

WEALTH: BARRIER OR BLESSING

Deuteronomy 8:10-18; 1 Timothy 6:6-11; Matthew 6:19-24

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PERSONAL REMARKS

Welcome everyone! Thanks for joining us for worship today, both here in the Sanctuary and around the world. :) Thank you worship team and tech team for the great work you do every week! And thank you Hospitality Team! Just a reminder, when we leave today, the ushers will come and dismiss you, from the back to the front of the Sanctuary. Thank you Hospitality team! Finally, don't forget on your way out, ladies, please receive a sweet treat from us as a way to say HAPPY MOTHER'S DAY! And please pick up a baby bottle to fill with change for the Bakersfield Pregnancy Center.

INTRO

These are days of dismaying polarization in our country: racially, economically, politically.

It seems like the common ground that once was the size of a continent is now the size of Lamont and is shrinking every day. Yet there is a great unifier in our nation: no matter if you are wealthy or working class, black, brown, or white, Republican or Democrat, there are three letters that still bring dread to virtually every American: I R S.

Nothing brings wealth - or lack thereof - to the forefront quite like tax season... you get to take inventory of your income, your investments, even your property.

Not everyone deals with wealth the same way. We all know generous poor people, and stingy wealthy people. We all know generous wealthy people, and miserly poor people.

Of course a song comes to my mind:

I got plenty o' nothing

And nothing's plenty for me

I got no car - got no mule

I got no misery

Folks with plenty of nothing

They've got a lock on the door

Afraid somebody's going to rob 'em

While there out (a) making more - what for

I got no lock on the door - that's no way to be
They can steal the rug from the floor - that's OK with me
'Cause the things that I prize - like the stars in the skies - are all free

I got plenty of nothing
And nothing's plenty for me
I got my gal - got my song
I got heaven the whole day long
- Got my gal - got my Lord - got my song

Oh, I got plenty of nothing
And nothing's plenty for me
I got the sun, got the moon
Got the deep blue sea

The folks with plenty of plenty
Got to pray all the day
Seems with plenty you sure got to worry
How to keep the devil away - Away ¹

This is the third message in our series on “Issues”. Week one Pastor Richard challenged us to consider if our minds are truly being transformed by the truth of the Word of God. Last week, he challenged us to consider our bodies: are we taking care of them and allowing the Holy Spirit to control us? This week our issue is wealth: is it a barrier or a blessing for followers of Christ? The answer to that question, of course, is... YES.

Today we are going to look at when wealth is a barrier, when wealth is a blessing, some practical advice, and a couple of stories along the way.

Didn't Sophia, Elia, and Lana Martin do a great job of reading our Scriptures this morning?

Most of my thoughts today spring from the passages which they read.

WEALTH IS A BARRIER ...

1. If it hazes my memory.

¹ “I Got Plenty O' Nuttin” Words and Music: Ira Gershwin, George Gershwin, Dubose Edwin Heyward

- a. Deuteronomy 8:11 warned the Israelites that after things got easy for them in the Promised Land, they should, “Be careful that you do not forget the Lord your God.”
- b. Nothing helps us forget God faster than money: not enough money, or too much of it. When money is scarce it’s easy to panic. As the scarcity mentality creeps over us we forget to remember all God’s blessings. In good times, we too quickly forget that God gave us the abilities we have, and the favor we enjoy.

WEALTH IS A BARRIER ...

2. If it hampers my vision.

- a. Sometimes money or a lack of it narrows vision to see only my family and me, and eventually me.
- b. limits my vision to see only needs and not opportunities: I see the needs that my family has or that I have and I look at the little bit that I can call mine and it’s very scary.

I begin to give into a scarcity mentality, and like Peter did when he walked out on the water a few steps and then saw stormy waves begin to run at him... he began to sink... how am I going to pay for this next tank of gas? Do I need to take out that credit card I put in the freezer during Financial Peace just to pay for this grocery run.

- i. After our Matthew reading, beginning in verse 25, Jesus says quit worrying about stuff! God clothes nature, do you actually think He can’t figure out how to clothe you, you of little faith? (v.30b) God feeds all the birds in the sky. Do you think he’s forgotten how to take care of you?

WEALTH IS A BARRIER ...

3. If it hijacks my life.

- a. “Some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.” (1 Timothy 6:10b)
- b. There are many things that can hijack your life: the wrong choices, the wrong people, addictions, and craving money - or “the love of money.” A compromise here, a compromise there. Over here you do something that you know is wrong. You get a good result, so you continue to do that and the good results happen, and you notice that your conscience was once screaming at you, but now it’s quieter. Soon it becomes quiet. Your life was going here, now it’s going over here

because you love, and now you crave, money. Where this plane will land is unknown to you, and fear has taken over the cockpit.

