

FINDING GOD'S BALANCE

MATTHEW 25:14-30

Here's a scenario probably everyone in the room has experienced. You're flipping around the TV channels looking for a little entertainment when you come upon a preacher talking about how it's God's will for you to be wealthy and prosperous. Bible verse are quoted! That same preacher might encourage you to give to his ministry by planting something called a "seed of faith." If you give \$100, God will surely bless you with the same amount back or more. Fewer of us might have had an alternate experience. You read a book or hear a speaker advocate the idea that American Christians are far too wealthy in relation to the rest of the world and we should all feel just darn terrible about that! Giving away your money and having little or no material possessions is suggested as the best way to please God. Again, Bible verses are quoted! It can be very confusing. Who's right? Who's wrong?

I've put together three messages on the subject of stewardship as a way of life. Today is the second message in that series and it's about finding God's balance on this subject. I suggest that there are three primary perspectives among followers of Jesus when it comes to money, wealth and material possessions: poverty theology, prosperity theology and stewardship theology. Full disclosure just now! I fall into the stewardship theology perspective. Let me be very clear about something. I'm not judging the spirituality of those who espouse poverty or prosperity theology. I'm sure many of them love Jesus and are doing their best to follow Him. But I'd like us to think about these three perspectives, consider Scripture and then – hopefully and ultimately – understand why stewardship theology is the best option because it helps us discover God's balance when it comes to money and possessions.

THREE PERSPECTIVES CONTRASTED

In your message notes, I've put in a kind of chart. This isn't original with me, by any means, but it's helpful. Let's review it. Poverty theology folk believe that possessions are evil and to be avoided at all costs. They will destroy your soul and your relationship with God. If they serve any good purpose, it's to alleviate human suffering and you should give them away as quickly as possible to those in need. They are non-materialistic to the extreme. Prosperity theology folk believe exactly the opposite. Possessions and wealth are the reward for living a godly and faithful life before God. Stewardship theology folk believe that anything you accumulate in this life actually belongs to God and that He gives it to you as a trust in varying proportions. To put it another way, poverty folk see wealth as a curse, prosperity folk see it as evidence of godliness and stewardship folk believe wealth is a privilege.

Please understand that all three perspectives can quote Bible verses to back up their point of view. Each group takes the Bible seriously and appeals to it as the basis for its theology. For example, the poverty folk point to Jesus' encounter with a rich, young man of influence in Luke 18. Jesus tells the man to go and sell all of his possessions, give them to the poor, and then follow Jesus. Prosperity folk might throw out 3 John 2 (NKJV) as a justification for their view, "Beloved, I pray that you may prosper in all

things and be in health, just as your soul prospers.” Stewardship types might first point to Jesus’ parable of the talents as the theological basis for their position. It’s important that you understand what each position teaches, what Scriptures are used, how they’re interpreted, and then you can decide for yourself which one makes the most sense.

Those with a poverty perspective end up having a kind of carefree attitude towards the meeting of our basic needs in life. Do you remember that song from a few years back: “Don’t Worry; Be Happy”? That’s the poverty perspective theme song. Prosperity folk like to start with the end in mind. What do you want to have in terms of material possessions? Start planting seeds of faith financially and God will make it happen. Stewardship types thank God and use what they’ve already been given and return to God faithfully a proportionate gift. It starts with a tithe or 10% and goes higher from there. When it comes to approaching wealth, the poverty person is rejecter; the prosperity person is owner and the stewardship person is manager.

It should be no surprise that poverty folk believe God’s best for you and me is living in a state or condition of poverty while the prosperity perspective is that poverty is never God’s will for anyone. Instead, it’s evidence of sin or lack of faith. Stewardship people believe that the amount of your possessions – little, average or a lot – isn’t a very reliable way to evaluate whether you’re living a life pleasing to God or not. Finally, there’s a contrast in terms of what preoccupies or dominates their lives. Poverty folk get preoccupied with getting their daily needs met while trying really hard to stay carefree. That’s hard to pull off. Prosperity people often get centered in on money and things. Stewardship types, above all, want to live a wise and faithful life before God.

