

# How Do You Manage?

## Part 2

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How do you manage? We can't do this without the Holy Spirit's help and firmly believe in the Spirit of God active in your life. Today let's start with Matthew chapter 6. We'll read verses 19 through 21 and verse 24. I am preaching on this topic for your benefit, not to get something from you but to get something for you. Jesus is talking here. He says, "Do not store up for yourselves treasures on earth." Why not? Because that is, "where moths and vermin destroy, and where thieves break in and steal." Well then, where should we store up our treasures? He says instead, "Store up for yourselves treasures in Heaven, where moths and vermin do not destroy and where thieves do not break in and steal." Why would we store up treasures in Heaven? He says, "For where your treasure is, there your heart will be also." A lot of times we think, where my heart is, that is where my treasure is. But that is not what Jesus said. He said, "for where your treasure is, there your heart will be also."

Verse 24, "No one can serve two masters. Either he 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."

God's word is sufficient for your life. Of all the things Jesus could have talked about, of all the things that could compete with our allegiance, he could have said, you can't serve both God and yourself. You can't serve both God and your spouse. You can serve both God and your friends. You can't serve both God and the culture. He could have put so many things into that second blank. Instead, He said you can't serve both God and money. It's like Jesus knew this would be a big thing for us. It would be something we would wrestle with in our hearts.

In this series, the question is, how do we manage the resources that are in our life? I don't think it is sinful to have things or have money. It is sinful if money has you! It is sinful if things have you! That's why we have to manage this. Management is pretty obvious most of the time. Have you been to a place that is poorly managed? Did you go back there after having had a bad experience before? It was probably not the employees' fault. You had a bad time because it was not managed well. Can you tell when you go somewhere, and you can just tell it is managed really well? Can't you see when a place is managed poorly and then gets a new manager who knows how to manage well?

Some of us have a financial life that is not going well. When we manage it differently and make an effort to do the right thing, asking God to help us know what to do, you will see and change and people in your life will see it too. When we implement the principles of God, we will manage well. For us to manage well what God has put into our lives, it takes two components. Last week we talked about two paddles. It's like managing with two legs. One leg is the giving or generosity portion. The tithing portion. But it's not just giving. It's also the management of what we don't give. It takes both legs working together to make progress. Some of us are great managers but not as generous. If our giving leg is doing great, but the managing side is not, we're just walking around in circles.

Today, let's talk more about the management side and how we manage what is left after being generous with what is given. Maybe you are asking, "Why would the church talk about money?" Why would I take the risk of talking about money? My answer is this, "Have you ever read the Bible?" Seriously, the Bible talks a lot about money and resources. If we didn't talk about it, we would have to ignore some major chunks of scripture. In Matthew, Mark and Luke alone, one out of every 6 verses talk about money.

Did you know there are more than 500 verses in the Bible about prayer? There are more than 500 verses in the Bible concerning faith. Yet, there are over 2,000 verses in the Bible concerning money and possessions. So, that is why we address it because it is a big part of our life. Financial arguments are still one of the highest areas of stress in relationships. That is why we talk about it. Talking about money helps us "right the ship".

In Matthew chapter 25, verse 14-30, in the NIV, it says,

"Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. <sup>15</sup>To one he gave five bags of gold, to another two bags, and to another one bag,<sup>16</sup> each according to his ability." Remember that line. "Then he went on his journey.<sup>16</sup> The man who had received five bags of gold went at once and put his money to work and gained five bags more. <sup>17</sup>So also, the one with two bags of gold gained two more.<sup>18</sup> But the man who had received one bag went off, dug a hole in the ground and hid his master's money.

<sup>19</sup>"After a long time the master of those servants returned and settled accounts with them. <sup>20</sup>The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.'

<sup>21</sup>"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.'" Underline that if you have a paper copy. "Come and share your master's happiness!" I like the sound of that!

<sup>22</sup>"The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.'

<sup>23</sup> “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

<sup>24</sup> “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. <sup>25</sup> So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

<sup>26</sup> “His master replied, ‘You wicked, lazy servant!’ Underscore that line. “So you knew that I harvest where I have not sown and gather where I have not scattered seed? <sup>27</sup> Well then, you should have put my money on deposit with the bankers, so that when I returned, I would have received it back with interest.

