

Keeping It Simple – The Basics of Finance

Two men crashed their private plane on a South Pacific Island. One of the men brushed himself off and proceeded to run all over the island to see if they had any chance of survival. When he returned, he rushed up to the other man and screamed, “This Island is uninhabited and there is no food or water. We’re going to die!” The other man leaned back against the fuselage of the wrecked plane, folded his arms and responded, “No we’re not. I make over \$100,000 a week.” The first man grabbed his friend and shook him. “Listen, we’re on a deserted island. We’re doomed!” The other man, unruffled, again responded. “It’s OK; I make over \$100,000 a week.” Mystified, the first man, taken aback with such an answer again repeated, “For the last time, I’m telling you that we are lost. It doesn’t matter how much money you make because there’s no one around to help us.” Still unfazed, the first man looked the other guy in the eye and said, “Don’t make me say this again. I make over \$100,000 per week and I tithe 10%! My pastor will find us!”

How many of us love to talk about finances? It is one of those three subjects we are supposed to avoid in conversation, along with religion and politics. I started with some humor today just to take the edge off this difficult subject. We tell ourselves that there are more important things in this life so we avoid conversation about the subject. But the truth is that avoiding it doesn’t help us deal with it productively. Those who have been in financial trouble can attest to the amount of stress it places on them and their families. It can cause strains in the strongest of marriages. When money gets short life gets scary! What will happen to us? Which bill do we pay? We can easily lose our bearings and allow our lives to be in disarray. Every day becomes another battle for survival in the complex world of finance, credit scores, interest rates, budgets, investment strategies, mortgages, bonds, mutual funds and the stock market. Does anyone understand all the details? How can you keep a full time job and still be an expert in all the financial details that impact our lives? Money can make your life a mess regardless of how many zero’s you have on your paycheck. Financial trouble can find any of us. Avoiding the subject will not help. If we want to live life in Jesus more simply and faithfully then we need to focus on finance just as we have focused in the past two weeks on time and relationships. But first let us pray...

While we would like to avoid the topic of money, as followers of Jesus, that is simply impossible. Jesus spoke about money and finances frequently so it must be important for us to pay close attention to his teaching. Today we are going to look at our Gospel text, Matthew 25: 14-30. The first scene is one of the master calling in his servants. He says to them, "I am going to entrust you with my wealth." So he gives 5 talents to one, 2 talents to another, & 1 talent to the third. He distributed his wealth among them & said, "While I am gone I want you to be stewards of this wealth." It was as if the master had studied their lives and concluded that they were

faithful servants, but not all received the same amount. He knew the abilities of each one of them. To one he gave 5, to another 2 and to the last one, he gave one. Then the master leaves.

The next scene is the return of the master and his demand for an accounting. The first two give him 100% return. He praised them for their accomplishments and promised to give them even more responsibility. The third servant admits that he was frightened doesn't have a very high regard for the master. Since he only hid the talent in a hole the only thing he could place in the hand of the master was the original talent now covered with dirt from being entombed. Jesus says the master calls him a "wicked, lazy servant," & in vs. 30, a "worthless servant." And He threw him out into the darkness. That is the parable. But how is it helpful in simplifying our life in the area of finances?

There is one key word that captures the nature of every decision we make in the realm of finances. It is the word **Stewardship!** God owns everything. We own nothing. The good news is that God has counted us worth to be his faithful stewards and entrusted us with His household and all his wealth. Even though we are imperfect, sinful and sometimes idiotic in our decisions, God still invests in us to accomplish His goals. That is amazing! God is the owner and loaner of all we have and are. And we are his stewards. We don't all get the same amount. We may say that is not fair. But then we realize that this master knows His servants. So He gives to each of them, "according to their ability." He knows us better than we know ourselves. God gives and then he leaves his servants to do their job even as God's work continues. He doesn't coerce us. He doesn't look over our shoulders. He gives, & then He leaves it in our hands. He opens doors of opportunity. He gives us visions & dreams. He allows us to see just a little bit of what might be. But then He waits for us to use what He has given, & to see if we will be faithful with it. Stewardship requires us to have an understanding that we are under the higher authority of God. We submit to a greater good. God calls us to take care of His stuff while we are in this brief journey of life here.

So in every financial decision we must not think of what we have as our own, but that what we have belongs to God. He is the title-holder and we are managing it for His purposes. We are to make his property productive so it is as productive as possible for His goals. That is the first step. Detach yourself from money and see yourself as a steward over God's money. Stewardship is not some mathematical formula. It is not just a list of do's and don'ts. Stewardship is all about a relationship of faith. It is listening to what God wants us to do with all our resources. It is wanting to accomplish God's priorities and acknowledging that His plan is much greater than anything we can imagine. Stewardship is developing a heart that is willing to make financial decisions based on what God wants and not our wants.

The second practical step we need to take is to **develop a plan**. Write out a financial statement about what you sincerely believe God is calling you to accomplish. To keep your plan simple divide it up into three parts, near term, long term, and legacy. Near term should deal with the next ten years and cover bills, credit cards, short-term loans or emergency funds. Long term, should cover your concerns for college funds, retirement accounts and mortgages. Your legacy should cover inheritance and the support of other worthy causes. In each part, wrestle with how you are accomplishing God's purposes specifically. Creating a statement, setting priorities and then acting on them is the only way to simplify our finances so we are stewards over our finances rather than becoming a slave to our financial situation.