THE PROBLEMS WITH POVERTY THEOLOGY

Before explaining why I believe that stewardship theology is the scriptural and balanced outlook, let me mention a few problems with poverty theology. First, there’s an unspoken assumption that Christians who are financially wealthy are either dishonest or spiritually defective. Since it can’t be God’s will for any Christian to be wealthy, the presence of significant possessions points to either dishonesty or a selfish accumulation of wealth. Second, sacrifice is often given a twisted understanding and can result in spiritual arrogance. This theology gets you believing that sacrifice – particularly financial sacrifice – somehow earns you God’s approval and love when the truth is that nothing earns you God’s approval and love. God loves you because He chooses to love you – period. A “I’m holier than you because I sacrifice more” attitude can be the inevitable result of poverty theology.

Third, this view is naïve and illogical. If every Christian is called to a life of poverty, how then are human needs going to get met? Who will pay the salaries of missionaries? Who will underwrite great evangelistic or even humanitarian efforts? Like it or not, it’s the money of Christians that makes those ministries possible. Finally, poverty theology can lead to a manipulative lifestyle where you end up perpetually dropping hints about how needy you are and how much you’re trusting God to meet those needs when what you’re really doing is simply advertising for a handout.

THE PROBLEMS WITH PROSPERITY THEOLOGY

Likewise, there are big problems with the prosperity perspective. First, it's clear that it sees financial prosperity as a major sign of God's approval of your life. It's a reward for being a godly person and living by faith. Second, it easily leads to arrogance and ingratitude. If you subscribe to this point of view and you do become wealthy, you tend to evaluate the spiritual maturity of other Christians by their material possessions. If prosperity is the result of being godly or living by faith, it can easily lead to ingratitude. After all, wasn't it your own goodness of faith that made your wealth possible? Third, it's easy to see how this view can produce guilt and division in the Body of Christ. If you're confessing, claiming and seed planting all over the place and you're not getting blessed financially, there must be something wrong with you or your faith, right? Worse yet, there might be a hidden sin in your life. Finally, it can create wrong motives for serving God. Who wouldn't want to follow Jesus, if He promises to make you wealthy and healthy?

Briefly, let me share why I think this idea of seed planting is bogus scripturally. Seed planting is initiated by human beings. You do something and that supposedly obligates God to do something in return. Here's a fact. Nothing you or I will ever do can possibly obligate God to do anything at any time for any reason. Maybe you heard about the Christian who got one of this ministry solicitations requesting he give a \$100 seed planting and predicting that he would then receive \$1000 in return. He contacted this ministry and asked an obvious question, "Why don't you send me \$100 and get the \$1000 back for yourself?" He did not get a response to his question! Tithing, on the other hand, is initiated by God. It's in the Bible. God simply says, "Tithe. Do it because I say to do it. When you tithe, you put Me first. It's the right way to live before Me." Tithing never obligates God to do anything, although when you tithe He often freely blesses you in numerous ways. Then again, seed planting is all about what you and I desire. We want a certain kind of financial result, so we give thinking it will produce a certain return or result. Tithing, on the other hand, deals with what you and I already have. Out of what you or what you have been given, God calls you to return to Him or give to Him 10% as an act of worship and obedience.

OBSERVATIONS ABOUT STEWARDSHIP THEOLOGY

Just now, let's look at a story Jesus told and see how it contributes towards a stewardship theology perspective. A talent was a weight of precious metal like gold or silver that equals about \$1000 in our currency today. We can better understand the implications of Jesus' story if we broaden and deepen the idea of talents to include the many gifts of life with which God blesses us. Excluding salvation and all that we receive through an eternal relationship with Jesus, I believe the gifts God gives us fall into four major areas. First, physical life and health. This includes the gift of your time. Second, talents and abilities. God gives every person certain aptitudes – stuff you're good at! Third, relational support. God gives us families and friends along life's journey. Finally, financial resources: our jobs, incomes, investments, houses, cars, and

other possessions – whatever is either of a financial or material nature. All of these are gifts God gives to us – and blesses us with - in this life.

