"Whole Life Stewardship"

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"Integrating My Money and My Faith"

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Key Texts: Luke 16:1-13

I. Introduction: Stewardship is about "Christ in You!"

Did you know how you and I handle our money, how we make our money, how we spend our money, save our money, give our money says much more about our faith than you or I realize? As we have set out on our sermon series on Whole Life Stewardship, remember stewardship, that big "churchy" word is really about making the most of all you have, which God has given you and making the most of all you are.

Stewardship is really about you and me. And what it really comes down to is "Christ in you, the hope of glory". The stewardship of life is not supposed to be an endless list of chores, but an ever-increasing abundance of God's blessings on the one who seeks God earnestly, loves Jesus wholeheartedly, and follows God unreservedly without shame. How is Christ working in you?

II. All We Have is a Result of God's Blessing

We may or may not have this down in our minds and hearts yet, but think on this. All the resources we have, whether monetary or material, are the result of God's blessing and favor, not one's personal achievement. The resources entrusted to us by God are to be stewarded wisely and purposefully. And, yes, those resources do fall into two categories: monetary and material.

Monetary includes your income, and all the funds in your bank account, savings account and redeemable investments. Material resources include all things that have potential value in terms of Christian stewardship. Your home, your vehicles, and other earthly goods.

If you took an inventory of these combined, you may be amazed at how blessed you are. What if we took an inventory of our monetary and material resources. I imagine if we did we'd better see God's rich blessings and we could more consciously dedicate these resources to God and God's working in the world, in the church, and in our own lives to bless others.

Our scripture lesson today does not beat around the bush. It does not tippy toe around the subject. It gets straight at the heart of how we are to steward our money and resources.

III. The Story of the Shrewd Manager

Jesus tells about a man who was wasting his manager's resources. The man's manager calls him in and says "Give an account of your management because you can't be manager any longer". (v 2)

So, he is going to lose his job. Whether he is spending unwisely, cutting hours, cheating others, he is going to lose his job. So, instead of owning up and being honest about how he has mismanaged his manager's funds he comes up with a scheme to save his hide.

He proceeds to call in each of his manager's debtors and cuts what they owe. He does this so that maybe he can find favor with these debtors down the road and so he is not left begging in the streets.

Interesting that the manager ends up commending him because he acted "shrewdly" and Jesus sums this up by saying, "For people of the world are more shrewd in dealing with their own kind than are people of the light". Shrewd means "given to wily and artful ways or dealing". Really, the guy was not trying to make anything up to his manager, he was only looking out for himself. So, Jesus says, "use worldly wealth to gain friends, so when it is gone- (think of the prodigal son who had lots of friends until he spent all his inheritance and then had to eat with the pigs)-you will be welcomed into eternal dwellings". (v 9)

IV. Earthly Investments Lead to Eternal Benefits

I think Jesus is saying we should make wise use of the financial opportunities we have, not to earn heaven, but so that heaven-that's the "eternal dwellings"-will be a welcome experience for those we help. If we will use our money and resources to help those in need or help others find Christ, our earthly investment will bring eternal benefit.

What is it God can trust you or I with?

Are we being honest even in the small details? And Jesus' point is if we cannot be trusted with little, how can God trust us with much? Your integrity and my integrity are on the line when we handle the money God entrusts us with. The world may applaud shrewd, God applauds honesty and trustworthiness.

And then Jesus drives it home. We cannot serve two masters. We cannot serve both God and money. And by the way, remember there is nothing wrong with money or having money, it's the love of money that's the root of all evil.

So, we can't love both God and money. If we love God, we'll recognize God allows us to be good caretakers of all our resource and trust us to use what God has entrusted to us wisely, and honestly and for the building up of the church and God's kingdom.

V. Wesley's Thought on Money

John Wesley put it like this:

Make All You Can.

Save All You Can.

Give All You Can.

The 80-10-10 principal is that God asks us to return 10%, save 10%, and then we have 80% to live on. We are to manage the 80% wisely as well.

Now if you are struggling with debt and how to integrate your faith and money we have two classes being offered. One begins today at 1:30, being led by Alan Nicholls. The other is Wednesday evening at 6:30, being led by Mike Carey.

If you desire to get out of debt, or to be a wise manager of the monetary and material resources God has given you then I encourage you to sign up today. You see it's not what the church wants from you, but for you. We want you to experience financial freedom. Do you know how much weight that would take off your mind and shoulders? Financial difficulties remains one of the top three reasons couples have relationship issues.

Do yourself a favor and just come and see and try. I can promise you nothing will change until you make a commitment to come and learn and apply some solid Christian financial principals. You can get unstuck from financial burdens.

VI. Responses to Integrating our Faith and Money

Let me share a few practical responses to today's lesson to help us integrate our faith and money. Regardless of the amount of money you have, it can be stewarded in a wise and spiritually profitable way.

