** In **Gen. 1:26**, God said, "*Let us make man in our own image.*" He said, "*I'm going to make man like Myself. In My own image, after My own likeness.*"

- In other words, we've been made to reflect the very character of God. Are we perfect? No... far from it.
- But look at the incredible ability we have, for example, **to create**. God is a creator... and so, He made us to be creative.

When I was in SoCal back in September, I went hiking **in the San Gabriel mountains**.

- I **saw God's fingerprint** all over the place... the mountains, the lake, the tall pines, the birds.
- But within humanity, he **put more than His fingerprint**... instead, He **engraved His very image** inside of us.

- We were created different in character. We were also created...

**B. Different in our job description.** Verse 28 says that *"God blessed them and said to them [talking to man and woman] `Be fruitful and increase in number. Fill the earth. Subdue it. Rule over the fish of the sea and the birds of the air and over every creature that moves on the ground."*

- **Verse 2:15** continues. *"The Lord God placed the man in the Garden of Eden to work it and to take care of it."*
- Why did God make man? What's his purpose? Ultimately, we know that **God created humanity to be His people... to be the objects of His love, intimacy, and friendship.**
- But the Bible also says that God made us to be the caretaker of the world, to be the manager of His estate...
- to be the steward of all the resources God had created.

Notice **1:28** God said, *"Here's what I want you to do."* First, He said *"... be fruitful and multiply."*

- Up to that point we're no different than the animals. He had told the same thing to the fish and the birds.
- He had said, *"... be fruitful and multiply."* That's the **only command man's ever been able to keep!**
- But then God says, *"I'm making man a little different. Not only do I want him to be fruitful and multiply, but I want him to do five things."*

He spells it out: Fill the earth, subdue it, rule over it, work it, take care of it.

- And even to this day, God expects us, as His people, to live that out as though it was a **central part of our job description.**
- And the title of that job description comes down to one word... management. **God created man to be the managers or stewards of His creation.**
- So, principle number one was that God owns it all.
- Principle number two is that You and I were also made to manage what God owns.

## 2. You and I were made to manage what God owns

I've spoken so often about how God created us to walk in intimate relationship and friendship with Him.

- But, as I said, we were also made to manage the resources that God put on the earth... to have authority over and be stewards of all that belongs to God.
- In fact, this was God's very first command given to humanity... to be managers of the earth He had just created.
- In a sense, God made man His junior partner.

He said, *"I've created the world. Here are the raw materials and resources. Now go out and make something of it. I'm the owner but you're the manager.*

- *You're the caretaker. You're the steward. You're My junior partner because you're made in My image."*
- We were made, in part, to manage... to be stewards over... what God owns.

But needless to say, one of our core problems as humans... as Christians... is that **we forget** that this is part of our job description.

- And so, **while we may set out to manage** what God has given and created, pretty soon we start thinking that it's all ours!
- As a pastor, I'm called to steward this church. And yet, I'm very aware of how Paul clarifies my role... He says, ***"Be an overseer of God's flock... but don't lord over it."***
- In other words, He's asked me to steward what is 100% His.

We try to trade places with God. We start acting like the owners, as if we created the world.

- We start using words like **my** and **I** and **mine**... my life, my plans, my possessions, my time. Who gave all that to you?
- Can you **imagine asking someone you love to housesit your home** while you're away for a few weeks...

- and, after coming home, you find that they've changed the locks and moved in?

Again, the problem is that we get used to the things around us... and start seeing them as "ours".

- Truth is, though... **we get to use it** and **we get to manage it** and **we get to enjoy some of life's resources...**
- but God owns it. That's stewardship!
- Notice in **Genesis 1:28** where God said, "*I want you to rule over everything.*"
- In the King James it says, "*I want you to have dominion over the fish and the birds and everything that moves.*"

God intended originally at creation for humanity to rule over things. But what happened?

- Well, because of the Fall, everything got turned upside down.
- So, **while we were meant to rule over things, "things" now rule over us.**
- We're possessed by possessions... by the very things we were asked to manage.

We love to think about all the things we own... but the truth is that we really don't own anything.

