

November 18, 2018

*Stewardship 101 (Part Two)*

Luke 21:1-4

**Opening words:** Last week, I began a two-part sermon series, *Stewardship 101*. My goal is simple. We are looking at six basic Biblical stewardship principles, so you will become more comfortable handling your personal finances. Last week, we looked at the first three. Do you remember them? They were:

- 1. God owns it all!**
- 2. God makes it happen!**
- 3. God expects us to be generous!**

This week we will finish the list.

Our scripture reading for today is the same as last week, Luke 21:1-4, the story of the widow's offering. You remember the text. It is Wednesday of Holy Week. Jesus is at the temple and watches as people give their offerings. The rich give large amounts, the poor give small amounts. The widow in the story gives the smallest of them all, two copper coins, or mites. Together, they equal less than a cent. Through the eyes of the world, she gave nothing, yet through the eyes of God, she gave the most. The reason is simple. She gave sacrificially. True Christian stewardship is not about what you give. It is about what you keep for yourself. Let me call today's message, *Stewardship 101 (Part Two)*.

**Luke 21:1-4** As Jesus looked up, he saw the rich putting their gifts into the temple treasury. <sup>2</sup> He also saw a poor widow put in two very small copper coins. <sup>3</sup> "Truly I tell you," he said, "this poor widow has put in more than all the others. <sup>4</sup> All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

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Andrew Carnegie (1835-1919) led the expansion of the American steel industry in the late 19<sup>th</sup> century and was considered one of the richest men in the world. Later, he became one of history's greatest philanthropists. During the last eight years of his life, he gave away approximately \$350 million. He once said, "*Millionaires seldom smile.*" If that quote makes you pause, say, "**Amen!**"

In 1928, a group of the world's most successful financiers met at the Edgewater Beach Hotel in Chicago. They were the movers and shakers of their day. There was the president of the largest steel company, the greatest wheat speculator, the president of the New York Stock Exchange, a member of the President's Cabinet, the greatest "bear" in Wall Street, the president of the Bank of International Settlements, and the head of the world's greatest monopoly. Collectively, these tycoons controlled more wealth than there was in the U.S. Treasury, and for years, newspapers and magazines had been printing their success stories and urging the youth of the nation to follow their examples. In 1928, they were flying high, but their success didn't last.

Twenty-five years later, in 1953, this is what had happened to those men:

The president of the largest independent steel company, Charles Schwab, lived on borrowed money the last five years of his life and died broke.

The greatest wheat speculator, Arthur Cutten, died abroad, insolvent.

The president of the New York Stock Exchange, Richard Whitney, served a term in Sing Sing Prison.

The member of the President's Cabinet, Albert Fall, was pardoned from prison so he could die at home.

The greatest "bear" in Wall Street, Jesse Livermore, committed suicide.

The president of the Bank of International Settlements, Leon Fraser, committed suicide.

The head of the world's greatest monopoly, Ivar Krueger, committed suicide.

All these men had learned how to make money, but not one of them learned how to live. There is more to life than making money. One of the greatest challenges to a happy, content life is controlling your personal finances. That is why this sermon series is so important. We are looking at the Biblical guidelines on how to handle your personal finances. Last week, we looked at the first three. This is number four:

### **God Expects us to earn it honestly!**

In the late 1980's an armored car spilled \$2,000,000 on the freeway in Columbus, Ohio. Only \$400,000 was ever recovered; the rest disappeared with the throngs of people who stopped and scooped up the cash. Some folks were honest enough to return what wasn't theirs. Melvin Kaiser gave back \$57,000. Would you have returned some of that loose cash? Experts in human behavior say, if we know the people who lost the money, we'll generally give it back. However, if we don't know them, 75% of the time we'll keep the cash. We have no problem taking cash from faceless institutions. Perhaps that explains why some have grown dishonest?

This is Biblical principle number four: God expects us to earn it honestly! Proverbs 13:11 says, "*Dishonest money dwindles away, but he who gathers money little by little makes it grow.*" Proverbs 20:21 says, "*An inheritance quickly gained at the beginning will not be blessed at the end.*" Do you know of anyone who has compromised their honesty? They say their dishonest action is fine because institutions and companies get hurt, not people. Do you know of anyone who shoplifts because the company's insurance will pay for it? Do you know of anyone who only works five hours of an eight-hour day? Do you know of anyone who adds an extra expense or two on their tax returns and says, it is part of their "stimulus plan"? Is there anyone here who is not earning your money honestly? As you handle your personal finances, never forget God wants you to earn it His way, honestly! And all of God's people said, "**Amen!**" Do you remember this story? It sets up number five, God expects us to spend it wisely!

### **God expects us to spend it wisely!**

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 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. Jack did not learn from his losses. Less than six months later, Jack had his car stolen again and the thieves got another \$200,000. His story gets darker. He gave his granddaughter, Brandi Bragg, a \$2100 per 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 the tank and bought a sandwich. The lottery destroyed my life."* Would anyone disagree with me that Jack Whittaker is a fool?

This is stewardship principle number five: God expects us to spend it wisely! Philippians 4:12 says, *"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want."* How content are you? Is there anyone here today who thinks happiness is coming with the next purchase? God expects us to spend it wisely! And all of God's people said, **"Amen!"**

### **God holds us accountable in the end!**

In the twenty-fifth chapter of Matthew, we find the parable of the talents. Do you remember the story? A landowner decided to travel, so he entrusted some of his possessions to his servants. It sounds odd to our ears, but it happened in the days of Jesus. The question you must answer is, what is a talent? A talent wasn't a form of currency. It was a unit of measure, like pounds and ounces. What you were weighing altered the value. If you are weighing gold, it is one amount. If you are weighing copper, then it is another amount. Jesus does not specify what is being weighed, but told us that one servant got five talents. One servant got two talents. One servant got one talent. The more talented got more; the less talented got less. (No, we are not all born equal.) When the landowner returned, he looked at his investment. In short, those who did something with it, got rewarded. The individual that did nothing with it was punished. It is clearly a judgement parable. What are you doing with what God has given you?

This is Biblical stewardship principle number six: God holds us accountable in the end! Are you proud of the way you handle your money? This is a better question: Is God

pleased with the way you handle your personal finances? Do you give generously? Do you practice sacrificial giving? How much do you give to God? How much do you keep for yourself? Never forget it. God holds us accountable in the end! And all of God's people said, "**Amen!**" Let me end with this story.

In 1977, Ken Proxmire was a machinist when he won \$1 million in the Michigan lottery. He moved to California and went into the car business with his brothers. Within five years, he had filed for bankruptcy. *"He was just a poor boy who got lucky and wanted to take care of everybody,"* explains Ken's son Rick. *"It was a hell of a good ride for three or four years, but now he lives more simply. There's no more talk of owning a helicopter or riding in limos. We're just everyday folk. Dad's now back to work as a machinist."*

We are not much different from Ken Proxmire. We are just everyday folk. We are doing the best we can, but sometimes we make a few mistakes. Sometimes we make a few mistakes with our personal finances. This is the Good News for today: It is not too late. Start spending your money in a way that is pleasing to God. The goal is simple: Make God the foundation of your life, not worldly possessions. Do you remember the words of Andrew Carnegie? The richest man in the world once said, *"Millionaires seldom smile."* And all of God's people said, "**Amen!**"