

Time, Talent, Treasure: The Stewardship of Our Lives, Part 1

Our problem in the U.S. isn't our profits;
our problem is our priorities.

1. God's stewards are not owners.

- Psalm 24:1; Ezekiel 18:4; Romans 14:8;
Deuteronomy 8:18; Job 1:21; Luke 14:33;
1 Chronicles 29:11

2. God's stewards are managers.

- 1 Timothy 6:20; 1 Corinthians 4:2

- **Time**

- Psalm 90:10, 12; Ephesians 5:15-16

- **Talent**

- 1 Peter 4:10

- **Treasure**

- 1 Chronicles 29:14; Leviticus 25:23

3. God's stewards get paid.

- Philippians 4:17; Matthew 6:19-21, 6:33

4. God's stewards are generous.

- Luke 6:38; Galatians 6:9; 2 Corinthians 9:10-11

We are blessed to be a blessing!

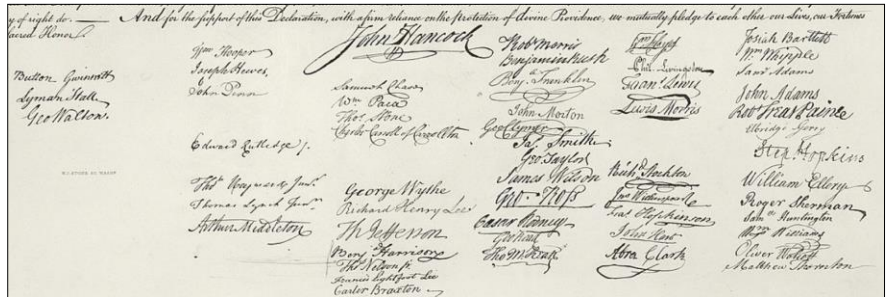
- 2 Corinthians 8:13-14; Proverbs 30:8-9

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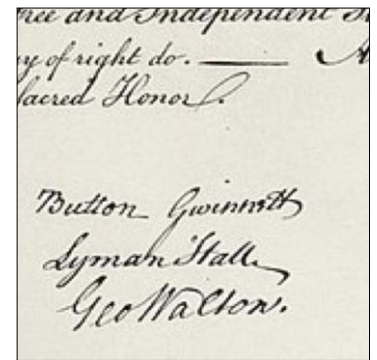
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Time, Talent, Treasure: The Stewardship of our Lives, Part One¹

In 1776, 56 men signed the Declaration of Independence. Though many were teenagers at the time, some of them went on to become president. One of their names is basically synonymous with “signature” today. Others have



museums, monuments, and all kinds of things named after them. *Button Gwinnett* is not one of those men, and yet his signature is the most valuable of the dozens on the Declaration. You might wonder who he is, and why his signature is so valuable. Button Gwinnett (yes, Button was his real name) was born in England in 1735. At age 30, he moved to the American colonies. Living in Georgia, he suffered through multiple failed business attempts, which gave him a reputation as a failure. Eventually, Gwinnett got into politics and became very passionate about the colonies' independence. And sure enough, there he was in Independence Hall in 1776, signing that Declaration, below and to the left of John Hancock's now-famous penmanship. And then a year later, in 1777, he was killed in a duel with a political rival.



By the 1820s, very few signers of the Declaration were still alive, and history enthusiasts began searching for, and collecting, signatures of all 56 founding fathers. For the Declaration's better-known signers, signatures weren't hard to find, because many of them were prominent politicians who had signed lots of documents in their day. Ben Franklin, in particular, wrote scores of letters. But that Button guy? Finding *his* signature wasn't so easy.

Due to his life of obscurity, and its untimely end about a year after the act that made him famous, his signature was (and still is) the rarest of the 56, by far. According to historybuff.com, there are only 51 known signatures in existence by this forgotten founding father. And the fewer the signatures, the higher the value. According to Radiolab, Gwinnett's signature value surpasses those of George Washington, Abraham Lincoln, and many other major historical figures. His signature's value is considered to be up there with William Shakespeare's. Not bad for someone who spent most of his life as a failed businessman! Most recently, a Gwinnett signature sold for \$722,500 in New York City.

