

Balanced and Blessed: 1. Balance
Matthew 6:21; Luke 16:13
November 6, 2016
Pastor Steve Richards

This morning, I want to talk about balance. We want it. We need it. A few nights ago, I was watching Matt and Deb's daughter, Adeline. She has just learned how to walk, and she's so happy about it. Have you ever watched a child who just learned how to walk? To walk, she first had to learn balance. We all do – and once we learn how to balance (remember the first time you rode a bike without training wheels) we hardly think about it until we lose it. There are three laws of balance. Once we understand the laws of physical balance, it will be easier to understand financial balance. For the next three weeks, I'd like to focus on balance as it relates to our personal finances. A survey by the American Psychology Association found that 75% of Americans feel stressed about money at least some of the time, and nearly one-quarter said it's extreme stress. One third said financial stress prevents them from living a healthy lifestyle. But there are three laws of balance – the same laws that little Adeline had to learn – and if you can weave these three laws into your financial thinking you will find balance – and blessing.

Law number one: You need a reference point. Whenever you balance something you need a reference point. As long as I stay focused on the top of the pole – or where I'm going, I keep balanced. If I look away, what happens? I lose my balance. If you've ever watched a figure skater spin and wondered how she maintained her balance – it's having a reference point and fixing her focus there. This morning, I want to recommend the proper reference point and if you keep your focus there, you will be balanced and blessed. Here's my definition of being balanced and blessed: a condition in which different elements of our lives are in the correct proportions to enjoy happiness.

Law number two: Make constant corrections. Look at my hand, the corrections are constant. Have you ever tried walking across a log placed over a stream or walking on a narrow plank? To keep your balance, you put your arms out and made constant corrections. You have a point of reference and you make constant corrections. It's why a tight rope walker uses a pole.

And the third law: You must have a clear objective. I'm trying to keep this pole vertical, or I'm trying to cross a stream. I'm trying to get from point A to point B. It's having an objective. And if we can learn to weave these three laws into our personal finances, we will be balanced and blessed. But if I fail to follow these laws, what happens? The pole falls. If I forget what I'm trying to do or I don't have a reference point or I stop making corrections, I've got a problem. But if I violate these three laws in the area of my personal finances, what happens? Nothing – at least not at first, which is why so many have not put these laws into their finances. We start out in our teens and we have a certain amount of freedom and nobody really taught us what to do with money, we're not really thinking about finances, we've just spending what we have. Then one day, we're on our own. We have our own job, and it pays enough to do what you want. You're living pay check to pay check, but you're okay. You can go a long time without any financial principles – without feeling any immediate effect.

Remember Pinocchio? Every time he told a lie, his nose got longer immediately. If that happened to you, you would quit telling lies – because everyone could see – your nose got longer. There'd be no point in telling a lie. (Wouldn't that be a helpful during this campaign season?) What if every time you looked at something you should look at, your eyes got larger – immediately – you'd stop looking. If every time you listened to something you shouldn't hear, your ears got larger – you'd stop listening. If every time you said something you shouldn't say, your mouth got larger, you'd

stop saying those things. When there are immediate consequences, we take action. But when it comes to personal finances, it's not immediate consequences but what happens at the harvest. If two farmers go into the field and one plants seeds and the other doesn't, the next day the fields look the same. But a month later or three months later at the harvest, there's a difference. If I don't set aside something for my retirement, there's no consequence tomorrow. In fact, I have more to spend tomorrow – but 20 or 30 or 40 years from now when it's harvest time – if I didn't plant anything, I've got trouble. There's a consequence. It may not be today or tomorrow or the next day, but there's a consequence.

Sometimes, we are waiting – hoping we can be this guy: Did you hear about Mr. Fusaro? He lives in Plymouth and he just won the lottery. And a year ago, he also won the lottery. Twice in 17 months. Some of us are hoping. We're not planting anything but we're hoping – if I live right and keep praying, God will take care of me. But if we are listening, the message we find from scripture is there is going to be a harvest. Sow now; and reap later.

