

Following Jesus Requires Stewardship

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[0 : 00] So, to begin with, let's try a thought experiment. Actually, let's try two of them. First, let's say there's a fully functioning town somewhere.

It's pretty much like any other town. There are people, there are houses, there are places of business, there are entertainment venues, people work, people play, people buy things. It's really the only thing different about this place is that it's essentially cut off from the rest of the world. So, if you can imagine maybe a dome going over the entire town, wrapping the entire town, something similar to what you'd see in the movie *The Truman Show*, only minus the cameras. Now, let's say you've been invited to live in this town for one year. Now, while you're there, you can do whatever you want. You can spend your time, spend your days however you want. If you want to get a job and work, you can. If you want to be homeless and sit around and do nothing for the entire year, that's an option. That's your choice.

[1 : 11] There are only two rules. First, you cannot take anything with you when you go inside. You have the clothes on your back, that's it. And second, you can't take anything with you when you leave that place.

So, what you gain in this hypothetical town, it's going to stay in this hypothetical town. Now, if I were to ask everyone what they would do with their time while they are there, I would probably get a wide variety of answers.

I've thought about this scenario myself for a while, since I can't take anything in, and everything, including food, clothes, entertainment, all of it, it all costs money.

So, I'd have to have some kind of employment. I'd need to earn a little money. But I'm also thinking I can't take anything with me when I leave. So, I'm not saving up for retirement.

I'll have to leave behind anything that I buy while I'm there. So, I'm not especially interested in accumulating, really, more than I need. Even if I want to live lavishly while I'm there, I don't have a lot of time to make money.

[2 : 21] So, I don't really have that option. Maybe I could rob a bank, but then I'd risk, you know, sitting in jail for the entire year. Well, you think about what you would do in that scenario.

Keep it in the back of your mind as we move on to thought experiment number two. Let's say you have a very simple choice to make.

First, you can remain where you are, in your current home, your current job, at your current salary. In other words, nothing changes. Or, second, you can become the richest person in the world.

But, you'll have to travel back in time about 3,000 years. What would you do? Now, keep in mind that becoming the richest person in the world means you can buy pretty much anything this world has to offer.

But you should also keep in mind that traveling back in time means you will lose a few amenities. You'll no longer have heating and air in your home. You won't have electricity.

[3 : 28] You won't have a refrigerator. You won't have a phone. You won't have a car. So, which do you choose? In fact, let's make it a little bit more challenging.

Let's take it a bit further. Let's say your choice is between becoming the richest person 3,000 years ago or staying where you are but cutting your income in half.

You remain where you are but you make considerably less money. Which do you choose? Now, as you think about it, let's consider what the Apostle Paul said in 1 Timothy 6.

1 Timothy 6. Starting in verse 3, Paul warns about false teachers who cause all kinds of problems in the church.

He says they have an unhealthy craving for controversy and for quarrels. He says they produce envy, dissension, slander, evil suspicions, and constant friction among people who are deprived in

mind and deprived of the truth.

[4 : 37] Then notice the end of verse 5. They believe godliness is a means of gain. I believe the NIV says they think that godliness is a means to financial gain, which gets really to the heart of the matter.

Paul's talking about charlatans who peddle religion not because they believe the truth but because they can profit from it. So in verse 6, Paul shows the alternative.

In verses 3 through 5, he shows us how not to be. Starting in verse 6, he shows us how things ought to be, specifically regarding money.

So I'll read this starting at verse 6. But godliness with contentment is great gain. For we brought nothing into the world, and we cannot take anything out of the world.

But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

[5 : 45] For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. Fight the good fight of the faith.

Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses. I charge you in the presence of God who gives life to all things, and of Christ Jesus, who in his testimony before Pontius Pilate made the good confession, to keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, which he will display at the proper time.

He who is the blessed and only sovereign, the King of kings and Lord of lords, who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see.

To him be honor and eternal dominion. Amen. As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches.

[7 : 05] But on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share.

Thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. As we've considered what it means to follow Jesus, we've talked about several things that flow into today's subject.

We've talked about walking by faith. We've talked about our need for holiness, or to use a word that Paul uses in this passage, godliness. Last week, we talked about the virtues of having a good work ethic.

We don't have mere secular jobs. Whatever our occupations are, they are in fact vocations. We are called by the Lord to serve Him in our jobs.

And today, I want us to think about how we follow Jesus with our money, and with our stuff. In short, I want us to think about godly stewardship.

[8 : 15] I suppose you know what I mean by stewardship. A steward is someone who takes possession of something that doesn't actually belong to them. They're entrusted with someone else's money or property, and they are responsible for managing it while it's in their possession.

