

Balanced and Blessed: 3. Developing a Plan
Malachi 3:7-10; Matthew 6:33
November 20, 2016
Pastor Steve Richards

The inspiration for this series actually came from an experience that I had two years ago when I spent time at a small monastery outside Pecos, New Mexico. It is located in a narrow valley alongside a stream with paths leading up both sides of the valley. The first morning as I hiked up one side of the valley, the path was not immediately obvious. Trees towered overhead but there was very little grass. And it was impossible to see where others had walked. Finding a path was less a concern going up as it was coming back down the mountain. Later, I found out there was a map that I could have taken with me – but who needs a map – until you find yourself at the edge of a cliff. That's when I noticed the cairns – a small pile of rocks placed every 50 feet. They were trail markers, but because the rocks were balanced and not permanently attached, many of the rocks had fallen, so I stopped to restore their balance so that the next time I took the path up the mountain, I could find my way back down.

The rocks were balanced as a way of marking my direction. Stay on the path. Keep your balance. In order to cope with the everyday challenges of life, we need balance. In this series, we looked at the three physical laws of balance and how they relate to the area of our personal finances. The reason for this series in the first place is that finances are a struggle. It's been one of my greatest struggles. When I was younger, I thought the more I had the happier I'd be. Instead, the more I have the less I seem to have. It's not the amount; it's balance. So this series began with the three laws of physical balance? First, we need a reference point. To be balanced, we need a reference point. When it comes to finances, keep your eye on the money and where it's going. And we need a system to do that. The second law is making constant corrections. Earn. Save. Give. Constant corrections while keeping your eye on the reference point. And the third law of balance is having a clear objective. What are we trying to accomplish? The answer we found last week in scripture is Honor God. I suggested this prayer: *Lord, show me how to honor you with everything I have.* Everything. Not just my money, but everything. Imagine the community we would have, the nation we would have, the world we would have if everyone honored God with our words and our actions. It starts with me – and my objective when it comes to finances.

This morning, I want us to develop a plan. There are essentially five things you can do with your money – whether or not you happen to be a Christian. **1. Spend. 2. Repay debt. 3. Pay taxes. 4. Save. 5. Give.** Most of what we do falls into one of these five categories, and for most people, that's also our order of priority. Priority #1 is spend. Priority #2 is pay for things I couldn't afford when I wanted to spend. Priority #3 every April 15 we pay taxes. Priority #4 I can save. I can invest for the future. And then #5 give to people in the community, to the church and to charities. These are the five. Another way to look at these five is. **ME. ME. WE/America. ME. God and others.** And the problem, whether or not you are a Christian, is this puts God and others last – meaning what's left over. If I don't spend it all, or I don't owe it all or the government doesn't take it all, and I don't save it for later – if there's anything left, "God, here's what you can have."

Even though most of us might prioritize this way, it doesn't keep us whenever we get in trouble from going to God and saying, "God, please help me." I've got to sell this house. I need a job. I need more money. I've got to get my kids through college. Help me. Help me. Help me. God, please get involved with my finances. When that happens, what is God thinking? I don't know exactly, but if I were God I'd be thinking you shut me out of everything but the emergencies.

Wouldn't it be helpful if you let me in before that happens? The way we prioritize our personal finances represents either an open door or a closed door to God.

The word this morning is PRIORITIZE. And in both the Old and New Testaments, we learn the way we prioritize our money represents an open door to God or a closed door to God. This is what a closed door looks like. God, I want you. I need you. Please help me, but you're going to be #5 on my priorities. Scripture tells us if we will change our priorities, if we think differently and open the door, we will be balanced and blessed.

