

January 25, 2015

Overwhelmed

*Overwhelmed by Money!*

Matthew 25:14-30

**Opening words:** John H. Johnson once said, “*Dream small dreams. If you make them too big, you get overwhelmed and you don’t do anything. If you make small goals and accomplish them, it gives you the confidence to go on to higher goals.*” I am not so sure how I feel about that quote. However, it does lead to an interesting question. When was the last time you were overwhelmed?

Today, I continue my sermon series called *Overwhelmed*. When was the last time you were overwhelmed by money? There is no other way to say it. Money affects every corner of your life. If you had none, your life would change drastically. Your home would be gone. Your dreams of a new summer wardrobe would be gone. You would have no money to put gas in the car that you didn’t own. Your children would not be going to college, and retirement would never come. There is no other way to say it. Life is expensive, and paying for life can be overwhelming. If you have ever been overwhelmed by money, then this message is for you! Our Gospel lesson for today is Matthew 25:14-30, the parable of the talents. Let me call this message *Overwhelmed by Money!*

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**Matthew 25:14-30** Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. <sup>15</sup> To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. <sup>16</sup> The man who had received five bags of gold went at once and put his money to work and gained five bags more. <sup>17</sup> So also, the one with two bags of gold gained two more. <sup>18</sup> But the man who had received one bag went off, dug a hole in the ground and hid his master’s money. <sup>19</sup> “After a long time the master of those servants returned and settled accounts with them. <sup>20</sup> The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’ <sup>21</sup> “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’ <sup>22</sup> “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’ <sup>23</sup> “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’ <sup>24</sup> “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. <sup>25</sup> So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’ <sup>26</sup> “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? <sup>27</sup> Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it

back with interest. <sup>28</sup> "So take the bag of gold from him and give it to the one who has ten bags. <sup>29</sup> For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. <sup>30</sup> And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth."

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In November of 2011, Sean Quinn filed for volunteer bankruptcy. According to the official court records, he owed the Irish Bank Resolution Corporation \$3.85 billion. He simply couldn't repay it. Time has a way of changing things. At one time, he was Ireland's most admired businessman. He turned his father's sand and gravel mining business into a financial success. It all began to unravel in 2008. He borrowed money to buy property during the real estate boom. He thought it would never end, but it did. His financial empire fell apart like a house of cards. Can I be honest with you? I can't get my mind around that figure. I am happy when I have lunch money. I am glad I don't owe anyone \$3.85 billion. If you are thankful that you don't own \$3.85 billion, say, "**Amen!**" You don't have to owe \$3.85 billion to be overwhelmed with money.

Did you know that the average American is \$225,238 in debt? (investorplace.com) This is the breakdown of that figure:

Average credit card debt among indebted households: \$15,263

(The average credit card interest rate is 14.95%)

Average mortgage debt: \$147,591

Average outstanding student loan balance: \$31,646

Average auto loan debt: \$30,738

We are \$225,238 in debt and 59% of Americans don't even have \$500 in a savings account. This is the truth. The average American has grown comfortable with a large sum of debt and so has our federal government. I checked on it Thursday night. Our national debt is \$18.1 trillion and it is growing every second. I find those figures to be overwhelming. Let me ask you the question for today. Have you ever been overwhelmed by money? Let me answer for you, yes! Did you know that in 2013 there were 1,032,326 bankruptcies filed in America? Do you know of anyone who has ever filed for bankruptcy? Have you ever filed for bankruptcy? They say the leading cause of bankruptcy is medical expenses. I am not surprised.

Today, in the face of all of these numbers, I am not going to give you financial advice. I am not going to tell you what mutual funds are best for you. I am not going to tell you what stocks to buy or sell. I am not going to tell you how much you need in your rainy day fund. I am not even going to tell you how much you should be saving for retirement or to educate your children. There are many financial counselors who can help you. I would encourage everyone to go to a financial advisor, like I would encourage everyone to go to a doctor. That is their business and you may not know as much as you think. Did you know that in 2012 there were 223,400 financial planners in America? That number is expected to increase by 27% by the year 2020 (The Bureau of Labor Statistics). Money is their business and people need help handling their money.

My business is God. Before you look at your financial details, I would encourage you to remember what the Bible says about money. After all, you are a disciple of Jesus Christ. That fact changes everything about your life. Remember, you are striving to be a little more like Jesus every day. The cornerstone of this entire series is Matthew 6:33, *"But seek first his kingdom and his righteousness, and all these things will be given to you."* Never forget that scripture when you are handling your personal finances. God should be influencing your financial goals. In the parable for today we find three stewardship principles. I am going to look at them today. If you can remember these three principles, then you will view your money differently. If you remember these three principles you will handle your money differently. If you apply these three principles then you will be less overwhelmed by your money. I will go through them quickly because they are easy to remember. If you are ready to begin, say, **"Amen!"**

Our scripture lesson for today comes from the twenty-fifth chapter of Matthew. That chapter is late in Jesus' earthly ministry. This is chapter twenty-five; the resurrection story is in chapter twenty-eight. By now, the crowd on Palm Sunday has disbanded, the temple has been cleansed, and Jesus' adversaries are planning his death. In other words, Jesus' time is running out. Every word Jesus utters must count. That is why this section of scripture is preoccupied with the end of time. It is seen clearly in this morning's parable.