That's what we see in the parable of the talents in Matthew 25. Jesus said, For it will be like a man going on a journey who called his servants and entrusted to them his property.

To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more.

So also, he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money. Now, after a long time, the master of those servants came and settled accounts with them.

And you probably remember the rest of the story. The master rewarded the servants who made good use of his money while he was gone, and he punished the one who really didn't do anything at all.

[9 : 27] He didn't even try to make good use of it. So that's what a steward is. He's entrusted to make good use of someone else's property while it's in his possession.

So having read 1 Timothy 6, let's think back to our thought experiments and establish some principles regarding good, godly stewardship.

Last weekend, my family and I, we were at the grocery store, and Danae was shopping while the kids and I were just kind of roaming around. Well, I got myself a cup of coffee from the little Starbucks inside the grocery store, and one of the kids happily suggested that we get some cake pops too.

Now, despite the fact that I had just spent \$3 on a single cup of coffee, I thought to myself, you know, I just, I have a really hard time shelling out \$2 or \$3 for two or three bites of cake.

So I suggested we forget about the cake pops. We go find ourselves a box of Little Debbie snack cakes. You can get a lot more bites for the same amount of money. So that's what we did.

[10:37] It was purely an impulse buy, of course. And I think this is something that most of us do fairly often. We think it's just a few dollars.

Why not? Did you know that almost two billion people in the world live on less than \$1 per day? For the price of a cup of coffee or a box of snack cakes, we could feed an entire family for a day.

Andrew Randall says, the richest fifth of the world's population possesses 75% of the world's wealth. The next two fifths control another 20%, which means that the remaining 5% of the world's wealth is shared out amongst 40% of the world's people.

So let's do the math here. To keep it simple, let's say there are only five people in the world and the sum total of the world's wealth is \$100. That would mean one person has \$75.

Two people have \$10 each. And the remaining two have \$2.50 each. Now that's a pretty large disparity between them.

[11:56] Now my point is not to suggest that we need perfect equity in this world. In fact, that's not what the Bible teaches. I read the parable of the talents.

The Lord gives more to some than he gives to others. Solomon, for instance, he became the wealthiest man in the world at his time, during his day, specifically because God gave him that wealth.

You may remember that he prayed for wisdom. And God said, I will give you also what you have not asked, both riches and honor, so that no other king shall compare with you all your days.

The Bible never directs us to strive for equity. Yes, there are commands, many of them instructing us to help those who don't have enough, but the goal is not that everyone has the same amount.

Jesus said, you always have the poor with you, which is not a cold-hearted, callous sort of statement. He was simply recognizing that there will always be impoverished people.

[12:59] There will always be rich people. And there will always be people who land somewhere in between. So striving for complete equity among everyone, that's always going to be futile.

It's not going to work. Now, the reason I share these statistics about the world's wealth is to really ground us in the reality of our situation. Even if we were to claim we're not the guy with \$75, we are, by the way, we would still have four times more than the rest of the population on average.

And that's just the average, keep in mind. Today, the typical American household brings in about \$183 a day.

So that's 183 times more than 2 billion people in this world. So the reality is that if we step outside of our current socioeconomic bubble in which we live, we are, in fact, rich.

We are extremely wealthy. And if that doesn't convince you, think back to our second thought experiment. Most of us would not want to be the richest person in the world if it meant we had to travel back in time.

[14:20] Why? It's because even the richest man in the world 3,000 years ago, and I'm thinking primarily about Solomon, or even if we go back 100 years ago, they did not have the quality of life we have today.

What if we went back in time and gave Solomon a choice? What if we asked him, Solomon, would you rather keep your untold wealth or come back with us to 21st century America and become a middle-class citizen with a climate-controlled house, a TV, a refrigerator, a phone, a car, modern medicine?

which do you think would sound more appealing to him? You and I are extremely wealthy, and we desperately need to recognize this because the Bible gives warning after warning after warning about the dangers of wealth.

Paul says it here, those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. Now, some of us may say, maybe you're right about me being rich, but I don't desire to be rich.

[15:47] I'm not striving to be rich. I don't think I have the kind of love for money that Paul is talking about here. Well, I certainly pray that's true for us, but I suspect it's not always true.

Is it? I mean, I suspect that we have occasionally coveted what someone else has or coveted something that we don't currently have.

Despite being rich, I suspect we've all wished for a little more from time to time. Maybe we saw the neighbor's new car and thought to ourselves, man, I'd really love a new car. Maybe we saw an ad on TV or on Facebook and thought, ooh, I'd like to get that.