Let's turn to the book of Malachi. Malachi was a prophet who lived 400 years before Jesus. A prophet is a messenger who spoke on behalf of God and Malachi's message to the leaders of the nation of Israel was that they were headed in the wrong direction. They were out of balance. He said, "You are bringing your left-overs to God." This was a time when people were to bring sacrifices, the best of their animals and produce to the altar to honor God. And Malachi was saying, Instead of bringing your best, you are bringing God your leftovers. You are bringing animals and produce that even you would not eat. It would be like going to the back of your refrigerator and finding that container that you had forgotten about – you open the container and you can't even recognize what it is anymore and the way it smells you wish you had never opened the container in the first place – so that's what you bring to God – here take this. I can't use it. I can't eat it. God, it's yours. And Malachi says, Do you really expect God to be honored by that?

What's the priority? Listen for the priority. Malachi 3, starting with verse 7. **"Ever since the time of your ancestors you have turned away from my decrees and have not kept them. Return to me, and I will return to you", says the LORD Almighty.** God is saying, I want to be part of your life but you shut me out. The door is closed. **But you ask, "How are we to return? (What's it mean to return to God) And God says, "Will a mere mortal rob God? Yet you rob me." But you ask, "How are we robbing you?" "In tithes and offerings. The Hebrew word for tithe means tenth or 10%. In 400 BC, the people were required to bring not just one tithe, but a double tithe. Every month, they would bring a tithe to provide for the work of the Temple and the priests and to help the poor in the community. Then they would bring a second tithe once a year when they had a festival, a kind of national party. And then every third year that tithe was distributed to the poor. So there was 10% given for ongoing needs and another 10% given for either the party or the poor. So when God says, you have been robbing me, God doesn't mean there's no giving, but it's not a priority. They had drifted away and were not honoring God. Bring the whole tithe (not the leftovers; make this a priority) into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty...** A long time ago, God promised if you will honor God, God will honor you. This is a promise that goes all the way back to Moses. God says you honor me and I honor you. And now God is saying, I dare you – to honor me. I double dog dare you to make this your priority. The challenge for us is that this sounds like God wants our money (or, Pastor Steve, you just want us to give more to the church.) But this is not about getting your money. It's about getting your heart. God wants your heart, God knows your heart follows your stuff. God is saying, when I'm number one in your finances, I'm number one in your heart.

Last week, I was talking with my brother-in-law and he described how his son gets focused on some item – like a large screen TV and he gets so focused on that one item – he falls in love with it and that's all he can think about until he can't live without it. I want it. I need it. I can't live without it. I've done the same thing. My heart follows my stuff. That's the way we are wired. But God wants Israel to put God first. How do you do that? Malachi says, put God first financially. God is saying I want to bless you. I want you to open the door to your heart. **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 there will not be room enough to store it.” God wants you balanced and blessed. How do we do that? Prioritize. Not about money – it’s not give more and you get more. It’s not buying favors from God. It’s what happens when you open the door and let God in. In Matthew 6:33, Jesus puts it this way: **Seek first his kingdom and his righteousness, and all these things will be given to you as well.** I think we want that. We pray. We serve. We came here this morning. And we are hoping that’s what will move God in our direction, but God is saying you’ve got a conflict of interest. You want me to move in your life but you’ve got to prioritize. Where’s your heart?

What if our list looked like this? **1. Give. 2. Save. 3. Pay Taxes. 4. Repay Debt. 5. Spend.** Because if you seek God first, you’ve thrown open the door and invited God into the core of your life. This is not a formula for how to get rich. This is re-prioritizing so we are balanced and blessed, so we feel peace deep down inside, because God is at the core of our being. Let me simplify the plan: **Give. Save. Live.** Give – invest in God’s kingdom. Save – invest in your future kingdom. Live on the rest. Give. Save. Live on the rest. This is the key to being balanced and blessed. It’s not about the church getting more of your money. If that’s what you think this is about, give elsewhere, Just make it the priority. God is not saying, I want you to go hungry. I want you to live without shelter or without clothing – that does not honor me. (Paul: “If you give away everything that you have and even deliver your body to be burned, but have not love. I gain nothing.”) It’s PRIORITIZE. It’s inviting God into the core of our being.