Here are 3 things any of us can do:

1. Give our money cheerfully to accomplish God honoring purposes. The ongoing needs of a church's ministry are met through ordinary giving. By ordinary, I mean being regular and consistent. And then there are extraordinary needs that must be met with extraordinary giving that is over and above, beyond our normal commitments. My personal conviction is that giving the tithe isn't an option, but a responsibility and when we, as a family, give our tithe twice each month we are expressing confidence in faith and trust in God. It becomes an important act of worship for us. Then, when we give an extraordinary gift to meet an extraordinary need of the church we are expressing confidence in the future. It's why we continue to give to the new building fund. It's why we give to Cuba, Honduras, and our youth mission teams, over and above.

We have a sense of duty and responsibility, but also a great sense of delight and joy knowing we are honoring God and also partnering with you, our fellow believers, in growing God's Kingdom.

And look, in financial terms, some have been blessed with a lot and others with a a little, but we can all give generously, joyfully, and sacrificially.

Remember, God's measurement is in proportion to what we have been given. To whom much is given, much is required. How well are you and I managing what God has given us? Large gifts are great. Often smaller gifts represent more of a sacrifice.

Two ways I see us meeting extraordinary needs in regard to dwellings on earth that led to eternal dwellings is our mission project opportunities in Cuba and Honduras.

Our sister church in Cuba, the Pastor and family need a parsonage. They are living in rooms at the church which are small, dark, and dingy from mold. \$35,000 will get them a parsonage. Pray on it.

When our Honduras team heads out in March, we hope to build 2 or 3 homes for residents on the mountain where we built the kitchen for the church nearly two years ago. \$1000 a house. Pray on it.

Pray on them both. Using extraordinary giving, partnering together to bring glory to God. Which do we love more, God or Money?

2. Spend your money reasonably to meet personal needs and fulfill personal desires. There is always going to be money we have to spend on utilities, car payments, mortgages, food, education, clothing, insurance to name the main ones. Some have to spend money on tools and equipment for your business. That's reasonable. We have to watch the fluff. Things that the media says you and I need, but not really. We've never paid more than \$24,000 on a new car. Again, we haven't bought many "new" cars. We prefer to use our resources for other purposes. And then enjoy your things, but don't cherish them. Most will turn to rust, will fade in color, get old and thrown away some day, or get set out in a yard sale.

Share your things joyfully, not reluctantly. In this way you can bless others as you've been blessed. Lee Ann's mom, Myrna left her her cottage on Gwynn's Island in Mathews County by the bay. She did it because she knew Lee Anne would take good care of it, share it with family for times to get away, and share it with others, and it brings Lee Anne and I joy to do so.

A couple felt called to the mission field. Their plan was to sell their car and household goods but they felt strongly they were to give everything away instead. So, with great joy, they handed over their keys to a needy couple, and to a local church they gave their furnishings to furnish a house for visiting missionaries. As an expression of love, the church took up a love offering for this couple and presented them a check that amounted to more than double what they would have received from selling their car and furnishings.

God blessed them, they blessed others, and then God blessed them again. That's integrating faith and money and welcoming people into eternal dwellings. Remember God loves a cheerful giver, not a reluctant one.

Remember also to think like a pilgrim and not a settler. Remember for all of us, "The world is not my home, I'm only passing through". None of us can take it with us, so do some good with it now.

3. Save your money strategically in order to extend value and to keep meeting needs in the future. When I started out in ministry in 1989 I made, \$17,500 with a small reimbursement account. Lee Anne and I listened to Larry Burkett of Crown Financial and learned how to integrate our faith and money. Trying to save 10% was a challenge because of educational loans and diapers and Simalac. We stuck money in envelopes for gas, groceries, and clothing and attempted not to use credit cards for big purchases. We chose to tithe so we could honor God, grow in our faith and trust, and to hopefully make a difference as part of the church family. It brings us joy to watch children, youth, and adults grow in faith, to be in choirs, on mission trips, in VBS and in confirmation and to know we've been able to contribute to that and support that in some small way. We want our money and faith to be integrated. And, yes, we too know one day we'll have to give an account to God for how we used what God entrusted to us. Not because it determines our salvation. Jesus gave his life for us. Remember, even the wise men gave Jesus gifts. What gift can you bring? Gifts that will be an investment into eternity? The stewardship of our money and resources is really just a temporary responsibility. It's impact and its importance? Eternal.

Let's work on being wise stewards who integrate both our faith, our money, and our material resources and let's just see what God can do with folks that are wise, honest, trustworthy managers who truly love God more than our money.

Let us Pray:

God, giver of all things, thanks for Your rich blessings in our lives that come in so many ways. Family, friends, small groups, missional opportunities, homes, cars, food, heat and AC. Our blessings are numerous. Help us continue to grow as faithful stewards. Sure, it's a challenge, but God help us be up to it so we can keep growing in our faith and trust of You. Help us day by day to integrate our faith and the resources You have entrusted to us and together grow Your church and Your Kingdom.

In Jesus' Name,

Amen.