I don't need it, but I want it. I mean, who among us wouldn't turn down, let's say, more money from the boss if he offered? Right? Or think about this.

What if most everything we had was taken away from us? What if circumstances forced us to, I don't know, work for minimum wage? Let's say we can no longer afford many of the luxuries that we currently enjoy.

[16:54] What if we're struggling to even pay the rent or put food on the table? Would you desire to be rich? Would you crave more wealth?

And to be clear, I'm not trying to make anyone feel guilty about what we have. I simply want us to recognize how much we do have. We are, in fact, rich. And Jesus warns, only with difficulty will a rich person enter the kingdom of heaven.

Again, I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God. So that's principle number one. We are rich.

We are a very wealthy people. We may not seem all that rich when we compare ourselves to someone like Elon Musk, but if we compare ourselves to billions of other people in the world, not to mention even the richest people, the wealthiest people throughout most of human history.

We are incredibly rich. And we need to recognize this because number one, we should be a very thankful people. And number two, we should be a very vigilant people.

[18:04] We need to personally heed the Bible's warnings about the dangers of wealth because they may apply to us. And here's the second principle I want us to consider.

Our wealth is temporary. Again, Paul says, we brought nothing into this world and we cannot take anything out of the world. That was our first thought experiment this morning.

When we're made to realize our time is limited and we can't hold on to our wealth, we can't hold on to our possessions permanently, it helps us to see just how silly it is to devote ourselves to gaining as much as possible.

If I were to move into that hypothetical town for that year, I'd certainly look for a way to support myself and whatever I intend to do while I'm there, but I'm not striving to accumulate more and more.

That would be foolish. First, I'd probably spend more of my time accumulating than enjoying. Right? And second, it would be all for nothing.

[19:12] Because in the end, I can't take anything with me. So what if I have a huge bank account? Or a mansion? Or a whole fleet of luxury cars? Eventually, I'd be like Solomon looking back over my time in that hypothetical town saying, I hated all my toil that I toiled under the sun knowing that I must leave it to the man who will come after me.

Ultimately, my money and my possessions, they won't benefit me when it's all said and done. In verse 17 here, Paul says, As for the rich in this present age, charge them not to be haughty nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future so that they may take hold of that which is truly life.

Now, this is shockingly counter-cultural. And I'll remind you again that Paul is essentially speaking about us. We are the rich in this present age. And Paul tells us, first of all, don't be haughty.

Don't be arrogant. Don't be high-minded. Now, what would make a rich person haughty? Well, it's his or her wealth. material wealth provides us with a false sense of security.

[20 : 46] That's why so many people think, if only I had a little bit more. They think, if only I had a little bit more, I'd be set. I could be comfortable.

I could have less stress. I'd have less problems. If something catastrophic goes wrong, well, I'll be able to deal with it because I'll have the money to do it. But is any of that true?

We tend to think so. But as one who has read a lot of biographies of famous and wealthy people, I can tell you that wealthy people have just as many, probably more problems than anyone else.

Money, as we know, does not buy happiness. It cannot alleviate our troubles. And in the end, it becomes completely worthless. Here's what Jesus says in Luke chapter 12.

He says, Take care and be on your guard against all covetousness. For one's life does not consist in the abundance of his possessions.

[21 : 47] Then he tells this parable. The land of a rich man produced plentifully. And he thought to himself, What shall I do? For I have nowhere to store my crops.

And he said, I will do this. I will tear down my barns and build larger ones. And there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years.

Relax, eat, drink, be merry. But God said to him, Fool, this night your soul is required of you.

And the things you have prepared, whose will they be? So is the one who lays up treasure for himself and is not rich toward God. Yes, when we're trapped in what I like to call the fog of time, this man's hedonism seems quite logical, doesn't it?

Relax, eat, drink, be merry, he says. And why not? He has the resources to do it. Who doesn't want to sit back and enjoy themselves, right? Who doesn't want to feel a sense of security in what they have?

[22 : 56] But of course, he forgot something quite vital. His time was limited. Eventually, his time would run out. And then what? As God says to him, your soul is required of you.

It's time to give account. In 2 Corinthians 5, Paul says, For we all must appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.

That day is inevitable for all of us. So it's not a good idea to be haughty because of our wealth or because of our possessions. It's not a good idea to, as Paul says, set our hopes on the uncertainty of riches.

That's not a good idea because our riches are uncertain. We could lose everything tomorrow and eventually we will lose everything. We cannot take anything out of this world.

But again, we often find ourselves trapped in the fog of time. That's an expression that developed out of a study I did of Ecclesiastes years ago.