Jesus' story reveals that God entrusts these gifts of life differently. The proportions vary. One servant got ten talents, another got five and the last one got one. The same is true when you look at all the gifts God gives in this life. Some people live longer lives than others. Some people enjoy better health than others. Some people have an incredible number of talents and abilities, while others have far less. Some people are rich in the area of relational support. Why are some people born into wonderful families and others are born into severely dysfunctional families? Why, some of you have more family than you'd like! You'd be happy to give some of them away to less fortunate souls, yes? Of course, you seen this same truth in the financial area of life. Some are born into wealthy families and others into poor families. Why? Some folk are just good at increasing their wealth while others are never able to do so. Why?

Jesus' story reveals that none of us deserve any of life's gifts. They are – always and forever – gifts of God's grace. Why do some people get more of life's gifts than others? It's easy to assume in Jesus' story that the ten talent guy was superior to the five talent guy and both of them were better than the one talent guy. Perhaps, but the story itself never says that. I don't know why God entrusts the gifts of life differently. I do know it has nothing to do with one person being better than another person. We're all sinners. We're all deeply flawed. We're all less than God's standard, so assuming we deserve God's blessings is laughable. None of us deserve an eternal relationship with God. If we deserve anything, it's hell and eternal condemnation. It's also true that none of us deserve physical life itself, or good health, or any God-given talent or ability, or the people who've helped us along life's journey. By the same token, none of us deserve whatever financial resources we have today. When you begin to understand how much undeserved blessing you and I have received from God, we can begin to be truly and authentically thankful to Him for all that He's given.

Jesus' story reveals another key truth. Ultimately, none of us possess any of life's gifts. All of them are owned by God. The master in Jesus' story didn't give any of the talents to his servants as their personal possession, did he? No, he continued to retain ultimate ownership. The Bible says as followers of Jesus we don't even own ourselves. "Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was given to you by God? You do not belong to yourself, for God bought you with a high price. So you must honor God with your body." (1 Cor 6:19-20 NLT) You don't own your time; God does. You don't own your talents and abilities; God does. It's not really your money and your possessions; it's God's. Do you know why followers of Jesus fail to give the tithe? Do you know why they make excuses and rationalize away their disobedience? They don't truly believe this very obvious truth. If 100% of what you earn belongs to God anyway and He wants you to give 10% of it back to Him and you get to live on the remaining 90%, what's the fuss? The 10% doesn't belong to you and neither does the 90%. It was, it is and it will always and forever be – someone else's money. That Someone is God. If you consider yourself a follower of Jesus, but you

aren't tithing, you've swallowed the myth – the lie – that your money belongs to you. When you understand God owns it all anyway, you will become wonderfully generous.

Jesus' story suggests that God entrusts His children with the gifts of life for one reason: to extend His Kingdom throughout the world. Why did the master give his talents to these three men? Was it to make them wealthy? No. Was it instead to increase his own wealth? Absolutely. The two guys who made a nice profit didn't get to keep the profit, did they? No, it all went back to the master. So then, why has God blessed you and me with physical life itself, with whatever measure of health we enjoy, with our unique mix of talents and abilities, with the relational blessings we've enjoyed along the way and with the financial resources He's allowed us to gather? Did God give us all of that so that we could find personal happiness and personal fulfillment? No... no... no.

God put you here and then gave you whatever He's given to you for one reason alone – He wants to extend His Kingdom through you into the small section of this world that you inhabit. You become His ambassador – His representative – in the place and among the people you live. God has a very simple, clear mission. He wants everyone to know Him and to discover that relationship through what His Son, Jesus, did for us at the cross and the empty tomb. And here's a wonderful byproduct. The more you give yourself to see God's Kingdom grow – be it your time, your talents, your financial gifts – the more personal joy and fulfillment you will receive ultimately. Here's the irony. Many people in this world focus on trying to be happy in this life. They miss both God and happiness. But if you focus on God, you'll discover both God and happiness in the end. That's the deal. That's how it works.