The parable of the talents has been classified as a judgment parable. You know it, you have heard it many times. According to the story, a man goes on a journey, entrusting his property to his servants. That sounds odd to our world, but not Jesus' world. In our time, we phone home to find out what is happening. Not so in Jesus' day. The best a property owner could do was trust his servants with his property. In the story, the most talented servant was entrusted with the most. The least talented servant received the least. (I would have received the least.) The amount they are given is unclear. A talent was not a certain kind of currency, like a dollar. A talent was a weight of measure, like a pound. What was being weighed affected the value. Gold is worth more than gravel. The value is unknown, yet the point is clear. When the master returns, those who did something with their talents were rewarded. The servant who did nothing was punished. What are you doing with what God has given you?

The parable of the talents teaches us about true Christian stewardship. It is not just a parable about money. It is also a parable about time and gifts. What are you doing with the time that God has given you? What are you planning on doing for God today? What are you doing with the gifts God has given you? Are you using your God-given gifts to just make money, or are you helping your community? Yet, this is not a message about time or gifts. It is a message about money. Are you handling your money in a way that is pleasing to God? Let us break the parable down.

### **The Principle of Ownership**

The parable of the talents reminds us of the principle of ownership. In other words, it reminds us that God owns everything. That means we are nothing more than custodians or managers of God's possessions. Psalm 24:1 says, "*The earth is the Lord's and everything in it, the world and all who live in it.*" When the pharaohs of Egypt died, large pyramids were built. Placed inside was the corpse of the pharaoh and some of his possessions -things he would need in the afterlife. That is not our understanding. When we die we are separated from our things. That is fine, because all we really need is God. The principle of ownership says God owns everything and we are nothing more than managers or custodians of God's possessions. If you can remember that, say, **"Amen!"**

### **The Principle of Responsibility**

The parable of the talents reminds us of the principle of responsibility. In others words, there is no excuse for not using what God has given you. Someone once said, "*A poor workman always blames his tools.*" You have no excuse for not succeeding. You live in the greatest country in the world. If you can't make it here, then you can't make it anywhere. America is still the land of opportunity. That is why so many want to come here. You are responsible for what you do with your money. If you can remember that, say, **"Amen!"**

### **The Principle of Accountability**

The parable of the talents reminds us the principle of accountability. The parable of the talents is a judgment parable. Just before the death of actor W.C. Fields, a friend visited Fields' hospital room and was surprised to find him thumbing through a Bible. Asked what he was doing with a Bible, Fields replied, "I'm looking for loopholes." Listen to what I am about to say. There are no loopholes! Someday, we are all going to stand before God. We are going to be judged for what we have done in this world and what we haven't done in this world. We are all accountable. Do you think God is pleased with the way you are spending your money? If that question bothers you, say, **"Amen!"**

There is an old preaching story about a teenager who got his first job. When the first paycheck was cashed, the parents put three glass jars in front of their child. The parents explained the money could be put in one or all of the jars. The first jar was used for personal expenses, things like gas for the car or food. We all have expenses. The second jar went to savings. You can call it an emergency fund. The third jar went to the church. The Biblical standard of giving to the church is the tithe, the first 10%. It is a story about a teenager, but it is really a story about each one of us. What percentage of your money goes toward expenses? What percentage of your money do you save? What percentage of your money do you give back to God? How close are you to 10%? Do you spend more money on lunch after church than you gave to the church? Do you think God is pleased with the way you are handling his money? If that makes you think, say, **"Amen!"**

How many of you remember the name Jack Whittaker? You should, because I have told you his story in the past. On Christmas Day 2002 Jack Whittaker stopped at his local grocery store and purchased three things, a tank of gas, a breakfast sandwich and a West Virginia Powerball Ticket. That ticket was the big winner. Jack won \$315 million! He decided to take the money in a one-time payout of \$113.4 million dollars. He was living everyone's dream. At first, he did some good things with the money. He tithed the first 10% to several West Virginia charities, including several Church of God congregations. He used \$14 million dollars to create the Jack Whittaker Foundation to help the poor in his state. He bought the woman who sold him the winning ticket a new car and a house. However, Jack also made a few mistakes along the way. For example, in August 2003 Jack spent over \$100,000 at the Pink Pony strip club in Cross Lanes, West Virginia. While he was inside, someone broke into his car and stole \$545,000 from the glove compartment. Jack did not learn from his losses. Less than six months later Jack had his car stolen again. This time, the thieves got another \$200,000 from the glove compartment. This is where his story gets darker. He gave his granddaughter, Brandi Bragg, a \$2100 a week allowance. She used it to feed her drug habit. In time, Brandi's best friend, Jesse Tribble, died from a drug overdose. Brandi had bought her the drugs as a gift. The money that Jack has left is barely enough to cover his legal bills. He reflected later and said, *"On Christmas Day 2002 I wish I would have just filled my tank and bought a sandwich. That Powerball Ticket has destroyed my life."* Does anyone here consider Jack Whittaker a wise investor? Does anyone here consider Jack Whittaker a fool?

How comfortable are you handling your personal finances? Having a financial planner is something to consider, but never forget our three stewardship principles. First is the principle of ownership. God owns everything. Second is the principle of responsibility. You are responsible for what you do with your money. Third is the principle of accountability. Someday each one of us is going to stand before God. Is God pleased with the way you are handling his money?

Will you pray with me...