- **James 1:17** says "*Whatever is good and perfect comes down to us from God our Father, who created all the lights in the heavens.*"
- At best, **what we have has come to us on loan** from God.... and after we die, God passes them on to somebody else.
- That's why you'll never see a U-haul hitched to the back of hearse. **Why?** Because it's all just loaned to us... God owns everything.

This may seem somewhat basic... well, it is. But I believe that *if* we **allow this truth to penetrate our hearts** more deeply...

- That if we can really grasp God's heart regarding stewardship... that God made it all and He put me here to be the manager of it... I believe it can change our lives!
- For one, when we serve as wise managers, for example, God will often give us more to manage. And, while we're managing it, we get to enjoy it!

In other words, the Bible teaches that the more faithful we are in managing everything that God has blessed us with, the more He entrusts to us.

- And yet, we need to remember what Jesus said in **Luke 12:48**, that *"When someone has been given much, much will be required in return; and when someone has been entrusted with much, even more will be required."*
- He made it all... then we manage it, and we enjoy it... though, we're accountable for what's been entrusted to us.
- **Some asks you to house sit?** Well... you get to manage what's theirs and enjoy what's theirs. But you're also accountable for what's in the house.

But... the more we're found to be faithful, being wise managers and wise stewards of all of life, the more He can trust us with and the more we're blessed with...

- Because He says, in Matthew 25, *"You've been faithful in a few things; I'll make you faithful in more."*
- This is true not only on an individual level, but a corporate level as well.
- And so, if, as a church, we're being good stewards... of our time, of our gifts, of our money, then God will entrust more to us.
- He says, *"You've been faithful with what you did on earth. You were faithful with your life, your time, your talents, your finances, every area of your life. So, I'm going to trust you with more."*

Just remember that this work both ways. If you've not been faithful in stewarding what He's given you,

- Then, while His love will never fail you, He may not open new doors in your life.
- The Bible says in **Romans 14:12** "*One day every one of us will give an account before God of our stewardship.*"
- In other words, we will be held accountable for how we cared for and managed the things God has blessed us with.

Did God give you this environment to live in? Then stewardship involves **ecology**, taking care of the earth.

- Did God give you a physical body? Then stewardship involves **physical fitness**, nutrition.
- Did God give you every single day of your life? Then stewardship involves **time management**.

Did God give you a position of authority? Has He allowed you to be in a place of prominence and responsibility?

- Then God says **stewardship involves using your influence for good...** and not just your own good.
- Did God give you a family? Friends? A church? Then stewardship involves **caring for them**, loving them, in a way that reflects the kind of love He shows us.

Did God give you your wealth, your material possessions? Then stewardship involves not only **money management** & financial planning...

- But the idea of returning a portion of what you are managing back to God through our regular giving.
- This was important to Jesus. In fact, in **Acts 20:35**, Luke passes on to us something Jesus had shared with him.
- And that is that it's more "*blessed to give than to receive.*"

That, as God's stewards, **we experience more fully the blessings that are ours in Christ** NOT by collecting or holding on to things but by letting go of things... by living lives of generosity.

- In **Proverbs 22:9**, Solomon writes that *“He who has a generous eye will be blessed.”* I love that!
- Some of you guys have a real eye for business... some of you have an eye for fashion or an eye for good food.

But what Solomon is saying here is that it's those of you who have an eye for generosity...

- where you living out your day to day lives with a heart that looks for opportunities to bless those around you.
- “God, who can I bless right now? What do I have that someone needs? What do I have in my life that can be a blessing to someone right now?”

You see, when you have a generous eye like that, Scripture says that you will be, what? BLESSED!

- In fact, according to Paul, in **2 Corinthians 9:11**, *“you will be blessed in every way so that you can be generous on every occasion.”*
- You will be blessed... not simply for your own sake... but so that you then be a blessing to those around you.

You see... what I'm talking about this morning is not a trivial issue. Guys... we need to grab hold of this...

- that this is a central part of our job description... to be managers of everything that God has given to us. This is important to Him!
- It starts in **Genesis 1:1** and runs all the way through to Revelation 22. Stewardship is a basic principle of life... and yet, we miss it.

