

The Sound of Generosity | Financial Stewardship Sunday: Feb 27, 2022

XP, Scott Mason, Judy Smith, Bob Blomberg

Mark 12:41-44

Here we are at the end of February and though not a leap year, I thought of a movie scene appropriate for today, which is Financial Stewardship Sunday. Have you ever seen the movie Leap Year? The premise of the movie is the lead actress, Anna, played by Amy Adams is going to propose to her Dr. guy in Ireland. She thought it would be romantic because on February 29th, which is Leap Day, according to Irish folklore it was something romantic women did. Well one thing led to another with a set of funny and unlikely events takes place and Declan, played by Matthew Goode, becomes the one she falls in love with and then she wants to marry him... but then it seems like he doesn't... then she walks out after what appeared like a rejection to this picturesque location on top of a cliff over 100 yards high [**Slide 01 – Declan proposes**]. Declan finds her and they're both confused and he says: I don't want to not make plans with you. I want to make plans with you. Then he proposes and she accepts blah blah blah.

Well, that is why we are here today. We want to seek the Lord and make plans with you (not the marriage part) and understand a little more about the Sound of Generosity [**Slide 02 – Title Slide**].

We are going to take some time to talk about money today and my friend Bob Blomberg shared with me that there are over 2,300 passages in the Bible dealing with money and material possessions. We will cover 2,267 of them today. In the gospels of Matthew, Mark, and Luke (the synoptics: similar narratives of Jesus), one of every six verses deals with money and 16 of the 29 parables Jesus told, were about money. Money, as my friend says, can be a great blessing when handled properly, but it can be a source of great stress when not managed well. Here are a few ways that money affects us:

1. 1 Tim 6:10. 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.
2. Heb 13:5. Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."
3. Matt 6:24. 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.

Where does God fit in all of this? We must acknowledge as a starting point that **God owns everything**.

1. 1 Chr 29:11. Yours, Lord, is the greatness and the power and the glory and the majesty and the splendor, for **everything in heaven and earth is yours**. Yours, Lord, is the kingdom; you are exalted as head over all.
2. Ps 24:1. The **earth is the Lord's**, and everything in it, the world, and all who live in it;
3. Ps 50:12. for the world is mine, and **all that is in it**.

Do you believe it? God is Head of the House and, as believers we are managing, taking care of, responsible for the things He is entrusting us to take care of. Actually, we are accountable to Him, the Owner of everything. That's stewardship. The idea is one being entrusted with authority.

One of my favorite stories in the Bible is about Joseph. He was sold into slavery by his brothers and everything he managed, prospered. God elevated him and he had authority and responsibility during a very critical time in the world. Gen 41:41 So Pharaoh said to Joseph, "I hereby put you in charge of the whole land of Egypt... 43 He had him ride in a chariot as his second-in-command, and people shouted before him, "Make way!" Thus he put him in charge of the whole land of Egypt... 44 Then Pharaoh said to Joseph, "I am Pharaoh, but without your word no one will lift hand or foot in all Egypt." And Joseph said: cool, thanks bruh. Joseph exercised amazing stewardship of all the resources.

We are going to explore God's Word to gain some insight on generosity. Would you please open up your Bibles to Mark 12:41-44 or bring out your smartphones to the passage or follow along on the screen as we stand together and read?: [**Slide 3 - Scripture**]

41 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts.

42 But a poor widow came and put in two very small copper coins, worth only a few cents.

43 Calling his disciples to Him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others.

44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

Jesus is watching. There is a crowd, a lot of people milling about. He is observing and it is in particular way. He sits opposite some offering boxes and sees things from a distance. You get the idea of this just like the

women had looked on from a distance when Jesus bore our sins, suffered and died on the cross. It's the type of looking on where you pick up on things and maybe ponder them a bit. Jesus appears to be doing that. He noticed differences between the rich and the poor. The rich people threw in large amounts because they had more. That was plain for Jesus to notice. [XP demonstrates coins in a bucket]. The sound of the abundance.

Let's step back a bit. The scene takes place at Herod's Temple in Jerusalem. [Slide 4 – Temple Diag/Widow] There are thirteen trumpet-shaped offering boxes, these shofars [XP blows the shofar], are where people placed their offerings around the Court of Women under the colonnades. [Slide 5 – Mishnah Facts] The Mishnah describes these boxes. The Mishnah is the oldest authoritative postbiblical collection and codification of Jewish oral laws, systematically compiled by numerous scholars over a period of about two centuries. Back to The Court of Women... it is also known as the Treasury, located in the east portion of the temple and women were not allowed to go any further. There are various gates or entrances around and a certain flow of people that would be entering from the east. [Slide 6 – Temple Model/Diag] This is the setting. So, from a distance, Jesus is watching something very special unfold.