There will be consequences. But sometimes the consequences of being out of balance financially show up in other areas of our lives. Maybe you've been in or are currently in a marriage where there is a lot of arguing about money. You might have enough money, just no balance. My mother was a financial planner and she was often meeting with a couple that had plenty of income, but they had no idea where it went or why they had trouble paying their bills – and they couldn't or wouldn't talk about (argue, yes; talk, no) and consequently their marriage was in trouble. They had never agreed on a value system or how to handle debt or savings or even whether to organize finances. Smart people. Good people. No balance – and as a result, their marriage was in trouble.

When we are out of balance financially, it has ramifications in every other area of life. Jesus knew that. Jesus knew that – which is why he had more to say about finances and the way we handle our possession than any other topic. He said more about possession than he said about prayer – though being out of balance financially may eventually drive you to prayer – “Lord, help me.” We can't be a follower of Jesus and stay out of balance financially. I can't say to God: “You can influence my life but leave my finances alone.” Our finances touch nearly every other area of our lives. To keep God away from our finances would be to keep God out of our lives. Recently, someone asked me when I was going to talk about money because he wanted to stay home that day. He said, I don't like it when you mix God and money. But if you've ever prayed for God to help you see a house, you've already done that. If you've ever thought or prayed, Lord, I want that – I need that. We mix God and money all of the time.

I want to look at two verses in which Jesus offered a financial principle two thousand years ago that is as true today as it was when he first said it. The first verse is from Matthew 6:21. **Where your treasure is, there your heart will be also.** Treasure is your stuff, money, possessions. Jesus says, wherever your stuff is, your heart follows. If you want to know my heart, it's not what I say here on a Sunday morning (on Sunday morning, I'm doing my job), but if you want to know my heart, look at my bank statement, my check register, my American Express statement, my tax returns. It's not how well used my Bible is, how much I've written and underlined and color coded certain verses. Look at my Bible and you could say, “He must know the Bible!” But my heart, you want to know my heart, sit down with me at my computer and look at Quicken – it's where my money goes. Have you ever been in a relationship with someone where you felt you were competing with someone's stuff? “I know you like me, but you love your car.” Or you made a comment about someone's stuff and it jeopardized the relationship. “You don't mess with my golf clubs.” Jesus is saying, “Your heart is going to compete with your stuff, and I don't want to compete with your stuff. I want your heart, and because I want your heart and your heart follows

you stuff, I want you to surrender your stuff to me. Then I have your heart.” I don’t want your money. I don’t want your stuff. I want your heart but your heart is going to follow your stuff.

And there’s another verse from Luke 16:13. **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.** The first time you hear that it’s easy to think Luke wasn’t listening carefully enough because Jesus must have said, “you cannot serve God and the devil.” Isn’t the conflict we face every day between God and the devil? But Jesus is saying that the conflict you face every day is between God and your stuff. You have one master. Which one will you serve? There’s a tension between the two that will never go away. God has invited us into a relationship, but every day we surrender everything – but I don’t want to spend my life serving stuff and trying to get God to help me. Have you ever made a bad financial decision and you asked God to help you make it? I need a new television. It’s the World Series – and when is the next time the Cubs and Indians will be the world series. We don’t really have the money for this but we can put it on the credit card and when the next pay check come in. God, help me make this decision. And if you help me, here’s what I will do for you. There’s this constant tension. And if you haven’t worked this out, there’s a balance problem.

Jesus never asked people for money. Jesus doesn’t want your money. He wants to make sure your money doesn’t have you. If you are in a relationship and you are arguing about money, someone is serving a master other than Jesus. Because when two people surrender everything to Jesus, they no longer have to argue about money. The house – it doesn’t belong to us. The car – it doesn’t belong to us. Our stuff, our money – it’s not ours. We are the managers. Just the other night, my daughter called me on the phone to talk about all the dreams that she has – what she wants to do, a business she wants to start, the ways she wants to influence others. Dreams are great. It’s good to have dreams, but how are you doing with what you have?

So here’s your homework assignment: For the next week, I want you to watch your money and see where it goes. Track every penny, every credit card transaction, keep a list. We need a reference point. Financial decisions are really spiritual decisions. We’re the stewards – like the bank. If you asked the bank, where’s my money and the bank said, we don’t really know. You would change banks. The bank is the steward. You are the steward of God’s money – reference point. I’ve done a lot of funerals, and one thing I’ve learned is that caskets are all the same size. No one goes to the cemetery with a moving van. So where’s it going? Reference point. When we are balanced financially, it will transform our relationship with others and our relationship with God.

