

Intro and Welcome: Good morning, friends and welcome to Foothills Church. My name is Dillon and it's a pleasure to be here with you this morning. I want to take a moment to greet our 9:30 Classic and Online Community.

In 2006 my wife and I moved back down to this area from Portland. We had finished seminary, the economy wasn't doing very well up in Portland, and we had prayed and prayed and felt the Lord leading us to move back down to California where our families were. We spent a few months attending a church plant out in Rocklin, and it wasn't a good fit, so I asked one of my old pastors if he knew of any good churches in this area and he recommended Foothills. The very first Sunday we visited, this was early 2007, pastor Brian preached a sermon on financial stewardship. It was the first time I had ever heard a pastor preach on stewardship from the Bible, without any sense of guilting or pressuring people to give more. And I thought to myself, if this pastor can handle the subject of money with such grace and honesty, then I think he can handle just about any subject.

And we never left. We've been at Foothills for almost 20 years.

Every year Brian has made sure that we take one or two Sundays to talk about financial stewardship. Why do we do this? It's not because we just want you to give more and we need to hammer you with sermons on giving, that's not it at all. We do this because our desire as a teaching team is to encourage everyone in our church to be healthy in every area of life. We want to be a healthy church filled with people who are pursuing a healthy relationship with God and a healthy relationship with the people around us. We want to have healthy minds, healthy bodies, healthy emotions, healthy families, and out of that health, to be ministers of the gospel of Jesus to the world around us. And yes, we want to be healthy with our money. You know and we know that our relationship

with money is very complicated, and can easily add tremendous stress to our lives and to our relationships.

Now let's be honest with each other for a moment. Talking about money can be uncomfortable. Especially in church. There is something in us, when we hear a pastor say the word money, we tend to pucker. We put our guard up. We hear money and we expect the pastor to ask us to give more. Have you ever felt that way? We have such an emotional connection to our money. Money represents security, it represents, status and influence, it represents leisure and fun. In our society, people with lots of money are often elevated, and people with very little are looked down upon. And everyone, everywhere, seems to want some of our money. Whether it's taxes, or advertisements, or charitable organizations, or campaigns, everyone wants some of our money. So we have a natural defensiveness when it comes to money. We all need it, most of us tend to want a little more of it, and we get defensive when someone asks us for some of it.

So this morning I'm going to ask you to set aside the discomfort and defensiveness for a few moments and lean into some questions. I'm going to ask several questions this morning and I'm hoping that you will be honest with them and wrestle with them this week. The first two: How do I maintain a health perspective on money? and How do I honor the Lord with everything I have?

I believe the answer to these questions begins with recognizing a simple and yet difficult truth: Everything that I believe belongs to me, actually belongs to God. In fact, **God owns everything.**

Take a look at these verses.

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. I know all the birds of the hills, and all that moves in the field is mine. If I were hungry, I would not tell you, for the world and its fullness are mine.

Colossians 1:15-17 He is the image of the invisible God, the firstborn of all creation. For by him all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities –all things were created through him and for him. And he is before all things, and in him all things hold together.

These verses, make it pretty clear that All the things, everything on earth, belongs to God. He created all things, he sustains all things, he is eternal and all powerful and it all belongs to him. Now we look at these verses, and we say, yeah, I see what the bible teaches, it says it all belongs to him, but here's my next question. Do we actually believe that God owns all of it?

There is something in our human nature that makes this hard to accept isn't there? In our human brokenness we want to think that our money is our money, our stuff is our stuff. We worked hard for it, we earned it, we saved for it, we bought it, even if it was given to me, it's mine. As we watch human development, we see this sense of ownership begin very early. If one child takes a toy from another child there is an immediate sense of injustice. Even before a child can speak, they have a sense of ownership and possession. So as adults we have to unlearn our natural tendency to declare what is "ours" and retrain our minds to understand that it all belongs to God.

This leads to our next question, Do we honestly live like God owns everything? We all need money to live, to buy food, to have housing, to pay for medical care, transportation, all the necessities of life, but if God owns everything what is our role with money and possessions? The Bible teaches us that one of our primary roles as God's image bearers, is to be

the stewards of the earth. **We each are called to be a good stewards of God's creation.**

Look at Genesis 1: 28: *And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth."*

Then one chapter over. Genesis 2:15 *The Lord God took the man and put him in the garden of Eden to work it and keep it.*

Peter uses the language of stewardship when talking about the Spiritual gifts. 1 Peter 4:10 *As each has received a gift, use it to serve one another as good stewards of God's varied grace.*

A steward was the manager of a household, the person who made sure the farm was run properly, the household was maintained, and kept clean, that staff were paid and fed, all the things that needed to be managed or looked after were the responsibility of the steward, so that the lord or master of the house could do other things. We are to be the stewards of God's things, the money and resources and things that he has given each of us to manage. That may be more, or it may be less, but we are each responsible to steward what God has given us.

I believe that healthy stewardship includes three things. I mean it includes a lot more than three things, but I want to highlight three things that are really important to healthy stewardship. Trust, Wisdom and Obedience.

Healthy Stewardship begins with **Trust.** I believe that one of the biggest reasons we hold on to our resources and possessions so tightly is fear. We are afraid that we won't have enough. Would you agree with me? Look at gas prices, if you own a diesel engine, I feel really bad for you. Truck drivers have it tough right now. The FED just raised interest rates

again a couple weeks ago because of stubborn inflation. Every day there are new reports about how Artificial Intelligence is going to take away half the jobs in America, shortly before killing everyone. Russia is still at war with Ukraine, the US is still at war with Iran. We've got the biggest El Nino in the pacific in 100 years, It's a big scary world out there. And I feel like we are all just waiting for whatever is going to go wrong next. It's easy to feel insecure and want to protect ourselves and our resources.