¹ Adapted from a sermon by Michael W. O'Neill, *Right on the Money, Part One*, 1/19/14

So there you have it—the Declaration of Independence has been hiding this valuable secret since 1776.²

It seems ironic that so much money would be attached to a signature declaring our nation's independence, because in the two hundred years and some-odd decades since they signed that document, our nation has become obsessed with money, consumed by money, driven by money, revolves around money, is fueled by money, and possessed with and by money. Even the liberal media is willing to go softer on Donald Trump if the economy is strong. And we as Americans are pretty good at the consumption of wealth, too; we are less than five percent of the world's entire population and yet we consume 20% of the entire world's goods. And for all of our money, we are not doing well. According to a study by the World Health Organization and Harvard Medical School, America may be the saddest nation in the world. Researchers found that 9.6 percent of Americans suffer from depression or bipolar disorder—the highest among 14 major nations polled. Those nations that scored *better* than the U.S. are ones that suffer from ongoing wars and rumors of war (Lebanon), vast unemployment (Mexico), and profound poverty (Nigeria). Those nations are statistically happier than we are in the US! In his Wall Street Journal article, "The Great Depression," Bret Stephens argues that perhaps America scores poorly as a nation because its population is generally comfortable and wealthy. Those luxuries allow us much more time to critically pick apart life situations and personal circumstances. We don't take to heart what James told us in chapter one of his letter from last week's sermon. Those who live in countries torn apart by varying social and economic issues have less time to fret over personal gain and ambition. They are simply too busy trying to survive.

So what could turn our sad nation around? The research shows that the citizens of the world's happier nations find a steady source of joy not in money but in their families, their religion, and their traditions.³

It seems to me that **our problem** in the US **isn't our *profits*; our problem is our *priorities*.**

We are starting a two-part series today called "Time, Talent, Treasure: The Stewardship of our Lives" – trying to understand better what the Bible has to say about money and our resources – what our attitude should be, what money is for, how to use it. Today we want to start out with gaining an understanding of what the right attitude is toward money. The right attitude, according to the Bible, is an attitude that is called "stewardship." A "steward" is someone who has been commissioned to care for and best use something that belongs to someone else. Another word for steward is "caretaker." Imagine that you have a very rich friend who owns a beautiful 5000 square foot home on Lake Washington. Your friend is so rich that he doesn't live there – he only makes it there once every couple of years for a week at a time. But he doesn't want to leave it empty, either. So he asks you if you would accept his offer of being able to live there and take care of it. He will provide all your food and expenses. Sounds like a great deal, right? But make no mistake: the house is not yours; it is his. The bills are paid with his money. But as you take care of it, you get to enjoy it. And if he calls and says he wants you to use it in a certain way, you have to do it.

² <https://www.rd.com/culture/most-valuable-signature-declaration-independence/>

³ Bret Stephens, "The Great Depression," The Wall Street Journal (3-9-07)

Well, in that story, God is like your rich friend, and he has left you with His riches of life, health, and material and financial resources. And He expects you to care for them and enjoy them, but also to use them in the way He wants His resources to be used, whenever he tells you to.

Now, before I go any further, I know some of you might be getting uncomfortable because you are realizing that we are talking about money in church. If so, maybe you should be glad that we don't talk about money as often as Jesus did. Sixteen of His thirty-eight parables were concerned with how to handle money and possessions. That's forty two percent of his teaching! If I preached about money as often as Jesus taught about it, then 22 of 52 Sundays each year would be a sermon about money. In the Gospels, an amazing one out of ten verses deals *directly* with the subject of money. The Bible offers 500 verses on *prayer*, less than 500 verses on *faith*, but more than 2,350 verses on money and possessions! Jesus knew how important this issue of money material possessions is for us to resolve, which is why he talked more about what we should do with money than He talked about Heaven and Hell combined! All that tells us that it is vital that we have the right perspective if we are to understand the role of money and possessions in our lives and faith. So let's see that first of all...

1. God's Stewards are *not owners*.

Take inventory, right now: Think about what you carried in here. Your purse? Your wallet? Your clothes? All of it belongs to God. The breath in your lungs? His. And not only that: your spouse? Your children? His. Everything you are and have belongs to Him. The Bible says:

"The earth is the Lord's, the world, and all who live in it." (Psalm 24:1, niv)

That includes you and everything that goes along with you. In fact, God says:

"Every soul - man, woman, child - belongs to me." (Ezekiel 18:4, tmt)

The attitude of every Christian is that *all* of our life belongs to God:

"If we live, it is for the Lord that we live, and if we die, it is for the Lord that we die. So whether we live or die, we belong to the Lord." (Romans 14:8, niv)

