

*Money Matters: Investing in the Kingdom (Stewardship 2)*  
Matthew 25:14-30, November 9, 2014  
Pastor Judy Bangsund

You have probably heard about the experiment of the golf balls and the empty mayonnaise jar. Walking into class one day, a philosophy professor began to fill a jar with golf balls. When no more would fit, he asked his students if the jar was full. They agreed that it was. Wordlessly, he then picked up some small pebbles and poured them into the jar, filling in the empty spaces. He repeated his question, getting the same response. Then he picked up a container of sand and poured that into the jar, until the jar was absolutely packed. “Now is the jar full?” he asked. And the students said, “Yes. Now it’s really full.” At that point the professor took a can of beer and poured it into the jar as the students laughed and cheered. “Is it full now?” “YES!” they shouted.

Once they had settled down, the professor explained his little experiment. “The golf balls represent the most important things in life: your relationships. Spouse, children, family, friends. The pebbles are other things in your life, also important, like home and job and car. The sand is the small stuff. Now, what if you had started with sand? Would you have had room for the things that really matter?” Obviously, you wouldn’t. Then one student asked, “Well, what about the beer?” “Oh,” the professor smiled. “There’s always room for a beer.”

Ok. I’m not making a pitch for beer or alcohol of any kind. The point is this: It makes no sense to start by filling up your life with the small stuff! And yet, isn’t that the way we often use our money? Buy enough lattes (or beer) and pretty soon your grocery money is gone. Right? Multiply that 1000 times with 1000 little things. Common sense tells you to give first priority to the big things; and then the small stuff will find its place.

Today we are in the middle of a sermon series, checking out our priorities in life. Last week Pastor Dan began with our time, a commodity which we all share in *equal amounts*. Today we will consider our money, a commodity which each of us has in different quantities, but *equal responsibility*. Next week we will take a look at our abilities, which everyone has, but are of *different kinds*. And underlying it all is *prayer*, which determines our use of the first three.

All this is in preparation for our Commitment Sundays, next week and the week after. A mailing has been sent out. We encourage you to take time to sit down, read it through, pray it through. This is a matter of *faith*, even more than it is a matter of your time or your wallet. Starting November 23 we will enter into a season of intensive prayer as we prepare for the year 2015. Where is God leading us as a congregation and as individuals? How will we use the gifts he has given us so freely?

Money matters. That’s what we’re talking about today. Now, I think you are all aware that money can be used for good or for ill. Money matters can turn around and bite you. They can sneak up on you and infiltrate your thinking in a damaging and hurtful way. You have to be careful with money; is the one commodity that can go into the negative zone – debt. (And if you dig that hole big enough, it can be really tough to climb out again.) But money can also be a tool that is beneficial and even faith-shaping and kingdom-building. In fact, money is one of God’s best tools for creating faith – precisely *because* money matters so much to us. When you give your money over to God’s use, that takes faith. So make your money count – but make it count for God’s Kingdom – God’s work in this world. Because that’s the only thing that counts when all is said and done. It’s all about priorities; and money matters.

The parable Jesus told about the talents says it like it is. There are several things we can learn about God, who is the Giver of all gifts. We learn how he challenges us as well as provides for us. We will find that

the reward for meeting that challenge is joy – and more. Our Giver; our Challenge; our Reward. Let's see what God has to say to us today about money matters.

First, God is our Giver. And God gives generously, lavishly. In this parable, the master gives his servants a number of talents – each according to his ability. Now, in this case, talents are *not* abilities or skills. It's not that kind of talent. (That's next week.) These talents were units of money; a significant amount of money. I have read that each talent was worth about 20 years' salary for an ordinary worker. It was not petty cash. The master made a significant investment in each of his three servants. Unequal amounts, but equal responsibility.

God is our Giver, and he is generous with his gifts. I challenge you to make a count of the gifts he has given you! Start with creation. (That will take you awhile.) What do you love most about this incredible world he has made for you? Sunsets? Rain? Sunshine? The mountains? The beach? We could go on and on... and on! God has blessed us with an incredible, diverse and fascinating world – an entire universe – and he's made it for you and me. Think of your personal blessings. Your loved ones. Your health and well-being. Your material goods. Whether they are the size of golf balls or a grain of sand, God has blessed each one here with many gifts. And they are as diverse as they are bountiful. God is a creative and generous giver.

God is a great Giver, and he has given you and me some wonderful gifts – including money and material possessions. That leads us to our Challenge. For God has given us gifts, but not for us to *own*. He has given us gifts, but not to use for any old thing. Hoarding or hiding these gifts is off the table. In a way, God is like a venture capitalist, because the gifts he gives are for *investment*. Your challenge is to take those gifts and invest them in God's Kingdom – to use them in such a way that God is honored and his will is done. He challenges you to invest wisely.