- c. “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” (Matthew 6:24)
- d. But I have good news for you today: you cannot serve God *and* money. But you can *use your money* to serve God.

WEALTH IS A BLESSING ...

1. When I see it as investment rather than indulgence.

Jesus told several parables about wealth, arguably the most famous being the parable of the talents. (Matthew 25:15 and following)

You know the parable, right? The boss was going on a trip and he gave talents to how many servants (3)? To the first servant he gave (5) talents. To the second he gave (2) talents and to the third he gave (1). They were his talents and he entrusted them to these servants. What did they do with the talents?

Servant number 1 with the 5 talents... got 10.

Servant number 2 with the 2 talents... got 4.

Now does it say these servants went out and worked by the sweat of their brow and toiled to double their talents? Not necessarily, they traded with the talent they had.

They knew the talents belonged to the boss, but they also knew that they had a responsibility to act like a boss with the talents they were given and they traded and invested in such a way that they doubled it.

They were faithful stewards of the talents given them.

Now... let's look at servant number 3 with the 1 talent. What did he do? Yeah, he went out and buried it in the ground!!!

What did the boss say about his lack of effort? “At least you could have banked it!” That way he would have received his talent back with interest. Now, he's just getting his talent back with dirt! :)

WEALTH IS A BLESSING ...

2. When I realize it all comes from God: My wealth belongs to Him, and wealth is more than just money and possessions.
 - a. my mind, my health, my relationships
 - b. the material stuff of my career or business.
 - i. My talent and ability is part of my wealth.
 - ii. So is my reputation, good business networking, and God's favor.
 - iii. And perhaps most importantly: TIME is a great source of wealth.
 1. My Grandma Irvin had a cross-stitch that said: TAKE CARE OF THE MINUTES AND THE HOURS WILL TAKE CARE OF THEMSELVES.
 2. How are you taking care of the moments, and minutes, in your life?
 - c. On this Mother's Day I often think of my Grandmas, and my Mother-in-Law, all who have gone on to glory, and my Mom, whom I am blessed to still have here. As many of you remember, my Mother-in-law was a missionary with a mission society that came from a holiness movement within Methodist and Wesleyan circles.

Naturally, she had many missionary friends. Among them was an older couple who became friends of ours as well. You couldn't find kinder people than Ron and Ethel Bishop, nor people who lived any simpler than they. Ron had a motto: use things, love people.

His eyes lit up when he talked about Jesus, and twinkled mischievously when he told a joke. I remember him telling me his philosophy of money, which drove his simple lifestyle: he said, "Money is a reflection of time."

Every time he considered a purchase, he would ask himself if the purchase was really worth the time it took for him to earn that money. If it wasn't, he didn't make the purchase. You might think that a home like that would be bare and uninviting, instead there was laughter, hospitality, and love.

WEALTH IS A BLESSING ...

3. When I remember to be grateful. An attitude of thankfulness fuels enthusiastic worship. An attitude of thankfulness fuels a joyful heart.

WEALTH IS A BLESSING ...

4. When I choose to be content.
 - a. Godliness with contentment is great gain. (1 Timothy 6:6)
 - b. The final commandment of the big 10 is “You shall not COVET”... and then it listed what you shouldn’t be coveting: ‘ “You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife, or his male servant, or his female servant, or his ox, or his donkey...”

why? For better or worse, all of these things and people and animals listed represented WEALTH... and if that was not comprehensive enough, it ends with the phrase,

“or anything that is your neighbor’s.” ‘ (Exodus 20:17)

- c. Just as it was wrong for the children of Israel wandering around in the wilderness, to covet, so it is for us today. I fear that this is a growing problem in our society.

Have you noticed that politicians who wanted the wealthiest 1% to pay their fair share a few years ago now want the wealthiest 3 to 5% to pay, and have you noticed that the income number keeps falling?

I’m not good with math, and I’m not an economist. But this kind of fomenting of class against class seems like it’s fueled by covetousness, not contentment. Justice is biblical. But justice fueled by covetousness is simply revenge!

PRACTICAL ADVICE FROM JOHN WESLEY

1. Gain all you can.
 - a. Yes you heard that right. There is nothing wrong with making all the money you can. The problem is loving and serving money instead of God.
 - b. So, while it’s okay to accumulate and amass wealth, while Wesley would encourage you to get the best deal you can, he would also exhort you to make sure that it doesn’t cost you your soul. Make sure that you don’t sacrifice your physical, mental, and spiritual health. Take time to observe regular rest - some might still call it a Sabbath rest.
 - c. Be honest in all your dealings. Keep your conscience clean. Work an honest day’s work. Keep your word. Don’t make money at the expense of another’s

misfortune. Finish all the work you can every day. Do not procrastinate. Instead of being cunning and shrewd, depend on God and use common sense.

