

# Beyond Blessings 2

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# God's Stress Management Program for Money

Dick Bullock

Money is a major item of interest to most of us. We measure success in terms of money and possessions. We relate to others on the basis of their status and wealth. We often describe those who are “successful” in terms of their possessions—how much they’re worth, the size of their home, the cars they drive, and all the other bells and whistles that come with “success.” But have you noticed that we don’t describe our more “ordinary” friends in the same way? We don’t say, “You ought to see Bill’s little two-bedroom apartment and the Ford Taurus he drives!”

Why are we so impressed with money and possessions? Why do we so often equate money with success? Wouldn’t you agree that the most successful individual who ever lived is the Lord Jesus Christ? And yet He lay in a borrowed crib at the beginning of His earthly life, and He lay in a borrowed grave at its end. Between that beginning and that end, all He could say about His material possessions was this: “Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head” (Matthew 8:20).<sup>1</sup>

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God has a much different view of material wealth than we do. In Luke 12:15, Jesus warns, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” Greed or covetousness is a strong desire to have more than we already possess.

We are bombarded today with advertising that has the sole purpose to create covetousness. According to those who track such things, in 2010 companies in the United States spent more than one hundred *billion* dollars on advertising, trying to convince us that Jesus didn’t know what He was talking about, trying to convince us that life does, after all, consist of the abundance of our possessions.

Seemingly, there is no end to that covetous desire in the human heart. No matter how much we have, most of us want more. Solomon, the wisest man who ever lived, understood this. He said,

Whoever loves money never has money enough;  
whoever loves wealth is never satisfied with his  
income.

This too is meaningless.

As goods increase,  
so do those who consume them.

And what benefit are they to the owner  
except to feast his eyes on them? (Ecclesiastes  
5:10, 11).

*“Whoever loves wealth is never satisfied with his income”?* Why not? Because there is always something else coming along to stir up our desire for more things. As much as we hate to admit it, our problem is not a lack of money; our problem is a covetous heart. How much debt, frustration, arguments, and anxiety we put ourselves through because we are not satisfied with what we have! Wasn’t this Lucifer’s problem in heaven? Wasn’t it Adam’s and Eve’s problem in the Garden of Eden?

And isn't it still the problem with us today?

What is the real value of money? How would you explain its value? For example, imagine that someone gave you a million dollars today. How would you feel? What would those million dollars be worth? How would you measure their value? If you took a million dollars—a stack of 10,000 one hundred dollar bills—deep into the jungles of New Guinea or the Amazon and gave them to a primitive tribe, what would those people do with them? How would they measure their value? Or suppose you gave a hundred dollar bill to a little two- or three-year-old child. What value would he put on it?

“Well,” you say, “he doesn't understand the value of money.”

He doesn't understand *whose* value of money? Let's get to the core of the issue. What is the primary purpose of money?

“To provide for our needs,” you say. If that's true, then we don't need the promise found in Philippians 4:19: “God will meet all your needs according to his glorious riches in Christ Jesus.” We don't need that promise, because money will do it for us. If money will meet our needs, then we don't need God to do so.

Does God need money to provide for our needs? No. How much money did the Israelites have to spend for food and clothing during the forty years they spent wandering in the wilderness? None! That was a pretty harsh climate, and they did some rough traveling, yet God reminded them in Deuteronomy 29:5, “During the forty years that I led you through the desert, your clothes did not wear out, nor did the sandals on your feet.” Did you know that the Bible says it's a sin to trust in money to provide for your needs?

“If I have put my trust in gold  
or said to pure gold, ‘You are my security,’  
if I have rejoiced over my great wealth,  
the fortune my hands had gained,  
if I have regarded the sun in its radiance

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or the moon moving in splendor,  
so that my heart was secretly enticed  
and my hand offered them a kiss of homage,  
then these also would be sins to be judged,  
for I would have been unfaithful to God on  
high” (Job 31:24–28).

For Job, trusting in money for his security is just as sinful as worshiping the sun or the moon! To look to money as our source of security and happiness or as the supplier of our needs is sin. Yes, God can use money to provide for our needs, but He certainly is not limited to that.

So what is the primary purpose of money? Is it to advance God’s kingdom? Look at Luke 9:1–4: “When Jesus had called the Twelve together, he gave them power and authority to drive out all demons and to cure diseases, and he sent them out to preach the kingdom of God and to heal the sick. He told them: ‘Take nothing for the journey—no staff, no bag, no bread, no money, no extra tunic. Whatever house you enter, stay there until you leave that town.’ ”

In Luke 10, Jesus sends out seventy-two evangelists with much the same instructions—no purse, no bag, no extra sandals. Surely they couldn’t have much success on that kind of budget, could they? Luke 22:35 provides the answer: “Then Jesus asked them, ‘When I sent you without purse, bag or sandals, did you lack anything?’ ‘Nothing,’ they answered.”

