

## Sermon Notes

# WORSHIP SERVICE - 1.5.2025

# A THEOLOGY OF MONEY AND POSSESSIONS

## I. INTRODUCTION

- In this series we will walk through one of most significant discipleship challenges and roadblocks to our spiritual growth and formation.
- That has to do with our perspective and attitude about money and possessions and how and to what we devote our time and energy. This impacts our lives in the areas of generosity, hospitality and service.
- Talking about money is a touchy subject, especially to those who value money and possessions more than they ought.
- People are open to being taught and disciplined in a lot of areas of their spiritual lives, but this area is off limits.
- However, because many are stressed out and worried about money and have money problems, this is a discipleship issue that needs to be addressed.
  
- We need a different perspective, we need a fresh vision for what God wants from our lives.
- The reason we're starting this year off with this theme is that we desire to be a body of believers of radical generosity, hospitality and service.
- What could God do with us if we lived open-handed instead of tight-fisted?
  
- You might be surprised about the sheer volume of Scripture's teaching on the subject of money and possessions and how we should use it. God cares a great deal about money.
- Jesus taught more about money and possessions and generosity in the gospel accounts than he did about heaven and hell combined.
- Our Lord has a lot to say about money and we as his disciples cannot ignore that fact.
- Today, we're going to unpack three foundational principles of a proper theology of money and possessions.

## II. GOD OWNS ME AND ALL OF MY STUFF

- Deuteronomy 10:12-18 "And now, Israel, what does the Lord your God require of you, but to fear the Lord your God, to walk in all his ways, to love him, to serve the Lord your God with all your heart and with all your soul, 13 and to keep the commandments and statutes of the Lord, which I am commanding you today for your good? 14 Behold, to the Lord your God belong heaven and the heaven of heavens, the earth with all that is in it. 15 Yet the Lord set his heart in love on your fathers and chose their offspring after them, you above all peoples, as you are this

day. 16 Circumcise therefore the foreskin of your heart, and be no longer stubborn. 17 For the Lord your God is God of gods and Lord of lords, the great, the mighty, and the awesome God, who is not partial and takes no bribe. 18 He executes justice for the fatherless and the widow, and loves the sojourner, giving him food and clothing.

- The first foundational principle is God owns me and all of my stuff!
- Everything in the earth, everything in the cosmos, belongs to him.
- Why? Because he is the Creator. He has an irrefutable claim over everything.
- Job 41:11 Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine.
- Psalm 24:1 The earth is the Lord's and the fullness thereof, the world and those who dwell therein.
- Psalm 50:10-12 For every beast of the forest is mine, the cattle on a thousand hills. <sup>11</sup> I know all the birds of the hills, and all that moves in the field is mine. <sup>12</sup> "If I were hungry, I would not tell you, for the world and its fullness are mine.
- What could we give to the Lord that wasn't already his to begin with?
  
- Turn to 1 Chronicles 29
- King David assembles all of the people and tells them that his Solomon will be the one that God has chosen to build the Lord's temple. He shares all that he has done to prepare for its construction; he details all he has provided and given out of his own personal treasury. He asks the people to contribute which they do so quite generously. This prompts David to praise God and pray to God acknowledging that everything that was given came to them from God first and all they did was give to God what was already his.
- God is the rightful owner of all of my money and possessions.
  
- You might be tempted to think that it's your money and possessions to do with what you want because you earned it.
- Deuteronomy 8:17-18 Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' 18 You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.

### III. GOD ENTRUSTS ME TO MANAGE STUFF ON HIS BEHALF

- *"If all that I have belongs to God and I am not the owner, then what am I in relation to my money and possessions?"*
- You are a steward. A steward is someone who manages the resources of another.
- That is what we are—managers of God's resources.
- Example of Joseph. He became the steward of Potiphar's household.
- In the creation mandate, Adam and Eve were to steward God's creation.
  
- We are called to manage that which belongs to God and has been entrusted to us.
- As believers, we recognize that this stewardship means that we do not have ownership rights or control over our money and possessions.
  