The widow approaches this shofar-looking chest in the midst of the crowd she places two small copper coins in it. Almost Imperceptible. She 'ballos' or places the coins into this chest. Ballo is the same lemma that Andre used on his sermon about the disciples casting or ballo-ing the nets into the water. In this case it is not throwing out as it is a different form of the word. [Slide 7 – Ballo/Grk] I really like this picture because this widow is not drawing attention to herself. The Sound of Generosity was this quiet sacrifice. There was no fanfare here. This widow's coin [Slide 8 – Coins] is called a "lepton" and she had two so it was the plural "lepta." The value? One coin is equivalent to 1/128 of a day's wage. She placed 1/64th of a day's wage. 1/64th! Not much, right? These teensy tiny coins, probably the smallest denomination at that time, were all she had. That was it. She had no more and she gave it all to God. Think deeply about this. A widow. A woman. In the time of Jesus. She probably didn't have a 401k, 403b or anything like that. She is likely not evaluating that it was a bear market and her investments were not doing well. Plain and simple she was a widow who gave everything and Jesus recognized what no one else did... this widow's incredible generosity was in submission to the God who owns everything anyway.

In the three previous verses to the story (12:38-40) Jesus teaches in the temple and as He taught said, "Watch out for the teachers of the law. They like to walk around in flowing robes and be greeted with respect in the

marketplaces and have the most important seats in the synagogues and the places of honor at banquets. They devour widows' houses and for a show make lengthy prayers. These men will be punished most severely." Jesus reveals what is in their hearts. There is no love of God, it is love of their own self. You might've thought that they should've been humble. The contributions were the way they received a living. But these teachers took advantage of widows for their own selfish gain. They loved money and fell into its pitfalls.

[Slide 9 – Compare] Back to the story of the widow, what a significant contrast to these selfish teachers: greed compared to generosity. Those who should've been so prosperous in spirituality were found to have no love of God and would be punished severely. The widow understood when you recognize that God is the owner of everything then you don't need to focus on physical poverty.

There are some practical things we can do to be good stewards. Recognize that God is the owner of everything, be spiritually prosperous, and not love money so much. Well, Scott Mason, Wintonbury's Treasurer, is going to help us out with more practical application.

XP invites Scott up to the platform.

SCOTT MASON: BUDGETING

As you were listening to Dave, did God put any convictions or goals on your heart? Things that might require changing your financial habits. That you know you should be doing, and could do with the right tools, motivation and discipline? I know this can be a sensitive topic, especially up front in a church, but thank you for keeping your heart open this morning. Let's talk about some potential goals you might consider ... see if any of these resonate with you.

SHORT TERM GOALS

- 1) **[Slide 10 – Get out of bad debt]** (credit cards / store cards / even car loans)
 - a) Proverbs 22:7 The rich rule over the poor, and the borrower is slave to the lender. NIV
- 2) **[Slide 11 – Reduce financial stress on yourself or your marriage or your family]:** I can recall a time when my wife and I made some big financial commitments and I felt stressed about that, but my wife and I were in agreement, and we had run the numbers, so we just focused on staying within our budget ... I also prayed that our cars would last and our appliances would survive. According to Marriage.com - financial conflict, second leading cause of divorce, so honor your marriage by working together in this area.

3) [Slide 12 – Worship faithfully and consistently thru your giving]

a) **2 Corinthians 9:7** ‘Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.’ NIV

4) **[Slide 13 – Build an emergency fund for unexpected bills]** What do you do when the car breaks down ... here’s the credit card ... we’ll figure it out later. 3 to 6 months of expenses.

5) **[Slide 14 – Save for a car, down payment for a house, or a vacation trip]** Don’t just put this on your credit card to worry about later.

LONG TERM GOALS

1) **[Slide 15 – Pay off your student loans and mortgage]:** Freedom that comes without debt. When you are my age, you’d rather not have 20 years left on a mortgage. If you think you can retire in Connecticut on SS alone but still have a mortgage and a car payment ... you better do the math.

2) **[Slide 16 – Save for a child’s wedding or someone you know in need]**

3) **[Slide 17 – Help your children or grandchildren or friend]**

4) **[Slide 18 – Save towards retirement so you can work for free ... (volunteer!)]**

a) **Proverbs 13:11** ‘Wealth from get rich quick schemes quickly disappears; wealth from hard work grows over time.’ NLT If you are a young person in your twenties, and can figure out how to save \$5/\$6 day ... about \$2,000/year ... over 40 years = \$80,000, but if you do that faithfully in a tax free IRA or 401K, and it earns historical stock market returns ... the compound interest will turn it into \$1M. Think about the options that gives you at retirement age.