Does God need money to advance His kingdom? No. He can use it for that purpose, but His work is not dependent upon it. Zechariah 4:6 doesn’t say, “ ‘Not by might nor by power, but by money,’ says the LORD Almighty.”

If the primary purpose of money is not to supply our needs or to bankroll the kingdom of God, then what is its primary purpose? “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been

trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10–12).

The primary purpose of money is for character development. In Matthew 25:14–30, Jesus tells the parable of the talents, "Again, it [the kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey" (verses 14, 15).

Notice that the master didn't give his servants the money to supply their needs, nor did he give them any instructions as to what he wanted them to do with it. He gave the money to them as a test of their characters. Two of the servants realized the significance of being entrusted with the master's goods and began to use them in a way that would bring an increase to the master. But the third servant didn't have his master's interest in mind. He buried his talent and did as he pleased while his master was gone. When the master returned, he called in his servants to settle accounts, to see what they had done with his money. The first two had doubled what he had entrusted to them, and they were commended, "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!" (verse 21).

The third servant, however, returned his master's money without gain or loss, excusing himself by saying that he knew the master to be a hard man who reaped where he had not sown. "So I was afraid," he said, "and buried your money. Here it is." The master judged him by his own words, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it

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back with interest. . . . Throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth” (verses 26, 30).

Was the master too harsh on the servant? No. Everything the servant had came from his master. He was willing to take from the master, but he was unwilling to unite his interest with the interest of the master and work to increase the master’s kingdom.

This is not just a story. Jesus introduced this parable by saying, “The kingdom of heaven is like this” (see verse 1). God gives us possessions to test our characters. How we manage money reveals whom we identify with most—God and His purposes or our own selfish interests. Money reveals where our loyalty lies, which master we serve.

Now, let me ask you a personal question. If you were to combine the value of all your assets—your cash, house, bank accounts, investments, cars, personal belongings, and so on—how much would you be worth? I would submit that no matter what that figure might amount to, your net material worth is exactly zero, because you don’t own anything! That’s what the Bible says:

The earth is the LORD’s, and everything in it,  
the world, and all who live in it (Psalm 24:1).

“I have no need of a bull from your stall  
or of goats from your pens,  
for every animal of the forest is mine,  
and the cattle on a thousand hills. . . .  
If I were hungry I would not tell you,  
for the world is mine, and all that is in it”  
(Psalm 50:9, 10, 12).

“ ‘The silver is mine and the gold is mine,’ declares the LORD Almighty” (Haggai 2:8).

Everything we have belongs to God; we can claim nothing as our own. “Yes,” you respond, “technically God is the ultimate owner. But I’m the one who worked to get it all together.” Notice God’s answer to that: “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the LORD your God, for it is he who gives you the ability to produce wealth” (Deuteronomy 8:17, 18).

If God is the Owner of all things, what is our relationship to Him and our responsibility for those things He has entrusted to our care? We are His stewards. We don’t use that word, *steward*, very often today. We use the word *manager*. A steward is someone who manages the property or affairs of another. So you and I are managers of God’s possessions. What an exalted position God has placed us in! When someone asks you, “What kind of work do you do?” you can answer, “I’m a manager for the King of the universe!”

Now, there are two kinds of managers. There are faithful managers—those who adopt the owner’s interests as their own and who manage the resources given them as would the owner himself. And there are unfaithful managers—those who manage the resources given them according to their own interests and desires.

God invites us to join in a partnership with Him. As the Creator, He is the Owner of everything; we are His managers. A partnership is a two-way street. The Owner has a responsibility to supply us with things to manage. And, as managers, we have a responsibility to manage those things according to His wishes.

All of us are God’s managers from birth, and we remain His managers as long as we live. We may be good managers or bad managers, but we are still managers—never owners. And as managers, we will have to give an account to God for how we have managed His goods. Much of the stress, frustration, and sin that we experience comes when we forget that

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we are managers and desire to be owners. For in our desire to be owners, we take on all the care and responsibility for those things that we want to own. This is very stressful, because we don't have the ability or the resources to deal with all the negative things that might happen nor do we have the power to prevent these things from happening. As God's managers, however, we are simply required to do our best to manage His goods according to His will. Whatever happens, then, it is God's responsibility, as the Owner, to take care of it.

God has given us a reminder of this owner-manager relationship. Just as the forbidden tree was a test for Adam and Eve in the Garden of Eden, so this reminder is a test of our loyalty to God. " 'Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the LORD Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it' " (Malachi 3:8–10).