It's foundational. To be good stewards is to **fulfill a central desire** the Father has for our lives.

- It involves managing every area of life -- my time, my family, my home, my business, my resources, my friends, and, yes... my money.

- In fact, there are over 2000 verses the speak of it in the NT alone.

And it isn't because Jesus is more interested in your money than He is in having that intimate relationship with you.

- It's just that **He knows how often money gets in the way** of that intimacy.
- For Jesus, when it comes to us & money, it comes down to a few things: **First... DON'T LOVE IT.**

In **1 Timothy 6:10**, Paul tells us that *"the love of money is the root of all kinds of evil."* We're not to love money or live for money.

- When money becomes central... when we can't be generous with our money... when we can't give a portion of it away,
- Then it might be managing us more than we're managing it.
- Jesus put it this way in **Matthew 6:24**. He said, ***"No servant can serve two masters. He'll either hate one and love the other or be devote to one and despise the other. You cannot serve both God and money."***

It is impossible to live with divided allegiances. Have you ever tried to work for two bosses? How did that work out?!

- We all have to choose what's going to be number one in our lives. Jesus makes it clear...
- You can't say, *"my number one goal in life is to make a lot of money and my other number one goal is to love God."*

And so, as we reflect on what it means to be the kind of steward God has called us to be, we have to ask ourselves,

- "Is God the God of my Visa? Is He the God of my checkbook?"
- If He's not, then I have to accept that I've been trying to have two number ones in my life.
- **Secondly... DON'T TRUST IT.**

Not only shouldn't we love it, but we shouldn't trust it! No matter how much you have there's a thousand ways to lose it.

- But there's one thing you can never lose. You can lose your job, you can lose your hair, you can lose your health, you can lose a loved one, you can lose your money...
- But you'll **never lose the love of your Heavenly Father**. Why? Because God's love is unconditional...

He won't ever stop loving you because **His love is based on who He is NOT** on who you are.

- You see, if you want to really be secure, if you want to really be anchored in this life,
- Than the center of your life has to be **built around something that can never be taken** from you.

**Proverbs 23:5** says this... *"Your money can be gone in a flash, as if it had grown wings and flown away like an eagle."*

- Our government is so thoughtful in that they put an eagle on every dollar to remind us that money can fly away just like that eagle!
- So, don't love it, don't trust it, and **thirdly... DON'T EXPECT IT TO SATISFY.**

It's so easy to believe that having more money will make us more happy and more secure and more important.

- But if we really believe that, then we have to face up to the reality that we've been fiercely misguided.
- Remember our theme passage: *"Don't copy the behavior and customs of this world,"* which is exactly what we do.
- *"BUT let God transform you into a new person by changing the way you think"* Romans 12:2.

More is not going to leave your heart more satisfied. In fact, the more you have the more we tend to want.

- In fact, **a reporter once asked Howard Hughes**, "How much does it take to make a man happy?"
- And he said, **"Just a little more."**

- **Ecclesiastes 5:10** says this, “*Whoever loves money will never have enough. And, whosever loves wealth will never be satisfied with his income.*” Why, because they’ll always want more.
- That’s why Jesus says this in **Luke 12**; “*Guard against all kinds of greed because your life is not measured by how much you own.*”

So, if, in any way, your self-worth is tied to your net-worth... if your valuables determine your value...

- then it’s time to do a little soul search with regarding to the place money might have in your life.
- Jesus says, “**Don’t store up treasure here on earth. Instead, store your treasures in heaven for wherever your treasure is, that’s where your heart will be**” *Matthew 6:19-20.*

Wherever your treasure is, wherever your money is, that’s where your treasure is.

- Listen, right now, most of you couldn’t care less how Apple does as a company.
- But, if you bought some Apple stock than suddenly you’re very interested in their success...
- because you’ve invested in it... you’ve put your treasure in it.

As stewards, we have to pause every now and then and ask ourselves,

- “*Where am I investing the treasures that God has given me?*”  
Because that will tell you where your heart is at.
- You see, every area of our lives relates to our calling as stewards... as managers of all that God has given to us.