Grow, Pray Study for Week of November 6, 2016

Weekly Prayer: Dear God, I come to you filled with gratitude for all the ways you are present in my life. I want to be a blessing to you and to serve you with my life. Help me to find the balance that I need as I turn my life over to you. Give me the wisdom to know what to do and the courage to do what you call me to do. In Jesus’ name, Amen.

Monday, November 7

Scripture: Luke 6:17-26

Jesus came down from the mountain with them and stood on a large area of level ground. A great company of his disciples and a huge crowd of people from all around Judea and Jerusalem and the area around Tyre and Sidon joined him there. They came to hear him and to be healed from

their diseases, and those bothered by unclean spirits were healed. The whole crowd wanted to touch him, because power was going out from him and he was healing everyone.

Jesus raised his eyes to his disciples and said: "Happy are you who are poor, because God's kingdom is yours. Happy are you who hunger now, because you will be satisfied. Happy are you who weep now, because you will laugh. Happy are you when people hate you, reject you, insult you, and condemn your name as evil because of the Human One. Rejoice when that happens! Leap for joy because you have a great reward in heaven. Their ancestors did the same things to the prophets. But how terrible for you who are rich, because you have already received your comfort. How terrible for you who have plenty now, because you will be hungry. How terrible for you who laugh now, because you will mourn and weep. How terrible for you when all speak well of you. Their ancestors did the same things to the false prophets.

Observation: In Luke's gospel, Jesus is often speaking unexpected words. In a world where wealth and prosperity were presumed to indicate divine favor, Jesus teaches exactly the opposite. The poor and those who hunger and weep receive blessing, while the rich and those who have plenty and laugh are subjected to woes.

Application: What word or phrase speaks to you from this passage? What do these verses teach us about the values of the Kingdom of God? Jesus warns those who are rich and well fed, who laugh and who have everyone's approval now in this life. How does this change the way you view what you do and do not have?

Prayer: Merciful God, you are part of my life every day. Even this day is a gift from you. Help me to reflect on what is truly mine and what is simply entrusted to me. Make me grateful and mindful of what you want me to do with what I have been given. Amen.

Tuesday, November 8

Scripture: Luke 12:13-21

Someone from the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus said to him, "Man, who appointed me as judge or referee between you and your brother?" Then Jesus said to them, "Watch out! Guard yourself against all kinds of greed. After all, one's life isn't determined by one's possessions, even when someone is very wealthy." Then he told them a parable: "A certain rich man's land produced a bountiful crop. He said to himself, What will I do? I have no place to store my harvest! Then he thought, Here's what I'll do. I'll tear down my barns and build bigger ones. That's where I'll store all my grain and goods. I'll say to myself, You have stored up plenty of goods, enough for several years. Take it easy! Eat, drink, and enjoy yourself. But God said to him, 'Fool, tonight you will die. Now who will get the things you have prepared for yourself?' This is the way it will be for those who hoard things for themselves and aren't rich toward God."

Observation: According to Jewish law, the elder son received double a younger one's portion of the inheritance. Disputes were normally settled by rabbis. This man's request of Jesus was selfish and materialistic with no indication that he had been listening to Jesus' teaching. Jesus replied with this parable about the consequences of greed.

Application: Think about what prompted Jesus to tell this parable. With that in mind, what would you say is the main point of the parable? How would you define "entitlement"? How does entitlement negatively impact the way we understand and use our resources? How does entitlement show up in your life?

Prayer: Thank you, God, that I am blessed. Even when I don't have everything that I want, help me to know that I am blessed. May my gratitude for what you have given overflow to shape my attitude for all that I experience in this day. May others see this gratitude in me for the sake of Christ. Amen.

