

# “The Stewardship of Affluence— Using What You’ve Got”

Proverbs 3:5-12; Luke 12:22-34



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For several weeks now many of you have been meeting weekly in small groups as part of our 40 Days of Community campaign. The purpose of this effort is to grow closer together to one another and to reach out to the community around us. Each week you've been listening to a segment by Rick Warren, author of *The Purpose Driven Life*. I've gotten a kick out of some of your comments. You've discovered Rick has a fondness for Hawaiian shirts which you find a little peculiar. Some of you have also commented on how frequently he seems to mention heaven. When I read a book I find that it's worthwhile if I get one or two good ideas out of it. I've sensed you feel hearing Rick's practical application of the Bible has been far more helpful to you than harmful. You've discovered that Baptists and Presbyterians share a lot more in common than we have differences. And that's a good and important thing to realize.

But I want to tell you something you may not know about Rick Warren. Especially in this day when people seem to have about as much trust of religious leaders as they have used car salesmen, I think it's very important for you to know that as best I can tell, Rick sincerely tries to walk the walk of his faith, as well as talk the talk.

His book, "The Purpose Driven Life," was the most successful non-fiction book of all time. It sold over ten million copies. Some of you have read it and thought it was very helpful and inspirational. A few of you found it wasn't quite your cup of tea. But more to the point is what Rick and Kay Warren decided that they would do with the royalties they received from this book. Rick writes, "Kay and I have always lived very modestly. It's not like I'm going out and buy \$2000 suits or a million shoes or socks! We don't live these flashy lives. I like the Hummer but I'm driving a Ford. So when this income from the book began to come in I began to ask God, "What do You want me to do with all of this income?" because it was a whole new world for me. I've said many times, I don't think God gives you money just to blow it on yourself. Just for your ego satisfaction so you can be a rich fat cat. I don't think that's it at all. In fact, the Bible says the exact opposite of that. Remember the story Jesus tells about guy who was doing so well he built a bigger barn in which to store all of his stuff? God

came along and said, "You're a fool for doing that." So Rick says, We asked God, what we should do with this additional income—because we want to be good stewards of it."

"I struggled with this question for a long time because I want to be accountable for the blessings God has put in my life. When all this income started coming in, Kay and I sat down and we decided to do four things. First, we would make no change in our lifestyle. We didn't go buy a bigger house. I didn't buy a new car. I didn't buy a vacation home. We have not made a single major purchase this year. We said we're going to maintain our lifestyle just as it is. Second, I decided to stop taking a salary from this church because God had provided this other way for us to meet our financial needs. Third, we began a family foundation, a non-profit, and we put the money into that foundation. Fourth, I went back and added up all the church had paid me in salary for the last 23 years and I gave it all back. Because I don't want anybody to ever think that we did this for money, because I didn't. I love Jesus Christ with all my heart and I would have done it for free anyway if housing hadn't been so expensive in Orange County. I don't want any magazine or any media or anybody going, 'Warren's just getting rich over there at that mega church. That's his real motive'."

Rick concluded his words to his congregation with this: "Friends, we are stewards. What we have is not our money. It is God's money. As your pastor, I will never ask you to sacrifice more for this church than I have. Yet it is my goal that this church become the most Christ-like church in the world. If we are going to do that you and I are going to have to learn extravagant generosity. Because that's what Jesus did for us. We live in an area of affluence like very few others in the entire world. God has not blessed us just to bless ourselves. God has blessed us to be a blessing."

I have great admiration for Rick Warren. He and I may not always agree on how we understand and apply every aspect of our faith, but I have great respect for the fact that tries to practice what he preaches. He understands that if you and I are going to be more like Christ in the way we live we will have to learn to be extravagant givers. Because that's what Jesus was: an extravagant giver. And this whole idea of a "steward" is simply an old English word for "manager." It means managing everything God gives you. Our time and talents, our treasure and resources. So this week I want to look at our stewardship of affluence. Because every person in this room is affluent.

You say "Hey, I'm not rich. I'm no Phil Knight or Bill Gates or Oprah Winfrey." Maybe you're not rich by that standard. But if you compare yourself to ninety percent of the world you're incredibly wealthy. Just living in America means that you are affluent by the world's standard. If you have food in your refrigerator, clothes on your back, a roof over head and a place to sleep (have you got those?) you are richer than 75% of the people in the world. If you have *any* money in the bank, if you have *any* money in your wallet, and you have any spare change in a dish some place, you are in the top eight percent of the world's wealth. Ninety-two percent of the people in the world have less than you. So you and I need this message. We need to talk honestly about the stewardship of affluence. So just take a moment and turn to the person next to you and say, "I'm richer than I thought!" because you are.