You see, God's economy is not so much about owning as investing. It's not just a straight line from God to you, ending there. Rather, it's a web of gifts that bounce from person to person as his gifts are invested, creating new initiatives, producing dividends. You are the manager; you are to take those gifts and invest them on his behalf. Jesus makes that very clear – God is the master and we are his servants, using his money so as to honor and please him. And at the end of the day, we present the dividends back to God. It makes all the difference when you see your money as God's money, and your role as his manager.

Think of the Sea of Galilee. It's a big fresh water lake, fed by mountain streams and rivers. It is full of fish and provides sustenance for many. It stays fresh because it has not only intake but also outflow – the Jordan River. Now compare this fresh water lake with the mineral-laden lake of the Dead Sea. It's well-named. Nothing lives there. There is no outlet (as it is the lowest spot on earth.) No outlet, no flow, no connections, no life. The water is brackish. It is stagnant. It's dead.

Your money is not meant to be hoarded. That's a dead end. It needs an outlet, flowing into God's lively work. But God doesn't demand it all. Being generous, he only claims 10%. The larger portion – a whopping 90% – is given to you to live on and enjoy. But – here's part of your challenge – like the golf balls and sand, if you *begin* by using your money to meet your own needs and then give whatever is left over to God, you'll never get one golf ball into your jar. You know how it works: all your money just gets sucked up by normal life. But when you return that 10% – right off the top – and then live on the 90%, it all works out.

Jim and I have used that principle all our married life. (I know some of you have, as well.) And you know what? In all stages of our life, through thick and thin, God has been utterly faithful. I'm not saying

it's easy, because it's not -- especially if you're at the beginning of your career. At that point there just isn't that much money to work with, and it takes some real guts, real faith, and real serious budgeting to make it work. But this is the best place to start, because you set a pattern for life. If you didn't start at the beginning, start now! There's no excuse! Because the way you manage your money also makes a difference in your faith. It works both ways: your faith helps you set your priorities and carry them out; setting your priorities for God's Kingdom – right off the top – strengthens your faith. Jesus said, "Seek first the kingdom of God... and all these things will be yours as well." So here's your challenge: give to God right off the top. Aim for 10% (that's the biblical standard). Start where you are and add a couple percent every year. (And just so you know: our congregational budget is moving the benevolence portion from 10 to 15%. God has been good to us! And we want to be involved in his kingdom-work.)

God is our Giver. Our Challenge is use our money wisely, investing for his Kingdom. Giving that gift back to God, right off the top. And our Reward? Joy. Jesus says, "Enter into the joy of your master."

God takes delight in giving. You and I are made in his image. What delights God also delights us. We are now entering the season of giving and you know the joy of it. On Thank Offering Sunday we will bring food for the hungry, quilts will decorate the pews, and shoeboxes will fill up the church. It's one of my favorite days of the years. There is *joy* in giving; and *God, the Giver, started it.*

God rewards you with joy. And he also says, "He who has been faithful in little will be given much." God is generous and invites you into that generosity, not only as recipients but also as givers. You get to be a giver! You learn the Father's generosity, and it gives you a kind of kick. It's addicting. Generosity and kindness beget more generosity and greater kindness. Your priorities begin to change. *You* change. You find that while money matters, lives matter more. Faith matters more. And you begin to live it.

God rewards you with joy; he trains you in the gift of generosity and changes your priorities. He invests in you more; gives you a promotion. If you are faithful in something basic like money, he will start to give you more responsibility – like developing new relationships or faith-building. This Valley is starving for Christ. What role might God give you, to start a new web of investments? Giving and sharing. Making new friends, listening to their stories. Serving them. And at some point, sharing what Jesus means in your life. Watching someone come to faith. Is there anything better? Is there any greater joy? Is there any richer life? My friends, this is the stuff of eternity.

You may say, "I'm not so sure I'm ready for that. I'd better stick with the small stuff." But if God gives you a promotion, it's because he knows you can handle it. It's like the adult bird pushing the baby birds out of the nest. If the chick resists, the adult starts to peck at its feet. Finally it becomes more painful for the little bird to hold on than to let go. You see, the adult bird knows there is no danger in making the baby bird do what it was designed to do. Birds have feet and can walk; birds have talons and can cling; but walking and clinging is not what they are designed to do. The mother bird knows that it is no big deal to force its babies to do what they were designed to do. Flying is what birds do best.

God knows that you are made for his kingdom-work. That's that's how he made us. It's what we do best. We would look pathetic clinging to the branches of our possessions when we're meant to soar. But sometimes that's what we do. So it takes prayer. Start by offering yourself and all your possessions to God. Ask him to show you how to manage it well, putting him first. With every new step, pray. Your prayer life will make an impact on money matters. Your prayer life will open your eyes to see what really counts – from money and beyond.

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My friends, God is a great and generous giver. He challenges you to take his gifts, including your money and possessions, and invest them for the Kingdom. You may think you can't risk it because you have never let go before. God is calling you today to let go. Pray first. And then let go. And when you do, you will be amazed at the experience. You will soar. You will soar in God's grace, and you will know his joy – a very, very great reward. Amen.