Has God put any of these goals on your heart? Pray over them, talk to your spouse or someone you can be accountable to what God is telling you.

Today’s teaching is intended to have a heavy dose of practical application, so let’s talk about two practical things you can start with, because big goals, small goals, short term, long term need a plan.

First ... create a Personal Balance Sheet (or Financial Statement).

[Slide 19 – WHAT IS A BALANCE SHEET?]

1) Nothing more than a listing of your assets and liabilities. (Which determines your net worth)

WHY A BALANCE SHEET?

- 1) [Slide 20 – This is your starting point. This is what God has entrusted you with.]
 - a) **Proverbs 27:23** ‘know the condition of your flocks’ You might be surprised at how much you own, or you might be more surprised at how much you owe. Judy Smith is going to discuss the record keeping you should have to keep track of some details here.
- 2) [Slide 21 – Give each of those assets over to God, and say you are no longer the owner] Lord, my house belongs to you. My car belongs to you. Let me hold them loosely and honor you with them.
 - a) **1Chronicles 29:11** ‘... for everything in Heaven and earth are yours. Yours, O Lord, is the kingdom; you are exalted as head over all’.
- 3) [Slide 22 – Then give the list of debts over to God] Lord, why do I have these debts? Do you want me to have them? What should I do with them next?
 - a) **Romans 13:7-8** ‘Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding ...’

[Slide 23 – Show an example of a simple balance sheet] Create two columns of information ... put it on a piece of paper or a computer worksheet. List on one side your assets (what you own) ... like your house, investments, cars, furniture, jewelry ... even your lawnmower and appliances, or your fancy mountain bike. Then in the second column, list your debts or liabilities ... what you owe, like the balance you still owe on your mortgage, what you owe on your cars, any credit card debt, student loans, store credit cards etc. Make a total on the bottom on each column and subtract your debts from your assets, and that is your net worth. The idea here isn't about having the biggest net worth ... but being more aware of what God has entrusted you with.

The second practical suggestion I want to discuss is the tougher one, but more important in achieving the goals and changes you are thinking about.

CREATE A BUDGET.

[Slide 24 – What is a Budget?]

- 1) An estimate/forecast of Income and Expenses over a period of time. Usually a monthly view
- 2) A budget supports those financial goals God has put on your heart that will require help from your finances.
- 3) Tracks your finances ... so you can compare budget to actual.

4) Not a magic pill. It does take some work. 'Discipline makes today harder, but tomorrow easier'

Why a Budget?

1) [Slide 25 – Most financial advisors will tell you this is a fundamental tool for managing your finances]

The term is not specifically used in scripture, but neither are scissors and a screwdriver and I bet you have at least one or two of those tools in your house.

a) **Luke 12:42** 'And the Lord replied, "A faithful, sensible servant is one to whom the master can give the responsibility of managing his other household servants and feeding them.' NLT

2) [Slide 26 – A budget can identify ... and even better yet ... prevent bad spending habits] Spending money you don't have ... like building up credit card debt. Help you avoid those impulse purchases, because instead you need to evaluate if a purchase fits into your budget. It doesn't matter if you have a balance in your checking account, what matters is if this item fits into your budget.

a) **Proverbs 21:20** '... fools spend whatever they get.' NLT According to a Sports Illustrated story I read several years ago 78% of NFL players are under financial stress or bankrupt within two years of retirement.

3) [Slide 27 – Avoid buying something you really can't afford, like maybe that fancy car instead of more basic transportation ... or the house that is too big or expensive]

a) **Phil 4:12** "... I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." NIV If you have a budget, you can go to the car dealership, and know your limit. In the United States, we love our cars and so often overspend on them.

Know where your money went. I asked two people this week who do keep a budget, and asked them what they like about them, and they both said the same thing 'Nice to know where your money is going', instead of saying what happened to all the money? This is knowledge ... and knowledge leads to wisdom. When it comes to finances an easy concept to remember is to **spend less than you make, and do that for your whole life.**

[Slide 28 – Show the spreadsheet] with a basic budget as a visual, and review quickly how it works;

1) Track your income and spending for a couple of months. Include a monthly value for bills that only come annually/periodically. Judy Smith is going to give advice on keeping track.

2) Create expense categories that make sense for your life (my wife and I like to play tennis, so we have a category for tennis, or maybe you have pets, and need a category for that, but always include a category for giving and saving.