Jesus' story provides yet another sobering observation. God allows us to choose whether we invest the gifts of life He gives and how we will invest them. One servant received ten talents, went out, and got busy. He doubled the amount he got. The next guy received five talents, went out, and got busy. He, too, doubled the amount he got. Did the master tell them how to double those talents? Nope, he left those decisions to them. Amazing! The third guy in Jesus' story received his one talent, went out, and got lazy. He chose to bury his talent in the ground for safe keeping. He refused to do anything with it. God gives us a scary level of freedom, doesn't He? You can squander the gift of health by dumb lifestyle choices. You can refuse to develop the talents and abilities God entrusted to you. You can neglect family and friends and chose relational impoverishment. You can believe the lie that it's your money and you have a right to give it or not give it any way you please if at all.

Jesus' story even highlights the kinds of choices that we can make with the gifts of life God provides. You can either be ambitious for God or indifferent to God. Do you see that? The first two servants in Jesus' story were ambitious for their master, but the last one could have cared less. What's the application? Do you know your spiritual gifts – those God-given abilities the Holy Spirit wants you to put into action? Are you using them in this church? Are you using them anywhere? Are you tithing on whatever level of financial resources God has given to you? Are you ambitious for the things of God and His Kingdom, or is it all a big yawn and a big shrug for you? Jesus' story illustrates

another set of choices. You can either love God or you can be afraid to fail. The first two servants out of love for their master took some risks. The last guy hid the talent out of fear – or so he said. If you love Jesus, you will take some risks. You'll risk giving up valuable time, extending yourself through your talents and abilities, giving your tithe even when it creates a little anxiety to do so. You will risk by looking for opportunities to share the Gospel with someone who doesn't know Jesus. Many followers of Jesus are reluctant to step out in faith and take a risk to do something – anything – for Jesus. They're afraid to fail, I guess – or so they say.

Jesus' story reveals a final truth. God holds you accountable for your use of the gifts of life. The master was pleased by the actions of the first two servants. They're honored and blessed for their choices. He was very displeased with the last servant who lost even what had been given to him. There will be a day of reckoning. There will be a day when you will be face to face with Jesus and you'll be required to give an account of what you did with what God gave you in this life. Now, it's true – thank God – that none of us will be in Heaven because of what we did or didn't do in his life. It's absolutely true that Heaven itself is a gift of God's grace to those who put their faith in Jesus and what He's done for them. Nevertheless, there is this parallel truth that we will be held accountable for what we did with whatever God gave to us. And spiritual rewards of some kind will be handed out on the basis of our faithfulness or lack thereof. As in life – it would seem - so in eternity. There will be those with more and those with less. I don't know about you, my friend, but more than anything else, I want to hear Jesus say, "Well done, good and faithful servant, enter into the joy of the Lord."

One of the amazing events at the recent Winter Olympic Games in Sochi, Russia were the cross country ski races. Probably the greatest cross country skier to date is Bjorn Dahlie of Norway who earned 12 Olympic medals (eight gold and four silver) over three Olympic Games – the most by any winter athlete in any sport. He also earned an additional 17 medals in the World Championships nine of which were gold medals. But perhaps his finest moment wasn't on a medal stand, but something he did after the won the 10,000 kilometer cross country event in 1998 Winter Olympics in Nagano, Japan. When he crossed the line, he didn't rush off to a victory celebration. Instead, he waited there for another competitor, the man struggling last in the 92 man field – Philip Boit of Kenya. Philip had only seen snow for the first time in 1996, but he was trained and ended up earning enough points to compete. He was the first athlete to represent Kenya in the Winter Games. Philip lagged behind Bjorn by nearly a half hour, but Bjorn waited patiently at the finish line and finally Philip struggled into view. The few remaining spectators began to cheer him on. When Philip finally crossed the finish line, Bjorn the champion was there to greet him and give him a hug. Philip Boit was so moved by Bjorn Dahlie's gesture that he named one of his sons Dahlie Boit.

"Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was given to you by God? You do not belong to yourself, for God bought you with a high price. So you must honor God with your body." (1 Cor 6:19-20 NLT) Jesus, the greatest Champion of all, completed His race a long time ago. But He, too, waits at the finish line for you and for me. He waits to welcome us home. He longs to congratulate us.

Our goal is not to be poor or to prosper. Our goal is to be good and faithful stewards of each and every gift of life that God gives us.