Wednesday, November 9

Scripture: Luke 16:1-14

Jesus also said to the disciples, "A certain rich man heard that his household manager was wasting his estate. He called the manager in and said to him, 'What is this I hear about you? Give me a report of your administration because you can no longer serve as my manager.' "The household manager said to himself, 'What will I do now that my master is firing me as his manager? I'm not strong enough to dig and too proud to beg. I know what I'll do so that, when I am removed from my management position, people will welcome me into their houses. "One by one, the manager sent for each person who owed his master money. He said to the first, 'How much do you owe my master?' He said, 'Nine hundred gallons of olive oil. 'The manager said to him, 'Take your contract, sit down quickly, and write four hundred fifty gallons.' Then the manager said to another, 'How much do you owe?' He said, 'One thousand bushels of wheat.' He said, 'Take your contract and write eight hundred.' "The master commended the dishonest manager because he acted cleverly. People who belong to this world are more clever in dealing with their peers than are people who belong to the light. I tell you, use worldly wealth to make friends for yourselves so that when it's gone, you will be welcomed into the eternal homes. "Whoever is faithful with little is also faithful with much, and the one who is dishonest with little is also dishonest with much. If you haven't been faithful with worldly wealth, who will trust you with true riches? If you haven't been faithful with someone else's property, who will give you your own? No household servant can serve two masters. Either you will hate the one and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and wealth." The Pharisees, who were money-lovers, heard all this and sneered at Jesus.

Observation: This parable is primarily concerned with the manager (other translations use the word "steward"). Some interpreters have trouble with the manager's dishonesty, but it is the manager's cleverness, not his dishonesty, that is central to the parable. Overcharging the debtors was a common practice to circumvent the Jewish law that prohibited taking interest from fellow Jews. The point, however, was that he was clever enough to use the means he could to plan for his future.

Application: What does it mean to be a manager? If Jesus intended that you see yourself as the manager, how does this change the way you view what you have? How could you better manage the resources (time, talent, treasure) that God has entrusted you with? What word or phrase speaks to you from this passage?

Prayer: Lord, amid all of the choices and all of the demands and expectations that I face, help me to take the time to consider what you want for me and want to accomplish through me. You have blessed me with life, and I want to live in ways that will honor you. Amen.

Thursday, November 10

Scripture: Luke 16:19-31

"There was a certain rich man who clothed himself in purple and fine linen, and who feasted luxuriously every day. At his gate lay a certain poor man named Lazarus who was covered with sores. Lazarus longed to eat the crumbs that fell from the rich man's table. Instead, dogs would

come and lick his sores. "The poor man died and was carried by angels to Abraham's side. The rich man also died and was buried. While being tormented in the place of the dead, he looked up and saw Abraham at a distance with Lazarus at his side. He shouted, 'Father Abraham, have mercy on me. Send Lazarus to dip the tip of his finger in water and cool my tongue, because I'm suffering in this flame.' But Abraham said, 'Child, remember that during your lifetime you received good things, whereas Lazarus received terrible things. Now Lazarus is being comforted and you are in great pain. Moreover, a great crevasse has been fixed between us and you. Those who wish to cross over from here to you cannot. Neither can anyone cross from there to us.' "The rich man said, 'Then I beg you, Father, send Lazarus to my father's house. I have five brothers. He needs to warn them so that they don't come to this place of agony.' Abraham replied, 'They have Moses and the Prophets. They must listen to them.' The rich man said, 'No, Father Abraham! But if someone from the dead goes to them, they will change their hearts and lives.' Abraham said, 'If they don't listen to Moses and the Prophets, then neither will they be persuaded if someone rises from the dead.'"

Observation: Although the name is the same, this is not the Lazarus that Jesus would later raise from the dead. When this man dies, he resides in the place of paradise (Abraham's side) – a place of blessedness for the righteous. The rich man who remains nameless ultimately resides in the place of suffering (Hades). It is a story with a warning: If people's minds are closed, no evidence – not even a resurrection – will change them.

Application: What word or phrase speaks to you from this passage? What would you say is the main point of this parable? What does this parable reveal about what really matters? How does this passage challenge you? How does it encourage you?

Prayer: Eternal, loving and merciful God, open my heart and mind to the movement of your Spirit. As I reflect on the ways my actions match with your ways, help me to use the time that I have to lead others ever closer to you. In Jesus' name. Amen.