Now our faith teaches us that we are to be good stewards of what God has given us. That includes every area of stewardship—your life, your time, your talent, your possessions, your money. Because they are not really ours; they're on loan to us from God. You don't really own anything.

It was somebody else's before you got there. It's going to be somebody else's after you leave. Whose? God's. You just get to manage it while you're here on earth. And like anything of value, there's both an upside and a downside. The downside is that...

I. You must first avoid the pitfalls of affluence. That's the downside. Avoid the pitfalls. Wealth can do crazy things to our psyches. It can cause people to do foolish things that can change their character. I've seen people get a windfall and all of a sudden they're possessed by their possessions. They throw out their health, they throw out their relationships, they throw out their reputation. I heard about a fellow the other day who won the lottery. He called home, told his wife, "Honey, start packing." She said, "For warm weather or cold weather." He said, "I don't care as long as

you're gone and out of the house by the time I get home!" Psalm 49:20 says "In prosperity people lose their good sense." There are three pitfalls that we have to watch out for living in an affluent country like ours.

1. Thinking that having more will make me happier. Why shouldn't we believe that? Because day after day, minute after minute, we are bombarded by all the ads say, "Buy our product and you'll be happy!" As Americans, we believe in life, liberty and the purchase of happiness. The fact is things can make you happier... for a while. When you first get that new car—the new smell, the luster, the gleam. It's so great. But after a while it kind of loses its luster.

Pretty soon you're looking at the next model, the newest toy. You want to redecorate your house. Why do we do this? Why is it that these things that seem so cool when you first get them quickly lose their luster, lose their value, lose their appeal to us? I'll tell you why. Things don't change and people do. You're a living human being. That means you're constantly changing. Your body is changing, your emotions are changing, your thoughts are changing. When you get something that doesn't change sooner or later you're going to get bored with it. That's why that piece of art you thought was so great is no longer that big of deal any more. And that dress or that shirt or that car or that home or whatever, now you're going, "We've got to redecorate!" because you get bored. Things do bring happiness but it's only temporary.

The writer of Ecclesiastes 5:10 says "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." From our own experience or watching the lives of our friends, we know just how true this is. You've got all these kind of leeches show up ready to help you spend it in a lot of different ways or try to take it from you after you're gone. Having more will not make you happier.

2. The second pitfall is thinking that having more will make me more important. This is based on the myth of "I am what I own." That my value is based on my valuables; that my net worth determines my self worth. And of course that's not true either—the idea that if I only have a little then I'm only worth a little.

If you believe that then you reason, "I've got to get more because I want to be respected. I want to be liked. I want to be popular. I want to be looked up to. So I've got to get more. And if I get more people will respect me more." Is that true? No it's not. It's a big myth. It is amazing to me what people will pay for status, a little symbol of status. You take two shirts. They're both the same color. They're both made in Bangladesh but they attach a special logo to one of them and you pay two or three times more for it. Do you think that a little logo is going to make you feel better about yourself? It's still cotton. It was still made in Bangladesh. But people are willing to pay more because they think that having more will make them more important.

Remember what Jesus said in his sermon on the mount? "Life is more than food and the body more than clothing." How often 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? The person who dies with the most toys still dies. It's been said, "The relationship measure of our wealth is how much we'd be worth if we lost all our money." How much would you be worth if you lost all your money? That's the pitfall—thinking that having more will make me more important or more valued.

3. The third pitfall of wealth is believing that having more will make me more secure. We even have a euphemism for that—financial independence. But the reality is the more you have, the more you have to worry about. The more you have to insure.

The more you have to protect and polish. The more you have to maintain. The more you have to think about. The more you have the more it complicates your life. Most of us need to simplify our lives not complicate them with more things. Pretty soon all we're living for is the maintenance of those things. But the writer of Proverbs 23:5 tells us, "Your money can be gone in a flash as if it had grown wings and flown away like an eagle."

By the way, have you noticed that every dollar bill has an eagle on it? It's 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 – natural disasters, the stock market, all kinds of things. Rich people have the same problems poor people do. They still get

cancer. They still have loved ones die. It's not a measure of financial security. Look at the life of Job. "Your reputation and your riches cannot protect you from distress." Isn't that the truth?