- 3) Use a worksheet or program you are comfortable with ... can just be on paper.
- 4) After you have put it together, pray over it.
- 5) Track it monthly, review with spouse and family **or someone you can be accountable to**, be flexible and adjust until you really understand where you are at. Does anyone see a problem on this budget I am showing? Yes, the income is \$150/month short of the expenses ... not sustainable, and unfortunately people will sacrifice their savings, or their giving, or the financial goal they are working on, when the budget doesn't balance!
- 6) Make it a monthly discipline. "Discipline makes today harder, but tomorrow easier"
- 7) Celebrate and give God praise for accomplishments, like doing the budget for six months, or paying off a credit card.

Let me just end again with ... [Slide 29 – **Spend less than you make and do that for your whole life.**]

Scott invites Judy up to the platform.

JUDY SMITH: GETTING ORGANIZED

As Dave, Scott & I prepared to talk on financial stewardship, I was reminded of John 8:32 when Jesus told his disciples, "**if you hold to my teaching, you are really my disciples. Then you will know the truth, and the truth will set you free.**" Many biblical principles have been shared. All of these truths are intended to help us walk in financial freedom. My goal in these next few minutes is to help us think of how to implement these by getting organized.

Scott made a statement, "**discipline makes today harder but tomorrow easier.**" In order to effectively manage my finances it requires discipline. Discipline translates to **time, energy, effort, as well as a few simple supplies.** Here are the tools/supplies I recommend starting with.

- 1) Cardboard box/designated drawer/post
- 2) Garbage can
- 3) [Slide 30 – File Box]
- 4) File folders (colored)
- 5) Paper & pen

Next **Designate a time:** Large segment for initial organization. Schedule regular follow-ups.

Focused Effort: Free from distraction. After organized, review with your spouse.

The task at hand can seem overwhelming, but once completed & maintained bears good fruit.

- 1) Easy to maintain
- 2) Educated/knowledgeable about your personal situation
- 3) Able to make wise choices: needed no's, desired yes'
- 4) Set priorities
- 5) Walk in peace & joy listening to God's voice as He directs your steps.

In sharing today, each of us recognizes God gives to us abundantly and requires us to manage his gifts wisely. Under the guidance of His word, we are able to accomplish this with a sense of freedom, peace & joy.

Judy invites the team up to the platform. Once arrived XP will say...

Thank you Scott and Judy, for allowing us to practically see what it would look like to apply Scriptural principles to our finances. Remember our main points today are:

- a) XP: **God is the owner of everything**
- b) Scott: **Spend less than you make and do that for your whole life.**
- c) JUDY: **God is calling us to faithfulness and not perfection.**

Thank you for joining us today. We want you to know that we have some resources for you here and on our website. If you are struggling, it is good to work with someone and we do have resources to help you be a good steward of all that God has given you. For those that are here at Wintonbury, you are welcome to come forward and ask the team questions and seek some help on these biblical principles if needed. For those of you online, please reach out to me and I will connect you to our team as they'd be happy to help. Bob has a handout from Crown Ministries that he will briefly explain about and then he will close us in prayer.

SCRIPTURE (Bible Book Order)

- Gen 41:41-44** So Pharaoh said to Joseph, "I hereby put you in charge of the whole land of Egypt... He had him ride in a chariot as his second-in-command, and people shouted before him, "Make way!" Thus he put him in charge of the whole land of Egypt... Then Pharaoh said to Joseph, "I am Pharaoh, but without your word no one will lift hand or foot in all Egypt."
- 1 Chr 29:11** Yours, Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, Lord, is the kingdom; you are exalted as head over all.
- Ps 24:1** The earth is the Lord's, and everything in it, the world, and all who live in it;
- Ps 50:12** for the world is mine, and all that is in it.
- Prov 13:11** 'Wealth from get rich quick schemes quickly disappears; wealth from hard work grows over time.'
- Prov 21:20** 'fools spend whatever they get.' NLT
- Prov 22:7** The rich rule over the poor, and the borrower is slave to the lender.
- Prov 27:3** know the condition of your flocks
- Isaiah 32:8** But generous people plan to do what is generous, and they stand firm in their generosity. NLT
- Matt 6:24** 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.
- Mark 12:38-40)** Jesus teaches in the temple and as He taught said, "Watch out for the teachers of the law. They like to walk around in flowing robes and be greeted with respect in the marketplaces and have the most important seats in the synagogues and the places of honor at banquets. They devour widows' houses and for a show make lengthy prayers. These men will be punished most severely."
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- Luke 12:42** 'And the Lord replied, "A faithful, sensible servant is one to whom the master can give the responsibility of managing his other household servants and feeding them.' NLT
- John 8:32** "if you hold to my teaching, you are really my disciples. Then you will know the truth, and the truth will set you free."
- Romans 13:7-8** Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding ...
- 2 Cor 9:7** Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. NIV
- Phil 4:12** "... I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." NIV
- 1 Tim 6:10** 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.
- Heb 13:5** Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."