That day when I hiked up the mountain in New Mexico, at first it didn’t even occur to me to look for a path. As long as I was going up, that’s all that mattered – until in my carelessness, I stepped on a rock that gave way. I fell to the ground and slid all the way to the edge of a cliff. Stopping just as my foot went over the edge. It happened so quickly that I just lay there for a moment, grateful that I was still among the living. And I looked up to my left and about 20 yards away, I saw this [a cross beside a cairn]. God, you’ve got my attention. And when I got back on my feet, I got back on the path. The rest of the week, I hiked up and down that mountain, but my focus, my priority was the path.

When we place a priority on giving, there is blessing. I want to show you what that looks like here at Messiah this past year [video].

These final words are for our members. In the bulletin, there is a commitment card that I hope you will fill out and bring forward during our final hymn. I make this invitation on this Sunday every year. Your giving matters. It matters to this church, to the people within this church and to people beyond these walls who are blessed by you. But most of all when Amanda and I fill out our commitment card and bring it forward, it is our expression of faith. God has blessed us for a purpose and so we make our commitment, our number one priority is to give.

Lord, show me... show me how to honor you with everything I have.

Grow, Pray, Study for Week of November 20, 2016

Weekly Prayer: Gracious and Loving God, we give you praise and thanksgiving for all that we have been given. Help us to honor you with everything we have. May our lives reflect what you have done for us so that others might be able to lift their voices in praise and thanksgiving through Jesus Christ, our Lord. Amen.

Monday, November 21

Scripture: 1 Timothy 6:7-19

We didn't bring anything into the world and so we can't take anything out of it: we'll be happy with food and clothing. But people who are trying to get rich fall into temptation. They are trapped by many stupid and harmful passions that plunge people into ruin and destruction. The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal. But as for you, man of God, run away from all these things. Instead, pursue righteousness, holy living, faithfulness, love, endurance, and gentleness. Compete in the good fight of faith. Grab hold of eternal life—you were called to it, and you made a good confession of it in the presence of many witnesses. I command you in the presence of God, who gives life to all things, and Christ Jesus, who made the good confession when testifying before Pontius Pilate. Obey this order without fault or failure until the appearance of our Lord Jesus Christ. The timing of this appearance is revealed by God alone, who is the blessed and only master, the King of kings and Lord of lords. He alone has immortality and lives in light that no one can come near. No human being has ever seen or is able to see him. Honor and eternal power belong to him. Amen.

Tell people who are rich at this time not to become egotistical and not to place their hope on their finances, which are uncertain. Instead, they need to hope in God, who richly provides everything for our enjoyment. Tell them to do good, to be rich in the good things they do, to be generous, and to share with others. When they do these things, they will save a treasure for themselves that is a good foundation for the future. That way they can take hold of what is truly life.

Observation: The apostle Paul wrote to his protégé Timothy that a balanced life is not to found in the material, but the spiritual. He didn't want the often short-lived joys of material wealth to blind Timothy or the members of his church to God, "who richly provides" for our well-being. Then as now, even some Christians placed their hope first on their financial wealth. Paul urged Timothy to teach them "to be rich in the good things they do, to be generous, and to share with others." That is what leads to a life that is balanced and blessed.

Application: Verse 19 said generosity, sharing and a wealth of good deeds allow God's people to "take hold of what is truly life" Has an inner emptiness, or some kind of life crisis, ever driven you to reexamine your idea of what is "truly life"? What moments have you had that let you know that generosity and sharing are key aspects of a life truly worth living?

Prayer: O God, give me a clear vision of what is truly life. Give me the courage and moral strength to pull free of the false ideas of life that would enslave me and lead me away from you. Amen.

Tuesday, November 22

Scripture: Malachi 3:7-10

Ever since the time of your ancestors, you have deviated from my laws and have not kept them. Return to me and I will return to you, says the LORD of heavenly forces. But you say, "How should we return?" Should a person deceive God? Yet you deceive me. But you say, "How have we deceived you?" With your tenth-part gifts and offerings. You are being cursed with a curse, and you, the entire nation, are robbing me. Bring the whole tenth-part to the storage house so there might be food in my house. Please test me in this, says the LORD of heavenly forces. See whether I do not open all the windows of the heavens for you and empty out a blessing until there is enough.