[24 : 06] In Ecclesiastes, Solomon is primarily speaking to young people and he's trying to persuade them that there is something beyond physical time and space, right?

Namely, there is a God who will hold us accountable and there is a heaven. There's a life beyond the life on this earth. There's an eternity outside of time. But our problem is is that we often aren't thinking about anything beyond our time on this earth.

We trap ourselves in the fog of time not seeing anything beyond the fog. Paul says, set your mind on things that are above, not on things that are on the earth. But we have a tendency to do the opposite.

So when I say we get trapped in the fog of time, what I mean is that we forget about the temporary nature of our lives on this earth. We forget that at the end of the year we have to leave that hypothetical town and take nothing with us.

But more than that, we have to appear before the judgment seat of Christ and give account. And Paul says we must give account for everything that was done in the body, which includes, of course, what we did with our money and with our resources.

[25 : 21] Listen to what Paul says in 1 Corinthians 7. This is verse 29. He says, the appointed time has grown very short. From now on, let those who have wives live as though they had none, and those who mourn as though they were not mourning, and those who rejoice as though they were not rejoicing, and those who buy as though they had no goods, and those who deal with the world as though they had no dealings with it.

For the present form of this world is passing away. Now, that's a little confusing. What does Paul mean? I think the first statement is clear enough.

The appointed time has grown very short. We have limited time. But how do we, how do we get married yet live as though we're unmarried?

How do we buy stuff yet live as though we don't own anything? I remember reading a sermon from Charles Spurgeon on this passage, and it's stuck with me ever since.

He said to imagine that you're watching a play on stage, right? Curtain opens, and you see a young couple. They're in love, and they're wooing each other, and so on.

[26 : 37] And then they get married, and they eventually raise a family. They have their ups and downs. They have seasons of mourning and seasons of rejoicing. They buy a home together.

They do business. They go about their lives as we all do. And just when you think you can't be any more engrossed in the story, in the drama that's unfolding on the stage, the curtain closes, and the stage goes dark.

The show is over. The point Paul is trying to make is that we need to recognize the temporal nature of this world. And he doesn't mean we should merely acknowledge it with our lips and move on, because we all know this world is not going to last.

Our lives are not going to go on forever. Instead, we need to recognize it to the point that it shapes the way we think about everything and influences everything we actually do.

We must learn to embrace what we have, enjoy it even, which the Bible tells us repeatedly, yet hold on to it very loosely, because one day it will be gone.

[27 : 53] So principle number one is that we are rich. Principle number two is that our wealth is temporary. And principle number three is this. It is God who gives us what we have.

James writes, every good gift and every perfect gift comes down from above, coming down from the Father of lights. We have what we have because God has given it to us.

Creation itself belongs to Him. And though He instructed us to use it, it still ultimately belongs to Him. We are simply stewards of His creation.

creation. R.C. Sproul once wrote this, the whole concept of stewardship begins with creation.

Creation is celebrated not only in Genesis but throughout Scripture, especially in the Psalms where Israel celebrated God's ownership of the whole universe.

He then quotes Psalm 24.1, the earth is the Lord's and its fullness, the world and those who dwell therein. He goes on, God is the author of all things, the creator of all things, and the owner of all things.

[29 : 05] Whatever God makes, He owns. What we own, we own as stewards who have been given gifts from God Himself. God has the ultimate ownership of all our possessions.

He has loaned us these things and expects us to manage them in a way that will honor and glorify Him. So nothing we have really belongs to us.

It's on loan from God, if you will. So we have a tremendous obligation to use it wisely. And let's not forget those first two principles. He's given to us abundantly, which means we're responsible for that much more.

And we will be held accountable for what we did with it much sooner than we typically care to think about. So with these principles in mind, what should we do to be good stewards of our money and our possessions?

How do we honor and glorify God with our wealth? How do we follow Jesus with what we own?

Well, here's what Paul says in 1 Timothy 6.

[30 : 09] They, that is the rich, are to do good. To be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future so that they may take hold of that which is truly life.

Be generous and ready to share. That's the first thing. Elsewhere, Paul says, whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.

Each one of us must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

Now that word cheerful really paints a vivid picture. It's the same Greek word from which we get our word hilarious. So Paul is talking about someone who is positively giddy to share their wealth.

Now you'll notice in the text that Paul doesn't tell us how much to give. He says each one must give as he has decided in his heart. So if you're looking for an exact percentage or a dollar amount, I

don't think there is one.

[31 : 23] You know, some people like to follow the Old Testament example or guideline of tithing. A tithe, of course, was 10%. That's what a tithe is. But truth be told, there were three tithes in the Old Testament, if I'm not mistaken.