That's the downside of wealth. And you have to avoid the pitfalls of believing it can buy you happiness, value, or security. But there's also an upside; there's a positive side to affluence. Money can be used for tremendous good potential if you use it the way God intended. There are five ways I believe God wants us to use money; five ways we can be good stewards of the wealth that has been entrusted to us. So let's look at some ways to: II. Apply the purposes of affluence.

You might want to think of these as an investment strategy in much the same way as you sit down and devise how you're going to plan your financial future. If you meet with a financial adviser they will tell you about the importance of having a balanced portfolio. That means you don't put all your eggs in one basket. You spread them around so that you minimize your risk and maximize your return. You need a balanced portfolio. So they will suggest that you put your money in different kinds of funds. So here are five funds for you to consider.

1. The first one I'm going to call the Treasury Fund. Its purpose is to express your love for God. One of the main reasons we come to worship is to express our love for God. How do we do that? Proverbs says one way we, "Honor the Lord is by giving Him the first part of all our income." Giving is an act of worship, as much as praying and singing. Why is giving tied so directly to worship? Jesus says, "For where your treasure is there your heart will be also." He says, "I want you to invest your money where your heart is. Is it with me or something else? If it's with me, then show me."

Where's your heart? I'll tell you where it is. If you need a practical way to locate it you look wherever your treasure is. Your heart may be in your house. Your heart may be in your boat. Your heart may be in your business. Your heart may be in your hobby or your sport. Your heart may be in your career. Your heart may be in travel or entertainment. The reality check is to just look at your schedule, your checkbook and your credit card bill. Where your treasure is will tell you where your heart is. These things show me what's really important regardless of what I *tell* you is important. What's really important to me is revealed by how I spend my time and how I spend my money.

Is that where you want it to be? Is that the kind of balanced portfolio God and you want for your life? So God says put your money where you want your heart to be. Give some of it back to God as an act of worship. Jesus says that is where your treasure will be. This is the first fund you want to invest in. It's called The Treasury Fund. Wherever you put your heart that's where your treasure is going to be and vice versa.

Notice Deuteronomy 14:23 "The purpose of tithing is..." to make you miserable. No, that's not what it says, is it. "The purpose of tithing is..." because God is poor. It doesn't say that. "The purpose of tithing is to teach you to put God first in your lives." God doesn't need your money. God just wants what it represents—your heart. Why do we get so nervous when we talk about money? Because the most sensitive nerve in the human body goes from the heart to the wallet. Some of you get uncomfortable at the very mention of money in a church setting. You're freaked out. We spend most of our lives making money, worrying about money, saving money, spending money, investing money, and we're so afraid that somebody might take some of it away. But God says, "Relax. Invest in the one thing that really matters. Put Me first and your life will be happier and more secure than ever. Your life will be blessed in ways you can't imagine." So the first investment advice Jesus gives us is to use some of our money to express our love for God." That's called investing in the Treasury Fund."

2. Let's call the second fund the Mutual Fund. God says, I want you to use your affluence to grow in your love for one another in the body of Christ; to grow in fellowship and love. This mutual fund to build relationships within others in the household of God's family. When I see my children sharing the things with each other or relating with love to each other it gives me great joy as a parent. When God looks down and sees us sharing our possessions and ourselves with each other that brings great pleasure

to God. Paul says to the Romans, "Share what you have with God's people who are in need and show hospitality."

When you draw close to people by giving to them God says you're investing in the Mutual Fund. That means when you open up your home to others, when you provide a meal for someone in need, watch someone's kids, you're investing in the Mutual Fund. You're encouraging Christian fellowship. Paul says further, "Love one another with mutual affection." In Hebrews we read, "Think of ways to encourage one another with outbursts of love and good deeds." You can give without loving. But you cannot love without giving. Giving is the essence of love.

Somebody once said that money is a lot like fertilizer. You pile it up and it stinks. But if you spread it around it can do a lot of good. Jesus told us not to store up all your wealth on earth but to spread it around where it can do a lot of good in people's lives. So we use what God has given us to express worship – that's the Treasury Fund. And we use it to encourage fellowship – that's the Mutual Fund. Then there's a third way we can use what God's given us.