Friday, November 11

Scripture: Luke 18:18-30

A certain ruler asked Jesus, "Good Teacher, what must I do to obtain eternal life?" Jesus replied, "Why do you call me good? No one is good except the one God. You know the commandments: Don't commit adultery. Don't murder. Don't steal. Don't give false testimony. Honor your father and mother." Then the ruler said, "I've kept all of these things since I was a boy." When Jesus heard this, he said, "There's one more thing. Sell everything you own and distribute the money to the poor. Then you will have treasure in heaven. And come, follow me." When he heard these words, the man became sad because he was extremely rich. When Jesus saw this, he said, "It's very hard for the wealthy to enter God's kingdom! It's easier for a camel to squeeze through the eye of a needle than for a rich person to enter God's kingdom." Those who heard this said, "Then who can be saved?" Jesus replied, "What is impossible for humans is possible for God." Peter said, "Look, we left everything we own and followed you." Jesus said to them, "I assure you that anyone who has left house, husband, wife, brothers, sisters, parents, or children because of God's kingdom will receive many times more in this age and eternal life in the coming age."

Observation: Luke tells us that a ruler (meaning he had both wealth and power) asked about life in the hereafter. Verse 25 is key. A camel was the largest animal in that part of the world, and a needle represented the smallest possible opening. The largest animal fitting through the smallest opening is, humanly speaking, impossible. And yet, how does God make the impossible possible?

Application: Why do you think the “ruler” asked Jesus this question in the first place? Why was he unable to do what Jesus had commanded him? Why do you think Jesus commanded him to do these things in the first place? What does this teach you about your relationship with your resources and how might that bring balance to your life?

Prayer: Dear God, forgive me for thinking that I can do the impossible – that doing the right things and believing the right things is enough. Help me to be fully devoted to you, remembering that even my life is in your hands. Renew in me a faith that can let go and be fully invested in you. Amen.

Saturday, November 12

Scripture: Luke 19:11-27

As they listened to this, Jesus told them another parable because he was near Jerusalem and they thought God's kingdom would appear right away. He said, “A certain man who was born into royalty went to a distant land to receive his kingdom and then return. He called together ten servants and gave each of them money worth four months' wages. He said, ‘Do business with this until I return.’ His citizens hated him, so they sent a representative after him who said, ‘We don't want this man to be our king.’ After receiving his kingdom, he returned and called the servants to whom he had given the money to find out how much they had earned. The first servant came forward and said, ‘Your money has earned a return of one thousand percent.’ The king replied, ‘Excellent! You are a good servant. Because you have been faithful in a small matter, you will have authority over ten cities.’ “The second servant came and said, ‘Master, your money has made a return of five hundred percent.’ To this one, the king said, ‘You will have authority over five cities.’ “Another servant came and said, ‘Master, here is your money. I wrapped it up in a scarf for safekeeping. I was afraid of you because you are a stern man. You withdraw what you haven't deposited and you harvest what you haven't planted.’ The king replied, ‘I will judge you by the words of your own mouth, you worthless servant! You knew, did you, that I'm a stern man, withdrawing what I didn't deposit, and harvesting what I didn't plant? Why then didn't you put my money in the bank? Then when I arrived, at least I could have gotten it back with interest.’ “He said to his attendants, ‘Take his money and give it to the one who has ten times as much.’ ‘But Master,’ they said, ‘he already has ten times as much!’ He replied, ‘I say to you that everyone who has will be given more, but from those who have nothing, even what they have will be taken away. As for my enemies who don't want me as their king, bring them here and slaughter them before me.’”

Observation: People expected the Messiah to appear in power and glory and to set up his earthly kingdom, defeating all of their political and military enemies. But Jesus described a very different kingdom based not on material gain but spiritual gain. (A “mina” was about three month's wages.)

Application: What word or phrase speaks to you from this passage? Why did the two servants invest what they were given while the one just hid it? Why was the master so upset by this? What is the main point of this parable? What fears are keeping you from investing what God has given you?

Prayer: Thank you, God, for all that you have done and all that you are actively doing in and around me. I want to be devoted to you, and yet, so much that happens in life leaves me confused about what's best. Give me the wisdom and the courage to be the person that you want me to be, in Jesus' name. Amen.