We don’t get to pick & choose what is His and what is ours. It’s all His!

- Giving regularly to the church, something that’s been practiced from the very birth of the church,
- Not only serves as an investment in what God cares so much about but **reminds us** that all of what we've got came from Him in the first place.

It may be tempting to say, "Well, what do you mean? It was my ideas, my efforts, my creativity, my hard work that got me where I am today."

- Well, who gave you your mind? God could have made you into a fruit cake... you could have been a banana!
- Or, a vegetable. You could have been a rutabaga!
- ***"Everything I have in life, I got it because I worked hard! I'm a self-made man! I did it all!"***
- If it weren't for God, you couldn't even get out of bed in the morning.

If God took His hand of blessing off of your life, you wouldn't have the **health** you have to work, you wouldn't have the **mind** you have to think.

- In fact, who gave you that desire to think... to do perform well? Who gave you that ability to work and to produce and to create?
- **God did!** It all came about because when He created us, He chose to create us in His own imagine.

And God just says, "I want you never to forget that **I'm the source**. I'm the creator. If it weren't for Me, you wouldn't have your job. You wouldn't have your life. I made you. I'm your maker."

- **Deuteronomy 8:17** says, ***"You may say to yourself, 'My power and the strength of my hand have produced this wealth for me.' but remember the Lord your God for it is He who gives you the ability to produce wealth."***

I heard about a church some time ago that was growing so fast it ran out of parking space.

- So, they went across the street to a store that was closed on Sundays and made a deal with the owner to use their parking lot.
- The owner said, "You can use the parking lot 51 Sundays out of the year, but on the 52nd Sunday, I'm going to chain it off."
- The pastor asked him, "Why? Why would you let us use in 51 time a year and chain it off the 52nd?"
- He said, ***"Because I never want you to forget that the parking lot belongs to the store, not the church."***

That's what giving is all about. God says I just don't want you to forget where it's all coming from.

- That ***"I'm the source of your blessing. I'm the creator."*** God owns it all.
- We're managers. We're not the owners. We get to manage it and we get to enjoy it and use it and develop it. **But we don't own it.** It's God's.

You see, generosity and giving remind us that all we have is His. It's a tangible acknowledgement that God is the source of all the blessings in my life...

- and if it weren't for Him, we wouldn't have anything.
- It's a genuine expression of our gratitude... as we give back a portion of what ultimately belongs to Him.
- That's why Moses writes in **Deuteronomy 14:23** that, through your giving, ***"you may learn to revere the Lord your God always."***

I really believe that, to the degree that we allow the reality of what it means for us to be God's Stewards to sink more deeply into our hearts and minds,

- To that degree will it will honestly change the way you live out your day-to-day life.
- More and more you'll find that you're ruling over your possession rather than their ruling over you.

Suddenly, you'll find yourself start asking questions like: "God, how do You want to use the career that You've allowed me to be in?"

- ***"How can I make best use of the time, talents, and possessions & money, which You've given to me to honor You... and to be more of a blessing to those around me?"***
- You see, if we want to experience transformation in our lives, then it can't happen apart from financial health.

***"Let God transform you into a new person,"*** Romans 12:2 says, ***"by changing the way you think."***

- Clearly, Jesus is wanting change the way we think about our relationship to our money & possessions.
- He wants us to **live with thankful hearts over what we do have** rather than being fixed on “acquiring more.”

He wants us to **recognize that “every good and perfect gift”** really does come from His hand.

- And, because of that, He wants us, according to **2 Corinthians 9:7**, to not give “*reluctantly or under compulsion*” but to give joyfully and to live lives of generosity.
- He wants us to **keep the simplicity of Hebrews 13:5 close to our hearts**, to “*Keep your lives free from the love of money and to be content with what you have.*”

He wants us to **walk out our calling as stewards...** as financial managers over the things He’s joyfully given to us.

- He wants us to make Him that one thing, way above anything else, whom we devote the entirety of our lives to...
- Because you can’t serve and love both God and money at the same time.