3. You might call this one the Growth Fund. Its purpose is to enhance your life. God wants you to use your money to grow spiritually. Maybe that's a new idea for some of you. That concept that we should never stop growing in our faith, never stop learning; that as Christians we are life-long learners. Each year our regional connection of churches called "the presbytery" contacts all of the pastors to ask: "What continuing education events did you participate in last year? What plans do you have for the coming year to keep you growing both personally and professionally?" They think it's so important that they require churches to set aside funds for pastor to use each year so they can afford to take classes and attend conferences. We're not all pastors, but we're all ministers, right? So shouldn't we all have a growth plan that we fund?

Paul says to the Ephesians, "We must grow up in every way into him who is the head, into Christ." In First Peter he says, "But let us grow in the grace and the knowledge of our Lord." So the question is: How are you investing what God has given into your life in growing spiritually, in seeing what God wants to do in all of our lives? What is your plan for continuing education? You see, unless you make a conscious choice it won't happen. That's one of the reasons you should budget some funds so you will have the money to invest in these kinds of things that are so important. You can plan things like going on a mission trip or attend a class or workshop or conference.

Many of you have various college and profession degrees. But you need to have a plan to keep growing and learning or your faith will go stagnant. Fortunately, there are all kinds of opportunities available and you can tap your Growth Fund to make them happen.

So what's the next investment fund that's also important as we consider the stewardship of affluence? 4. It is what I call the Equity Fund. Its purpose is to make difference in other people's lives. God wants you to use money to help other people who are in need. It's serving in ways you've been uniquely shaped for. S.H.A.P.E. is an acronym for Spiritual Gift, Heart, Abilities, Personality, and Experience. You're shaped for ministry and if you want the simplest definition of ministry it's meeting other's needs in God's name.

There is one group of people that this book talks about over and over again and again that God wants us to keep in mind: it's the poor. It's the have-nots. You say, "We'll I have needs as much as they do." But Proverbs 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." Elsewhere in this wise book we read, "When you give back to the poor it's like lending to the Lord. God will pay you back." It's a win-win situation. God has the best credit in the universe. When we give, we are given a guarantee that we will receive in equal measure.

So let's review where we are so far: First you to invest in the Treasury Fund, that means use your money to express worship. Next you invest in the Mutual Fund, use your money to encourage fellowship. Then you invest in the Growth Fund, using your money to grow spiritually and keep maturing in your faith throughout your life. Fourth, you to invest in the Equity Service Fund, which is use your money to help people. Then fifth and finally: 5. God wants you to invest in the Global Fund. Its purpose is to extend Christ's mission in the world.

That's the Global Fund. God wants you to use your money to extend your mission. God wants us to love our global neighbors as well as those who live next door to us, because we live in a global village. This is what it means to use your money to extend your mission. Jesus said, "Go into all the world and proclaim my gospel." In recent years the rest of the world has come here to the United States so it's a lot easier to be in touch with people from other nations and cultures. But there's still a world out there that we must also care about.

So here's your assignment: come up with your own investment plan for the year ahead. Maybe you'll want to begin by focusing on just one fund for starters. But remember it's important to have a "balanced portfolio." You shouldn't put all your eggs in one basket. Spread out your investments to eventually include all five funds.

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. I know a lot of people who are willing to pray the first part: "God, don't make me too poor." I don't know very many people who are willing to pray, "God, don't make me too rich." Either extreme can cause you to lose your soul. You can get bitter from poverty and you can get prideful from posterity. Either one can lead you astray. Jesus said, "One's life does not consist in the abundance of things we possess." We are investing in the kingdom of God, in the Treasury Fund and the Mutual fund and the Growth Fund and the Equity Fund and the Global Fund. Because Jesus said, "Seek first the kingdom of God, and all these things will be added to you as well."

*Prayer:* Loving God, You have given so much for us. We could never hope to repay You. Instead help us to live our lives in gratefulness for what You've done. We're all aware of the pitfall of our possessions. That's why Jesus warned us about them so frequently. Money and things can get a hold of our lives. It's our prayer today that as we celebrate how much You've given for us that you would give us the strength to live with a sense of purpose. Help us to invest our lives in your body, the church. Help us to invest our lives in growing closer to You. Help us to invest our lives in worshipping You and in letting people know Your good news. Help us to invest for eternity. We need Your strength to do that as we look forward to all that You want to do in our lives, into eternity. We ask for this strength. In Jesus' name. Amen.