Observation: The idea of giving one-tenth of our increase to God (it's often called a "tithe") didn't start in a church finance office. Genesis said Abraham and Jacob his grandson responded to God's presence in their lives by giving back one-tenth to God in ways that fit their time and place. After Israel's return from exile in Babylon, the prophet Malachi said that Israelites who clung to all their resources were "robbing God."

Application: Israel was a largely agricultural society. Their resources were mainly livestock and crops. They didn't have checking accounts, credit cards or 401K balances. Does our situation today make it easier or harder to decide what percentage of our increase we choose to give to causes that honor God? In what ways does giving as a percentage of income, rather than as a flat amount, create greater fairness in how the range of people who make up the church support God's work?

Prayer: Loving God, thank you for the strength, abilities and ingenuity you have given me. Help me to recognize you, thank you and give back to you from the money and goods I have in my life. Amen.

Wednesday, November 23

Scripture: Luke 14:7-14; Philippians 2:5-11

When Jesus noticed how the guests sought out the best seats at the table, he told them a parable. "When someone invites you to a wedding celebration, don't take your seat in the place of honor. Someone more highly regarded than you could have been invited by your host. The host who invited both of you will come and say to you, 'Give your seat to this other person.' Embarrassed, you will take your seat in the least important place. Instead, when you receive an invitation, go and sit in the least important place. When your host approaches you, he will say, 'Friend, move up here to a better seat.' Then you will be honored in the presence of all your fellow guests. All who lift themselves up will be brought low, and those who make themselves low will be lifted up." Then Jesus said to the person who had invited him, "When you host a lunch or dinner, don't invite your friends, your brothers and sisters, your relatives, or rich neighbors. If you do, they will invite you in return and that will be your reward. Instead, when you give a banquet, invite the poor, crippled, lame, and blind. And you will be blessed because they can't repay you. Instead, you will be repaid when the just are resurrected."

Adopt the attitude that was in Christ Jesus: Though he was in the form of God, he did not consider being equal with God something to exploit. But he emptied himself by taking the form of a slave and by becoming like human beings. When he found himself in the form of a human, he humbled himself by becoming obedient to the point of death, even death on a cross. Therefore, God highly honored him and gave him a name above all names, so that at the name of Jesus everyone in heaven, on earth, and under the earth might bow and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.

Observation: For Jesus, generosity was not just about giving money. It was an attitude that touched all of life. In Luke 14, he wasn't giving advice on a clever way to make yourself look good to others. Consistent with all of his life and teaching, he urged people to avoid selfishly pushing for their own recognition and advantage, to leave room for honoring others. Paul quoted an early Christian hymn to the Philippians that said Jesus built his life on values at odds with much of his (and our) culture.

Application: Have you ever known (or maybe even been) a person like the ones Jesus noticed who “sought out the best seats at the table”? In what ways can that attitude show itself in school, sports, the workplace, even church work? What’s the difference between healthy assertiveness, so that you can use your gifts to bless others, and the kind of self-promotion Jesus warned against?

Prayer: Lord Jesus, you have honored me by loving, redeeming and accepting me. Help me keep growing in my ability to extend that same kind of generosity to others. Amen.

Thursday, November 24

Quiet Your Heart: Light a candle as a reminder of God’s presence with you.

Song: “Great is Thy Faithfulness”, arr. Chris Rice

Scripture: Excerpts from 2 Corinthians 9

Paul wrote this letter in Macedonia to the church in Corinth after leaving Ephesus.

Generosity Encouraged

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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. 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 enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God. Thanks be to God for his indescribable gift!”

Blessed to Be a Blessing: We’ve all posted on Facebook and Instagram celebrating the exciting new car, job, or recent weekend trip. Don’t forget to add the #blessed, humility-check before you click post. After all, you wouldn’t want to sound like you’re bragging, right? We’ve all been guilty of the ‘humble brag’ in one way or another. Today, social media has made it almost too easy to compare the successes of others and ‘humble brag’ about the blessings in our lives. In the process, we’ve lost sight of what God originally meant by the term ‘blessing.’