Notice some key points: First, we rob God by withholding our tithes and offerings. Second, doing this puts us under God's curse—not a position I want to be in! Third, if we make God first in our tithes and offerings, He will bless us beyond what we have room for. The phrase "the floodgates of heaven," or "windows" in the New King James Version, is used only one other place in the Bible—in the story of the Flood. There, God opened the windows of heaven, and before He shut them again the earth was covered with twenty feet of water! How would you like to be flooded like that with the blessings of God?

What are the tithes and offerings mentioned here in Malachi? Tithe is 10 percent of our increase that God claims as His, and He is the one who decides how it is to be used. It is "holy to the LORD" (Leviticus 27:30) and is to be used to

support the priestly ministry (see Numbers 18:21–24).

Offerings are what we give to God out of the 90 percent of income He allows us to keep. Offerings are used to carry on the various aspects of ministering God's grace locally and abroad. God doesn't set any minimum on what we give Him in offerings; He leaves that up to our gratitude and generosity. Thus, offerings are the real indicator of how closely our interests, as managers, are bound to the Owner's interests.

You may ask, "If stewardship means the management of life, why does the focus always come down to money?" It's because the largest nerve in the body runs from the heart to the pocketbook.

- Money represents security, and thus becomes the goal of nearly everyone from an early age.
- God knows how much covetousness and pride influence the sinful nature and how easy it is for our lives to revolve around money and possessions.
- Satan uses the love of money to pull us away from God. He makes money appear to be the most important element in life for success, pleasure, security, and status.

The question can legitimately be asked, "If God owns everything, why is He so concerned that we return tithe and give offerings?"

That's a fair question, and the Bible gives the answer. In Matthew 6:19–21, Jesus gives us an important life principle, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Our hearts follow our treasure. God doesn't need our

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money; He wants our hearts! Notice also 1 Timothy 6:6–10: “Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

God puts a claim on our money, not because He needs it to bankroll His agenda, but because He doesn’t want us to self-destruct! He wants our hearts to be united with His in the great work of salvation so He can put an end to sin and come to take His people home. Where we invest our treasure, there our hearts will be also.

Look at verse 10 again. It doesn’t say that those who are eager for money have strayed from acknowledging the doctrines of the Bible. We often confuse believing in Bible doctrines with a trust relationship with Jesus. The two are not the same. Intellectual belief in doctrines cannot save us; only a trust relationship with Jesus saves. And how do you know whether you have a trust relationship with Jesus? Trust in Jesus always leads you to obey implicitly what He commands. Have you noticed how much harder it is to simply trust and obey when God’s commands come closest to the things you value most? Money is one of those areas.

There are only four areas in which we can spend God’s money—our needs, our wants, tithe, and offerings. If we use the Bible as our standard, what would be the order of priority for these four areas?

1. Tithe, because it is the portion God claims as His own in this partnership with us.
2. Offerings, because we haven’t given God

anything yet when we return His tithe to Him. He should receive the first fruits from our portion of income out of gratitude for all He has done and is doing for us.

3. Our needs. We have a responsibility to take care of the necessities in life.
4. Our wants—those things that are not necessities, but rather luxuries. There is nothing wrong with having some simple luxuries, but they should come from what is left over from the first three areas, not in place of them.

The line between needs and wants is a very difficult line for us to draw for many reasons. Proverbs 30:7–9 gives us some help on where the line should be:

“Two things I ask of you, O LORD;  
do not refuse me before I die:  
Keep falsehood and lies far from me;  
give me neither poverty nor riches,  
but give me only my daily bread.  
Otherwise, I may have too much and disown you  
and say, ‘Who is the LORD?’  
Or I may become poor and steal,  
and so dishonor the name of my God.”

That draws a pretty clear line between needs and wants, doesn't it? If we have anything beyond what we need for today, we have a degree of wealth. If we have less than we need for today, then we have a degree of poverty. That places most of us here today on the side of having a degree of wealth!

Keep in mind that partnership with God is a two-way street. When we make ourselves responsible for God's concerns, He makes Himself responsible for our needs. Listen to what He offers, “So do not worry, saying, ‘What shall we eat?’ or

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‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:31–33).

We are the ones who, because of our selfishness, are restricting the blessings God wants to pour out on us. If we will become channels through whom Heaven’s blessings can flow for the salvation of the lost, God will keep the channels supplied. The apostle Paul tells us what the results of this kind of partnership with God will be:

God is able to make all grace abound to you, so that in *all things at all times, having all that you need*, you will abound in every good work. As it is written:

“He has scattered abroad his gifts to the poor;  
his righteousness endures forever.”

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. *You will be made rich in every way so that you can be generous on every occasion*, and through us your generosity will result in thanksgiving to God (2 Corinthians 9:8–11; emphasis added).

If we will be faithful managers of God’s blessings, He will bless us richly in all things at all times so that we may richly bless others.

### Endnote

1. All Scripture quotations in this chapter are from the New International Version.