Now listen: I understand that if you are not familiar with what God's Word says, then this might sound weird to you. What does it mean to say we belong to God? Well stay with me and let's see how you feel about it when we are done. For those of us who are Christians today, you might as well understand right now the clear truth that nothing you have is yours; it *all* belongs to God. I know; you are thinking "But I'm the one who worked hard to earn all this stuff. I put in the hours to get the paycheck. I saved and invested to get what I have. I'm the one who put in years for this retirement." Here's the problem: God says that *He* is the one who has given you even the ability to earn that money in the first place:

"But remember the LORD your God, for it is he who gives you the ability to produce wealth..." (Deuteronomy 8:18, niv)

Job in the Bible says that we were born with nothing, and we will die with nothing. It's God's prerogative to give or to take away. (Job 1:21)

Jesus said:

“Any of you who does not give up everything he has cannot be my disciple.”
(Luke 14:33, niv)

We must recognize that it all belongs to him, and quit trying to hang on to it.

The fact that everything is God's is actually one of the things we worship Him for; 1 Chronicles 29:11 says:

“We adore you, Lord, as the One who is over all things.” (Chronicles 29:11, nlt)

It all belongs to Him, and we gladly give it to Him and worship Him for it.

Swiss watchmaker Patek Philippe is known for making luxury watches; for instance, this particular watch sells for \$1,650,000. The company is also known for their advertising slogan, which says, “You never actually own a Patek Philippe; you merely look after it for the next generation.” That ought to be the Christian's slogan. The things we think we “own” - money, skills, accomplishments, resources, time, even our very lives - we don't actually own; we merely take care of it.



God has loaned us what we have. All the raw materials of life—time, health, family and friends, intelligence, skills, possessions, everything we have belongs to Him. We are not the owners.

2. God's Stewards are *managers*.

Jesus made this very clear in what has been called the parable or the story of the talents. In today's language, we define “talents” as gifts or skills or abilities. But in the Bible, a talent was a measure of money. A single talent was equal to several days' wages. Jesus told a story of a landowner who went on a trip. He entrusted his possessions to three servants who were staying on his land. To the first servant he gave five talents, to the second servant he gave two talents, and to the third he gave only one talent.

It's interesting to see how each of the servants used what had been entrusted to him. Then they reported to him after he returned. The man with five talents had invested his master's money and had doubled it and so gave the master back ten talents. The second did the same and returned to the master four talents. But the last servant had hoarded his “loan” by digging a hole and burying it. He gave back to the master exactly what he had been entrusted with. Not all the servants shared the same amount, but all the servants shared the same opportunity. Not all of them acted responsibly. The master was very upset with the third guy who buried it. You might think that the master would be pleased with the third servant because at least he got his money back. But the master was furious with him. The master commended and rewarded the ones who invested his money wisely and

increased it. The one who did nothing with the money lost that money along with his job and got thrown out. God expects us to manage what He's given us for His Kingdom.

That's why the Bible says:

“Guard what has been entrusted to your care.” (1 Timothy 6:20, niv)

We have been entrusted with quite a lot, so we've been given an enormous responsibility, because, the Bible says:

“It is required that those who have been given a trust must prove faithful.”
(1 Corinthians 4:2, niv)

What have we been entrusted with? What is it we are to manage that belongs to God? Three things that sum up the entirety of what we've been given:

Time —

We have all been given a certain amount of time in this life. The Bible says:

“The length of our years is 70, or 80, if we have the strength. . . Teach us to number our days correctly, that we may gain a heart of wisdom.” (Psalm 90:10, 12, niv)

So it's not the number of years, it's *how* we invest our time that makes the difference. Ephesians 5 says:

“Be very careful, then, how you live—not as unwise, but as wise, making the most of every opportunity, because the days are evil.” (Ephesians 15-16, niv)

We have all been entrusted with only so much time. When you get to the end of your life, don't you want to say your time was used to make a significant contribution in this world, rather than frittered away?

Next is:

Talent —

God has given you gifts, talents, and abilities that are intended to be given to God and used for others. That was the point of the parable that we talked about. Here's the bottom line: Use it or lose it! We are either enlarging the Kingdom of God or we are losing our talents. There is no hanging on to them for ourselves. That's why the Bible says:

“Each one should use whatever gift he has received *to serve others*.” (1 Peter 4:10, niv)

In fact, if we were to look seriously at that story of the talents, it would seem to indicate that we might even lose *more* than what God has given us; we might even lose out on being in the Kingdom of God. The punishment for that one servant who didn't invest what the master gave him was pretty bad. Time, talent, and finally:

Treasure —

“Uh oh—*now* he's talking about money.” Does it bother you that we are talking about money? Well, if you are bothered that we are talking about money today, let me remind you of something: When you go to a doctor for your annual check-up, he or she will begin to poke, prod, and press various places, all while asking “Does this hurt? How about this?”