<sup>28</sup> “So take the bag of gold from him and give it to the one who has ten bags. <sup>29</sup> For whoever has will be given more, and they will have an abundance.” *I didn’t think that was allowed.* “Whoever does not have, even what they have will be taken from them. <sup>30</sup> And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

So, there is our story or parable that Jesus told. This is our launching point. We don’t have to jump very far to see how to apply this parable in our life. It’s about somebody getting resources and how they managed them. If we talk about “righting the ship”, I want to talk about 3 ships. I want to talk about ownership. I want to talk about stewardship. And I want to talk about partnership.

Let’s start with ownership. This parable included a very clear picture of ownership. It’s like a man going on a journey. The owner in this parable is Christ. He entrusts His wealth to them. He is giving what He owns to his servants.

Ownership. We will never get anywhere honoring God, managing resources in a God-honoring way with the blessing of God, until we understand ownership. Everything we have belongs to God. In this story, another version calls it talents. And you might be thinking the master is giving out the ability to play and sing and dance. But that’s not what a talent was. A talent was a form of weight, probably between 50 and 75 pounds. The master was giving away 50 to 75 pounds of gold.

First of all, sign me up for that program! Why in this story, is there such an exorbitant amount of money? People hearing this story might think, it would take me almost 20 years to make that much money. That’s how much money we’re talking about. Could it be that as Jesus is telling this story that God is sending a message, like a message inside a message, that providing resources is not a problem for God. He owns everything. It doesn’t matter how much things cost, how much my rent is, how much it costs to buy a home or buy gas for my car, or if layoffs are coming. Listen, God says, “I’ve got this. I’ve got plenty. I’ve got more than enough!” Let’s honor this concept in our lives. God, everything I have belongs to you. It takes the pressure off you because it all belongs to Him. This is the foundational conclusion that we all must comprehend. If we have any hope of righting the ship and managing well, we must recognize that God owns it all. The

amounts distributed in the parable were crazy big. We have a crazy big God. When I remember God owns it, it makes obedience in this area of my life that much more logical. For those who have kids, think of a time when you took them to a kids' ball game and brought something for them to drink, like Gatorade. But as the game went on, you got thirsty and took a few sips and screwed the lid back on the bottle. Later, during a break, your child takes out the bottle and looks at it. Then they say, "Did you drink some of MY Gatorade?" And for a second, you feel like you're in trouble. You panic. Then you realize this is a teachable moment. This might be a good time for a lesson in ownership. Your child needs to understand they wouldn't have a Gatorade if it wasn't for you. Before you took your kids to their game and before they knew they would be thirsty, you made provision for them. They need to understand that if you need something that already belongs to you, that should be OK with them.

Let me take it a step further. On that game day, let's say instead of drinking what was left in the bottle, what if they dumped it on the ground and wasted it? And the next week, they dumped it out again. At some point, if they keep doing that, you might stop making provision for their thirst if they just waste it.

On the other hand, what if during the break, your kid comes over to get a drink, sees you thirsty and offers his bottle to you? How would that make you feel? You would probably buy them two Gatorades for the next game. Right? What happens when they know it belongs to you and want to keep giving it back to you?

Here's another example. What if you got paid \$750 this week. How much of that money belongs to God? All of it! Maybe you started to say \$75 because that is a tithe. The first 10<sup>th</sup> is holy to God and to be returned to Him, but God still owns all of it. That's why tithing becomes easier when we understand ownership. I'm thankful that when I didn't know I would have needs, God provided for me in advance.

Now let's talk about stewardship. The way stewardship worked in this parable, to one he gives five bags of gold, to one he gives two bags of gold and to one he gives one bag, each according to his ability. The master went on his journey and the first two stewards put the money to work. But the one who received one bag dug a hole in the ground and hid his master's money. This is where the stewardship part kicks in. Stewardship is a Biblical word, but sometimes gets overused. Sometimes we might think of something called a stewardship campaign where we raise money to build a new building. This would mean that stewardship is only about giving. But stewardship is so much broader than giving.

With the generosity component and the management component, stewardship probably lands more in the management side. Giving part of your money is part of stewardship. Let me define stewardship: A steward is someone who manages someone else's property. That's what happened in the parable. The master handed out large amounts. They people need to manage what is not theirs. That is what we do every day. A steward manages someone else's property not according to their own vision and values, but according to the owner's vision and values. Does that make sense? Stewardship is not doing what I think is best. It is doing what the owner thinks is best.