- We get to enjoy the things that he gives us but we have to recognize that they are not ours but his. (1 Timothy 6:17)

- The following are sub-principles of the foundational principle of stewardship:
- Responsibility— we must be faithful in managing everything God has entrusted into our care—time, money, abilities, wisdom, relationships, opportunities, authority, etc.
- 1 Corinthians 4:2 Moreover, it is required of stewards that they be found faithful.
- Accountability—we will all be called to give account of how we managed everything God brought under our care, whether little or much. The parable of the Talents (Matthew 25:14) Therefore we need to use what has been entrusted to us wisely.
- Rewards—faithful stewards are rewarded.
- Matthew 25:21 His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’
- Colossians 3:23-24 Whatever you do, work heartily, as for the Lord and not for men, 24 knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ.
- This principle messes with our materialistic tendencies to want more and to get more stuff.
- Typically, when our income increases, we raise our standard of living.
- And many times, that raised standard of living begins to outpace how much we are bringing in which can lead to money problems.
- But if we are stewards, entrusted with earthly riches and things, we need to wisely consider what we are to do with our money and possessions because it's not ours, it belongs to the Lord.
- God gives to each of us according to our abilities to steward those resources.
- Are you a faithful and responsible steward, knowing you will have to give an account to the One who owns it all?

## IV. HOW I VIEW AND USE STUFF REVEALS THE CONDITION OF MY HEART

- Scripture teaches that there is a fundamental connection between our attitude and perspective about money and possessions, and the condition of our spiritual lives.
- This is the third foundational principle about money and possessions, how I view and use stuff reveals the condition of my heart.
- Jesus draws this principle out clearly in his teaching in the Sermon on the Mount.
- Matthew 6:19-24 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. 22 “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! 24 “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.
- The subject of Jesus’s teaching is what people treasure, what they consider valuable and most precious to them.
- We all have things we treasure. That is hardwired in us, to seek treasure, and to hold it tightly.

- And Jesus says that what you value most, and where you store up your treasure, whether here on earth or in the treasury of heaven, reveals where your heart is located.
  - What you do with your money and your possessions is a true indicator of what's going on in your heart.
  - What we do with our stuff is the clearest statement of what we truly value.
  - What you treasure becomes the geographical placeholder for your heart!
  - Whatever you prize, whatever you hold dear to you, whatever you treasure most in money and possessions, has a way of directing your heart like nothing else. Money leads, heart follows!
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- The metaphor of the eye being the lamp of the body and if your eye is healthy or if your eye is bad is tied to this principle. It is about our perspective about money and possessions.
  - If you have the eternal perspective, the healthy eye, your life is filled with light and you can clearly understand what Jesus is teaching and you will reorient your life in localizing your heart in heaven by storing up your treasure there—by being a faithful steward of the money and possessions God has entrusted to you.
  - If you have an earthly perspective, the bad eye, you have a morally diseased perspective, you are in darkness, you treasure your money and possessions and your heart is earth-bound, tied up in worldly things that will leave you in darkness.
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- And lastly in this passage, Jesus teaches us the impossibility of serving two masters.
  - You can't serve God while simultaneously serving money, wealth, and possessions.
  - "No one can serve two masters." If you think you're the exception to that, you have already given your allegiance to money and possessions, you're not living like a steward. You are serving the idol of money.
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- Consider and reflect on how you view your stuff.
  - Do you see your stuff as belonging to God or to you?
  - Reflect on your role as steward of the resources God has brought under your care to manage.
  - Are you faithfully managing God's resources? If so, what is the evidence of that? If not, why?
  - Go through your bank and credit card statements this week.
  - What does your spending reveal about the condition of your heart?
  - Does what you treasure most align with God's priorities?
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- God is calling us to open-handed living by recognizing God's ownership of everything and our stewardship responsibilities to him.
  - Ultimately, we can live with open hearts and open hands because God graciously demonstrates this to the fullest.
  - Psalm 145:16 You open your hand; you satisfy the desire of every living thing.
  - God's hands are open to bless, to meet the needs of his children, he is supremely generous and gracious. And we should live that way as well.
  - In Christ, we are his treasured possession.
  - 1 Peter 2:9 But you are a chosen race, a royal priesthood, a holy nation, a people for his own possession, that you may proclaim the excellencies of him who called you out of darkness into his marvelous light.
  - May we live with open-hands as people who have been brought out of darkness into his glorious light because of the generosity and kindness of the One who owns it all.

## **APPLICATION AND REFLECTION**

In light of today's message....

- What did I learn about the gospel?
- How can I apply what I learned about the gospel to my life?
- With whom can I share the gospel this week?