If, when the doctor is poking you, you cry out in pain, one of two things has happened. Either the doctor has pushed too hard, without the right sensitivity, or, more likely, there's something wrong, and the doctor will say, "We'd better do some more tests because it's not supposed to hurt there."

The same thing happens when pastors preach about money and some people are uncomfortable and begin to criticize the message or the messenger. One of two things has happened; either the pastor has pushed too hard, or, more likely, there is something wrong with the person: there is an illness in the wallet, because it's not supposed to hurt there.

God speaks so often in His Word about how we should treat money, use money, and give money, that He must know that this is a difficult area for us. But like we said earlier, all that we have is from God, and it is to be used however, and whenever, He asks for it.

Our attitude about this should reflect what the Bible says:

"Everything comes from you and we have given only what comes from your hand."
(1 Chronicles 29:14, niv)

And God reminds us in another place in the Bible that the land is his and we are only strangers and aliens. (Leviticus 25:23)

We like to think that we have "squatters rights" – that's the notion that if we occupy a place long enough, than it becomes ours. But it doesn't work that way. Everything is God's, always will be God's, no matter how much time God gives us to live here. We are here to manage it.

God's stewards are not owners, they are managers. But the good news is that...

3. God's Stewards get *paid*.

Popular thought over the years has been that Heaven is a place where we sit on clouds and strum harps for infinity ad nauseam. Who in their right mind would look forward to that? Heaven *is* definitely a place of rest and relief from the burdens of sin and suffering. But it will also be a place of great learning, activity, artistic expression, discovery, camaraderie, and service. It is also a place where we will receive a great reward. The Bible says our reward will come for doing good works, persevering under trouble and persecution, showing compassion to the needy, and treating our enemies kindly.

God also grants us rewards for being very generous givers. Every act of generous giving that we make, if we are Christians, is credited to our account in heaven as a reward. The Apostle Paul was talking about the financial giving of the church in Philippi, asking them to give generously and said:

"Not that I am looking for a gift, but I am looking for what may be *credited to your account*." (Philippians 4:17, niv)

This is not some sort of "sweet by and by" thought about rewards; this is actual, real reward in the currency of heaven. We get paid *there* for our stewardship of our time, talent, and treasure *here*.

Look at it this way: Imagine you are alive at the end of the civil war. You are living in the south, but you are a Northerner. You plan to move home as soon as the war is over. While in the south you've accumulated lots of confederate currency. Now, suppose you know for a fact that the North is going to win the war and the end is imminent. What will you do with all your confederate money? If you're smart, there's only one answer. You should immediately cash in your Confederate currency for US currency—the only money that will have value once the war is over. Keep only enough Confederate money to meet your short-term needs.⁴

As a Christian, you have inside knowledge that the end of this world's governments is coming – possibly soon. Christ will return soon and the currency of this world will be worthless. It will also happen when you die—whichever comes first. And by the way, either event could happen at any time, and you and I don't know when that might be. But you have the ultimate insider-trading tip! Jesus is the best investment adviser there is—we have the sure promise that the currency of this world is one day soon going to be worthless, and we are told to switch our investments from the funds of earth to the funds of heaven.⁵

There's nothing wrong with Confederate money, as long as you understand its limits. But knowing that its value is short-term should radically affect your investment strategy. To accumulate all kinds of earthly treasures that you can't hold onto for long is just like stockpiling Confederate money even though you know it's about to become worthless. And according to Jesus, storing up earthly treasures isn't only wrong; it's just plain foolish:

"Don't hoard treasure down here where it gets eaten by moths and corroded by rust or--worse!--stolen by burglars. Stockpile treasure in heaven, where it's safe from moth and rust and burglars. It's obvious, isn't it?" (Matthew 6:19-21, tmt)

Here's the point of all this: *when we use the resources that God has given us in the ways He tells us to, we are exchanging this world's currencies for Heaven's.* We are getting paid for that. Anything else forfeits our payment, our reward. But it's more than just payment as a reward someday in heaven. We also get taken care of *here*:

"Seek the Kingdom of God above all else, and live righteously, and He will give you everything you need." (Matthew 6:33, nlt)

Live *God's* way with *his* stuff (time, talent, treasure), and he will take care of everything you need.

Finally, then, the last important part of our attitude toward money needs to be that we realize...