Those stewards were driven by a plan or financial statement for their lives as well. It is clear in looking at the message of this parable that some financial plans are better than others. The first two understood faithfulness as a way of investing what they had so that it produced even more. Faithfulness is not a matter of comparing what we have with others or dismissing our responsibility because others have more. We are to faithfully invest whatever we have been given within the boundaries of our ability, trusting that God knows us better than we know ourselves. The first two stewards went to work immediately on their investment strategy and both doubled their master's portfolio. One moves from 5 to ten and the second moves from 2 to 4. It is the third one who has no real strategy for growth. His plan is described in scripture like this: "But the man who had received the one talent went off, dug a hole in the ground and hid his master's money." It was simply a way to play it safe and do nothing. Our potential is God's gift to us. What we do with it is our gift to Him. Zig Ziglar has said, "You are the only person on earth who can use your ability." Are you investing what you've been given, regardless of how much it is? Or, have you buried your blessing and kept it hidden from others?

This text has another important stewardship understanding: **a day of accountability is coming**. We'll have to give an account for how we've used what we've been given. Look at verse 19: "After a long time the master of those servants returned and settled accounts with them." Jesus will return and we will return to Jesus. I am not sure which will happen first but in any case there is a day of reckoning for each one of us. While most of us believe this in our heads, we don't always live with eternity in our hearts. If we thought more about that sense of accountability perhaps we'd be more focused on making an eternal return on our investments. What we do with what we have reveals our view of God. As we come to verses 20-25, we see that the man who gained five talents says, "See, I have gained five more." The word "see" means, "Behold" or "Look!" He was eager to invest what he had been given and now he's excited to show the master what He had done. He's bubbling with enthusiasm and thoroughly thrilled. He couldn't wait to present what he had done because he wanted to please the owner. The man with the two talents approached this time of reckoning with the same anticipation and excitement. The master is

thrilled with both of them because they demonstrated responsibility for their ability. He says the exact same thing to both of them: “Well done, good and faithful servants! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!” What wonderful affirmation!

The one-talent guy came a bit more reluctantly to the master and said in verse 24: “...I knew that you were a hard man...” This third guy had a wrong view of the master and had his mind made up even before he received his talent. He looked at him as someone who was hard and harsh, instead of loving and gracious. What we think about God is the most important thing about us. If we view God as a tyrant then we’ll filter everything through this lens. Some of you may be secretly angry with God because you think He did something, or didn’t do something that you think He should have. As a result, your view of Him is skewed. Your preconceived notions prevent you from seeing Him as a God of grace, and as a result you refuse to serve Him with what He’s given you. When we blame God we end up burying our blessings. We make excuses and we live in fear, playing it safe and he accomplished exactly what he set out to achieve: nothing. Like the saying goes, “If you aim at nothing, you’ll hit it every time.” Let’s look at the differences between the two servants who served and the one who did little or nothing except make excuses.

The first two were determined to make a profit; the third was determined to not take a loss.

The first two were willing to work hard and take risks; the third took no risks.

The first two received the gift; the third refused the gift.

The first two wanted to advance the master’s domain; the third had no interest in what mattered to the master.

The first two viewed the money as an opportunity; the third guy saw it as a problem.

The first two allowed the master’s gift to change their lives; the third refused to let the gift touch his life.

The first two invested; the other one wasted.

The first two saw a blessing; the third guy saw a burden.

The first two knew the master; the third guy had no clue.

The words of judgment seem hard and harsh and the consequences devastating. This is serious stuff. Judging God and engaging in laziness often partner together to keep many people from full surrender and service.

Don’t put off getting control over your finances. One of those most important ways to get that control is to **manage your debt**. The cause of debt is overconsumption, desiring and purchasing things beyond our financial reach. We believe that by purchasing those things our life will be

more complete. In a culture of consumption, our consumption consumes us. Debt always complicates our financial situation. Growing toward simplicity means overcoming, overconsumption and the debt that accompanies it. Set a goal of becoming less confined by your debt. The good news is that it is never too late to become a faithful steward and to obtain the freedom that comes with financial simplicity.

Stop and **analyze your spending and each purchase**. Talk with a spouse or trusted friend before you buy. Don't just make excuses for why you need it be honest enough to admit that there may be alternatives. Don't let your emotions govern your spending decisions.

Keep your finances aligned with your mission and your priorities. Remember no one is perfect in every financial decision. Never lose hope. Your Lord Jesus is bigger than any of the financial problems you may be facing and there are always solutions.

When I think about this parable in light of the life of Epiphany I am reminded that when this congregation was first started 50 years ago. It was a small group of ordinary people, that weren't afraid. They were just a one talent congregation struggling to grow. You could have taken that one talent and buried it in your own back yard. If you would have done that you would have remained just a one talent church like so many others across the land. But you didn't. You were faithful stewards who invested your one talent for God and God gave you two. It was decision time again. What do you do with the two talents? Do you bury them? No you invested them and you grew again. And God gave you four talents? It is decision time again about what to do with the talents we have. How much are we willing to invest in that second campus and in growing through targeted outreach? It is so easy to make the decision to bury our talents and say enough is enough. One of the key concepts in this parable is that you never lose your talents by investing them. You only lose by burying them. This much I know, there were thousands of congregations across our land that at one time were 8 talent congregations. But they buried their talents and now are empty shells, just as there are countless thousands of Christians who reached a level of maturity in their faith and then became self-satisfied and complacent. They decided they didn't need to grow anymore, or pray anymore, or study anymore and they started dying spiritually because they buried their talents.

Faith and risk go together but when those decisions are made faithfully there will be cause for great rejoicing. Investing or burying... that is our choice and the consequences of each choice are also abundantly clear.

May we choose well in our individual lives and in our life together.

In the name of Jesus.... A-men