Two annual tithes and one every three years. So that comes out to more like 23%, not 10%. And you can decide for yourself whether that's a good rule to follow.

More importantly, God wants us to want to give. I read this last week, but Ephesians 4.28 says, let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

We're not working for a paycheck, merely to buy more stuff or to make our lives more comfortable. The Lord gives us the means to earn money so that we have money to give.

Obviously, he wants us to take care of ourselves and buy our necessities and so on and enjoy many of the things that we can enjoy in this life, but ultimately, we're given more money so that we have more to give.

[32 : 43] If you want to invest in the ultimate retirement plan, this is it. The rich are to be generous and ready to share, thus storing up for themselves treasure as a good foundation for the future that they may take hold of that which is truly life by supporting the kingdom that is sound Christian ministries.

We have plenty of examples of that in the New Testament. By giving to those in need, you are investing in eternal life. You are seeing beyond the fog of time. You are laying up for yourselves treasures in heaven.

Jesus went as far as to say, sell your possessions and give to the needy. Provide yourselves with money bags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys.

For where your treasure is, there will your heart be also. I really like what Andrew Randall says. He writes, Christ's people, instead of running around chasing after the latest thing, are freed to live a simple life.

Don't overload yourself with financial commitments. Don't strain toward the highest possible standard of living that you could afford or preferably a bit higher yet. Don't feel obligated to buy the most expensive house your salary permits or the nicest car or the newest clothes.

[34 : 19] Don't be a slave to the lifestyle that people around you have chosen. Be free. Don't be a slave.

To be candid, I'm a minimalist at heart. I love the idea of less. And I love the idea of buying less stuff so that we have more freedom to give.

So instead of investing in ourselves and our extremely temporary circumstances, we can invest in others, forgiveness, which ultimately means we are investing in eternal life.

So to be a godly steward is to be a happy, generous giver. And second, to be a godly steward is to be content.

To be content. In his book, *Amusing Ourselves to Death*, which is not a Christian book, it's a secular book, but a very astute one, Neil Postman, he makes this observation.

[35 : 28] He writes, the television commercial is not all about the character of products to be consumed. It is about the character of the consumers of the products.

Images of movie stars and famous athletes, of serene lakes and macho fishing trips, of elegant dinners and romantic interludes, of happy families packing their station wagons for a picnic in the country.

Keep in mind, this book was written in the 80s. These tell us nothing about the products being sold, but they tell us everything about the fears, fancies, and dreams of those who might buy them.

What the advertiser needs to know is not what is right about the product, but what is wrong about the buyer. Marketing is pretty easy when you recognize how discontent people are.

Why else would someone stand in line overnight for the latest smartphone, which is really not that much different from the smartphone they already have in their pocket?

[36 : 40] I mean, they could order the same phone two days later or order it online and have it in their possession two days later. What's the point? Do you remember what Paul said in Philippians chapter 4?

Writing, as a prisoner, not a free man, not a wealthy man, as a prisoner. He says, I have learned in whatever situation I am to be content.

I know how to be brought low and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.

and that's when he says that verse that everyone knows, I can do all things through him who strengthens me. If we are in Christ, what possible reason could we have to be discontent?

We should be immensely thankful for everything, however much or however little God has given us. and we should use however much or however little God has given us for his glory, for the good of his people, for the advancement of his kingdom.

[38 : 03] This is our responsibility as disciples of Christ. Our eternal treasure is Christ himself.

I'll say it one more time. Our eternal, forever treasure is Christ himself. What more could we possibly want?

Let's pray. Heavenly Father, I am so thankful for all of the good and wonderful and abundant gifts you have provided us as a people.

Lord, you have blessed us immensely with material prosperity. But I pray for us, I pray first of all that we will heed the warnings your word has given us concerning the dangers of these riches.

And second, Lord, I pray that we will use them for your glory. That we will truly treasure what matters most. The eternal life to come. Our Lord Jesus Christ.

[39 : 18] I pray that we will value these things well above and beyond anything physical, anything natural, anything temporary in this world.

And not only do I pray that we will use these things for your kingdom, for the good of your people, for your glory, but also that we will be content with what you have given us.

Let us be satisfied in you, not satisfied in our stuff. And if we're satisfied in you, Lord, we'll be satisfied with our stuff, whatever it is.

We thank you, Lord. We praise your holy name because we understand as your people the stuff we own doesn't ultimately matter because of what your son has done on our behalf.

So it's in Christ's name I pray. Amen. Amen. Amen. Amen. Amen. Amen. Amen.

[40 : 25] Amen. Amen. Amen. Amen. Amen. Amen.