Healthy stewardship begins with trust. If we want to grow as stewards , we have to trust that God cares for us and wants what is best for us. Turn in your Bible to Matthew 6. The sermon on the mount. Jesus gives two back to back lessons on stewardship.

First in verse 19, he says: *Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

Then a couple of verses later, beginning in verse 25. (Read 25-31). Do you believe it? Do you believe that if we seek the kingdom of God first, if we seek what God values, and live like God asks us to live, God will take care of us and meet our daily needs? I have to be honest, I say that I believe Jesus, I say that I want to seek the kingdom first, but I don't always live like I believe it. I worry about gas prices, and grocery prices and medical bills. I worry about my kids futures and their ability to find good meaningful jobs and provide for their families. (Do any of you worry about those things?). I'm in this place where I want to believe, and I practice believing but sometimes fear sneaks in. I regularly find myself praying, "Lord I believe, help me in my unbelief." (Mark 9:24). Maybe you pray that prayer too.

So what do we do? We read our Bibles, we believe what God promises, we remember his faithfulness in the past, and we trust that he will be

faithful in the future. No matter what the economy is, no matter who gets elected. And we keep working hard and choosing to trust each day that he will provide for us what we need.

Healthy stewardship begins with trust and it grows with **wisdom**. God wants us to be wise with the resources that he has given us. He wants us to work hard, and earn an income, he wants us to provide for our families, and he wants us to make smart choices about how we spend. To live within our means, to stay out of debt, to save money for emergencies, to invest in the future and to be generous. The Proverbs are full of words of wisdom about healthy stewardship.

One of the best things you can do is write a budget and stick to it. If you don't have a budget, go home and make one. Use a pencil and paper, download a free budget template for your computer, use one of the many online budgeting tools that are available. If you don't keep track of what you spend and where you spend it, it is impossible to know if you are honoring God with what you spend. This is a biblical principle. Luke 14:28 *For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish.'*

So if you don't have a budget, make one and do your best to stick to it. Do some research, ask questions of people smarter than you, and seek the lord for wisdom in your stewardship journey.

Lastly, healthy stewardship matures through obedience. When was the last time you took a look at your finances and asked the Lord, how am I doing with all this God? Is there anything you want me to change? Am I stewarding your resources well? If we want to be healthy stewards I think we need to ask those kinds of questions. And then the next step is to listen, and obey what the Lord commands. In different seasons of life God can impress upon us different things. Maybe you are struggling with debt and God wants you to cut up your credit cards. Maybe you are

doing really well with your finances and God is going to ask you to be generous in new ways. Maybe it's time to invest a little more in retirement this season. Maybe, and this is just a maybe, your zeal for generosity is wrecking your budget, and God is going to tell you to give less. It's between you and Lord. But we each need to be prayerful and regularly seeking the Lord for direction with our finances. Scripture is clear that we are to honor the Lord first, with the first fruits of our labor. That includes giving, and it also includes seeking the Lord on the first of the month not the end of the month, when all the money is spent.

Trusting that God has us and is going to provide for us, seeking the Lord for wisdom in how we handle our resources, and honoring the lord through obedience, all of these are part of being healthy stewards.

Finally, we should expect some pretty amazing results when we practice healthy stewardship.

The first result is peace. Dave Ramsey calls this financial peace. When we have our finances in order and we are stewarding God's resources well, we experienced an incredible peace. Whether we have abundance, or very little at all, we know with confidence that we are doing all that we can to honor the Lord first, to be wise and obedient with all that God has given us. And guess what, things could get better or things could get worse we could lose it all, but even then, we will have peace knowing that God is in control and we have been faithful stewards and we are in his hands. Amen?

The second result is joy. When we are stewarding well we can experience tremendous joy.

You all know the story of the parable of the talents. Matthew 25:14. The Master goes on a long journey, and before he leaves, he brings in three of his servants, to one he gives five talents, another two talents, and the third, just one talent. Now these are large sums of money. Immediately the first two invest their talents and double their money, but the third

steward, he buries his talent in the ground out of fear. When the master returns, he asks for an accounting of his talents, and with the first two stewards who invested wisely, he blesses them. *"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."* But the third servant comes in fear, and returns his one talent. And the master is angry. He says *You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away.*

God takes stewardship seriously. Now this parable is about more than just money, but it illustrates the opportunity we have to steward God's resources and experience his joy. My prayer, my hope, is that every one of us will hear those words, "well done good and faithful servant. Enter into the joy of your master." Amen?

Lastly, God promises to bless us when we steward his resources. He doesn't promise to give us more money, he doesn't promise to make us rich, he promises his blessing. Sometimes that blessing is the joy of blessing others. Sometimes it is the blessing of seeing God meet our need exactly when we need it the most. Sometimes it is growing your business or expanding your influence and so that others will see what the Lord is doing. His blessing is unique for each of us in the season we live, and is usually far greater than what we expect. Amen?

I've asked a lot of questions already this morning as part of this sermon, so I am going to summarize them here at the end for us to wrestle with.

How do I maintain a health perspective on money, and how do I honor the Lord with everything I have?

Do we actually believe that God owns everything? And do we live like we believe it?

Do you trust that God will take care of you?

Check in with the Lord and ask him, Lord, Am I stewarding your resources well? Is there anything that needs to change? And then let's do what he says.

Let's pray.