2. Save all you can.

- a. Save is the opposite of spend.
- b. The world's system - which is NOT a friend of grace, by the way - wants you to spend your wealth on the lust of the flesh, the lust of the eyes, and the boastful pride of life.
- c. Identify and meet needs, not wants. Wesley reminds everyone that children also need to learn to be savers, and not spenders.

3. Give all you can.

- a. This is like the parable of the talents... we aren't the boss man who passes out the talents. We are the servants - stewards - who manage the wealth. WEALTH IS A MANAGEMENT CHALLENGE. It will always be a barrier if you mismanage your money. DEBT is the enemy of wealth. And if you're busy paying off debt, you won't be able to give all you can.

A lot of us are tempted to say, "I can't get healthy now. I can't plan meaningful events with my family now. I can't give to God's work now. But when I make more money, then I can eat better and exercise. Then I'll plan amazing family vacations, then I will give to my church and World Vision and Salvation Army and everything. Guess what? IT DOESN'T REALLY WORK THAT WAY.

WEALTH CAN'T CHANGE UGLY (ONLY JESUS CAN!)

1. WEALTH REVEALS WHO YOU ARE.

- a. As it relates to you as a person, and as a child of God, wealth fixes nothing. But it reveals everything.
- b. Jesus told a parable about an old farmer who always did okay but he finally struck it rich! His fields way outpaced production predictions and he had a bumper crop with nowhere to put it! You can find the details in Luke 12:16-21.

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."'

See? This was what was going on in the mind of the farmer all along. No thought to share with the farmer down the street. No thought to give extra to the temple. No thought to do anything except what would build up his wealth, what would enhance his image, what would give him more leverage.

- c. 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." '

Luke 12:16-21

2. WEALTH IS THE GREATEST BLESSING WHEN IT IS A PIPELINE. (God >>> You >>> Your Church/ Other Ministries/ Other Individuals.)

Wesley wrapped up his sermon on wealth management by saying,

“Waste nothing, living or dying, on sin or folly, whether for yourself or your children. And then, give all you can, or in other words give all you have to God. Do not stint yourself ... to this or that proportion.

“‘Render unto God,’ not a tenth, not a third, not a half, but ‘all that is God’s’, be it more or less, by employing all of yourself, your household, the household of faith, and all mankind, in such a manner that you may give a good account of your stewardship when ye can be no longer stewards; in such a manner that whatever ye may do may be a ‘sacrifice of a sweet-smelling savor to God,’ and that every act may be rewarded in that day when the Lord cometh with all His saints.”

STORY OF WILLIAM COLGATE

In 1804 a young farmer’s son named William arrived in New York City.

He was 21. He was nervous because at the age of 16 he’d already set for New York only to be met with utter failure. Poverty sent him back with his tail between his legs to his family’s farm.

This time, William secured a job as a soap-boiler’s apprentice. I don’t know if you know much about soap-boiling, or soap-making, but it seems like an arduous process now, let alone back then. Back in the day, soap was made of some sort of fat, and a carefully measured water and lye mixture. Since lye is a deadly chemical that can severely burn you as it kills you, you can

imagine the great care that was taken to get ratios just right, and also the great risk that was involved in being a soapmaker.

At the age of 23 William set out on his own and established a starch, soap, and candle business in Manhattan. When he was an apprentice he developed a network of soap dealers in other cities and this allowed him to thrive early on and build a solid business. On his way to NYC the *first* time, he traveled there on a canal barge. He spent a bit of time with the canal boat captain.

When the captain learned that William wanted to be a soapmaker, he offered this advice: 'Someone will soon be the leading soap maker in New York. You can be that person. But you must never lose sight of the fact that the soap you make has been given to you by God. Honor Him by sharing what you earn. Begin by tithing all you receive.' William did that, and his business grew.

14 years after starting the business, he started a starch factory across the Hudson in Jersey City.

As his business grew, he realized that his 10% tithe was not enough to give. So he began to give 20% and then 30%. As he did this, his business - including his name - began to grow. Soon, it seemed that all of America used Colgate soap, toothpaste and other products.

And as his wealth grew, so did William Colgate's giving. He gave nearly 100% of his earnings to God's work, including a small Baptist college which future generations would rename Colgate University. William discovered the joy of turning his wealth into a pipeline.

Dear Brothers and sisters, friends, Is your life marked by contentment, or covetousness? Are you thankful for all God has given you? Is wealth a barrier between you and God or is it a pipeline of blessing for you and the people around you?

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. " Amen.