Let's say you drop your wallet as you are leaving church and someone else finds it. They pull out a credit card to learn who it belongs to and see your name. Then they think, "Oh, I know that person and they have a lot of money." And on the way home from church, the person who found your wallet announces to their family, "We're going someplace nice for lunch today! And afterwards, let's go to the mall and get on Amazon to deck your house out." Then you check your credit card statement and see all these charges and the person who found your wallet comes up to you and says, "I found your wallet and here it is." Wouldn't you be looking at this person, thinking they are crazy, doing whatever they wanted with your resources. That would be poor stewardship. Good stewardship would be thinking about how the owner wants their resources to be managed. So, a steward has responsibility to manage well, but the owner has the right to their money. God has the right to give us whatever he wants to give us, but we have the responsibility to do what He wants with it. That is stewardship.

Daniel Webster was a statesman about a century ago. He made a statement that is so profound, as he spoke to heads of state and political leaders, saying, "The most important thought I ever had was that of my individual responsibility to God." This essentially means that every spending decision is a spiritual decision. One of the things that really needs to take root in some of our lives, is that we think our spending or management of this resource is somehow separated from spirituality. But it's not. Your getting his resources or managing, righting the ship in the right direction, is maybe the most spiritual thing you could do. Why? Because that area of upheaval is affecting your spiritual life. It's affecting your relationships. It's affecting your ability to hear from God when He says, "Help this person or give towards this project or be faithful in this area." But you can't do it because everything is so poorly managed in this area. Every spending decision is a spiritual decision.

Let's get practical for just a second. I would say this, first, live within your means. Another way to say it is this. Don't spend more than you make. This is so simple, for some of us, we have done this in a while. Living on what we make, in Luke Chapter 14 verse 28 says, "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if you have enough money to complete it?" When I read this verse, I decided not to build any towers! Suppose one of you wants to buy a coffee? Suppose one of you wants to get her nails done? Suppose one of you wants to go play golf? Realize I'm not just talking to the ladies. Won't you sit down to calculate, and see? I'm not saying any of these things are wrong, but they are wrong if I don't have money to do it. What if we began to pray about spending decisions. Maybe God would take you to your balance sheet and ask, "Do you have enough for this?" And maybe you would respond, "But God, should I do it anyway?" Then God might say, "I answered you when you looked to see how much you had. This is your answer." One pastor encouraged his congregation to act their wage (instead of age).

Secondly, deal with debt. Roll up your sleeves and make a plan to pay it off. Proverbs 22:7 says, "The rich rule over the poor and the borrower is slave to the lender." We are enslaved when we live in debt, and we need to have intensity as we manage it. When you make only the minimum payment on your debts and don't borrow any more, it would take you 40 years to pay it off. And even worse, the amount you repaid would be 7 times as much as you originally borrowed because of the interest you paid. This is why you need

intensity to deal with debt. You can check out Dave Ramsey or Andres Gutierrez to learn how to do a debt snowball strategy to pay off your debts. Be aggressive. Differentiate what are your “needs” versus your “wants” and prioritize your spending. When you run out of money, you will see your needs were met but maybe not all the things you wanted. Dave Ramsey also talks about cutting things that you don’t need, especially when you are in debt and stick to your spending plan. And when you put God first with your tithe, God will bless what is left over.

Third, show self-control and say NO to things you don’t need. Why? So, we can say YES to things we need to do. Quit comparing your life to everyone else. When you are freed up in this area of your life, you don’t have to worry about the economy, and you can manage and be OK. And when opportunities come to bless other people and make a difference, you can say YES.

We can only do this with God’s blessing, that is partnership. When we are faithful with a little bit, God will bless us with much. There is a blessing that comes when we manage wealth, because we are managing God’s money, and not ours. We don’t want to be called lazy by the Master. Don’t ignore it if you have been ignoring your finances. He expects us to put in the work and be diligent.

Proverbs 21 says, “Good planning and hard work lead to prosperity, but shortcuts lead to poverty.” Stewarding is more than a financial thing. This is a life thing. God has given us life and breath today. Some of us have not managed our life well. Maybe the financial side is an indication of other issues in the storm of life.

Ask Jesus to forgive you where you’ve messed up. Maybe because of pride and arrogance, you said you could do it without God. You know who you are. It is time to repent of your sin and begin a relationship, a partnership with Jesus.

Let’s pray.