4. God's Stewards are *generous*.

God has not given to you so you can stash it away somewhere. It is given to you so that you can be generous with it. And as long as you keep giving it away, he will keep giving it back to you. Jesus said:

⁴ Randy Alcorn, The Treasure Principle, pgs 13-14

⁵ Alcorn, pg 14

“Give to others, and God will give to you. Indeed, you will receive a full measure, a generous helping, poured into your hands---all that you can hold. The measure you use for others is the one that God will use for you.” (Luke 6:38, gnt)

The more you give, the more comes back to you, because God is the greatest giver in the universe. You cannot out give God. Go ahead and try. See what happens.

R.G. LeTourneau became wealthy by inventing large earth-moving machines. He gave away 90% of his income in his life. The money came in faster than he could give it away. LeTourneau said, “I shovel it out and God shovels it back—but God has a bigger shovel!”



In principal, he is right. But before I go further, let me say this here: God is not some kind of heavenly slot machine that’s broken and keeps paying out. We do not give generously in order to get rich. We give generously because God tells us to. Giving is a *sacrifice*, and sometimes we feel that sacrifice. Sacrifice we give knowing that we may not see it again. God’s payoff is very real, but the Bible says it comes at *the proper time* (Galatians 6:9). That may be now, or it may be in eternity. God knows when you need it, and that is when you will get it.

God has given you lots of material blessings. Have you ever asked yourself, “Why has God given me so much?” You don’t need to wonder. The Bible tells us exactly why He provides us with more money than we need:

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that . . .”

So that *what*? How do you think God will finish that sentence? “So that we can get rich here on earth”? “So that others will see how much God loves us by making us rich”? That is what the TV preachers will tell you; that teaching is something called “the prosperity gospel,” and it’s *wrong*. It is the notion that God wants us to be materially wealthy and healthy all the time here on earth. It is not in the Bible, I don’t care how many times TV Preachers tell you that is. They are greedy and they are giving you false teaching. Let me tell you exactly why God gives us so much:

“...so that *you can be generous on every occasion*, and through us your generosity will result in thanksgiving to God.” (2 Corinthians 9:10-11, niv)

God comes right out and tells us why he gives us more than we need. It’s not so we can find more ways to spend it. It’s not so we can indulge ourselves and spoil our children. It’s so we can give—*generously*, and so that people will see God as we give.

When God provides us with more money, we often think “Well—this is a blessing!” And while that is true, it is even more appropriate if we say to ourselves, “This is another opportunity for me to be generous!” That’s because...

We are ***blessed*** to be a ***blessing!***

God doesn't necessarily expect you to go broke being generous, but he is expecting you to sacrifice for the cause that is greater than yourself—His kingdom and his church. The Apostle Paul said:

“I am not trying to relieve others by putting a burden on you; but since you have plenty at this time, it is only fair that you should help those who are in need. Then, when you are in need and they have plenty, they will help you. In this way both are treated equally.” (2 Corinthians 8:13-14, gnt)

God doesn't want you to have too little, nor does He want you to have too much. He intends for you to have enough, and then give the rest away. Proverbs in the Bible says:

“Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God.” (Proverbs 30:8-9, niv)

We keep what we need and we give away what God asks.

You are not a bucket to collect for yourself; you are a pipeline to flow to others. God doesn't pour into your life to fill it up but to pass through your hands. You use what you need, and the rest passes through.

So you might ask, if I give to the church, how do I know what they are going to do with it? I can tell you that you can look at our monthly financial statement. We account for every single penny you give. We have a finance team who looks over the books every month. We do an external audit by an accountant every year. We give over \$100,000 every year to the work of missions in the world, outside the US in the Church of the Nazarene. More than a third of that currently goes to our brothers and sisters in Victoria, Guyana, to help them build their church and community center. We also invest in the church's ministries here in West Valley that support the ministries you enjoy and benefit from, and that serve the children and families in our neighborhood at Wide Hollow Elementary and out at Mountainview Elementary. You are investing in the Kingdom through your church, locally and around the world.

So today it's only right that we start out by looking at our attitudes. Why not be a steward in ways you never have before? Why not try giving more than you ever have before? Realize that you are not the owner, God is, but you *are* the manager, and he expects you to do something with it for him and others.

How you invest by giving away what he's entrusted to you will determine how you will get paid. How well you manage God's resources, and the more generous you are with them, the more you will benefit, the more you will be paid, here and forever in heaven.

And if you think about it, what we do with our time and talents works the same way as what we do with our treasure. It's all the same. It's just that money is the hardest; if we can learn to trust God with money and be generous with money, giving our time and talent will be easy.

Pray