When we choose to follow God’s call in our lives, blessings follow. Think about it. The ultimate calling in life is to follow Jesus and to share the compassion and love of Christ to others. The call to follow Jesus leads to an abundant and meaningful life.

We, as disciples of Jesus, have already been blessed over and above anything we could ever deserve. But God blesses us so that we can be a blessing to others. Blessings aren’t to be stashed away, but to freely and generously share.

Finding ways to bless people takes focus and intention. Look around you. As my two-year-old grandson, Oliver, says, “Keep eyes open!” Do you know all of your neighbors’ names? Do you know anything more about them than their name? Maybe it’s time to take a plate of cookies across the street and (re)introduce yourself. Or perhaps you know someone who needs his or her front yard raked or driveway shoveled. (Yes, the snow is coming!)

The next time you're at the grocery store, watch for people who need help getting their cart to the car. Blessing others, one person at a time, can fundamentally change who we are as well as the culture in which we live.

So on this day of thanks-giving, consider how you can respond in your thankfulness to God for all that you have been blessed with so to be a blessing for others. How can you be a "thanks giver" and bless others?

Prayer: Dear Lord, how full is this world of your unending creativity. How astounding is creation in all its variety. How breathtaking is new life, growth and transformation. How great is your faithfulness! This day, we celebrate your great goodness with thankful hearts and joyful lives. May we always remember that we are abundantly blessed by You so that we can be a blessing to others. Amen.

Friday, November 25

Scripture: Matthew 20:20-28

Then the mother of Zebedee's sons came to Jesus along with her sons. Bowing before him, she asked a favor of him. "What do you want?" he asked. She responded, "Say that these two sons of mine will sit, one on your right hand and one on your left, in your kingdom." Jesus replied, "You don't know what you're asking! Can you drink from the cup that I'm about to drink from?" They said to him, "We can." He said to them, "You will drink from my cup, but to sit at my right or left hand isn't mine to give. It belongs to those for whom my Father prepared it." Now when the other ten disciples heard about this, they became angry with the two brothers. But Jesus called them over and said, "You know that those who rule the Gentiles show off their authority over them and their high-ranking officials order them around. But that's not the way it will be with you. Whoever wants to be great among you will be your servant. Whoever wants to be first among you will be your slave— just as the Human One didn't come to be served but rather to serve and to give his life to liberate many people."

Observation: Jesus kept talking about the Kingdom of heaven, his Kingdom. Weren't "kingdoms" about power, about who held the most powerful positions? James and John (and probably their mom, though Mark didn't mention her in Mark 10:35-45) thought they'd be smart, and make their bid for power before the other disciples. "You don't know what you are asking," Jesus said. In Heaven's Kingdom, there is no status seeking. In my Kingdom, we serve.

Application: We know (as James and John did) what earthly importance, power and privilege look like. Down deep, most of us would like to have at least some of those things. But Jesus' teaching was clear: "that's not the way it will be with you." Jesus said he didn't come to be served, but to serve, and even give his life. In what specific ways does choosing to follow Jesus change your approach to life? How do you see yourself as a servant?

Prayer: Loving Lord, I'm human. Sometimes I have ambitious dreams and wishes. Keep reshaping me, making those ambitions into ambitions to serve you and others. Amen.

Saturday, November 26

Scripture: John 10:7-15

So Jesus spoke again, "I assure you that I am the gate of the sheep. All who came before me were thieves and outlaws, but the sheep didn't listen to them. I am the gate. Whoever enters

through me will be saved. They will come in and go out and find pasture. The thief enters only to steal, kill, and destroy. I came so that they could have life—indeed, so that they could live life to the fullest.

“I am the good shepherd. The good shepherd lays down his life for the sheep. When the hired hand sees the wolf coming, he leaves the sheep and runs away. That’s because he isn’t the shepherd; the sheep aren’t really his. So the wolf attacks the sheep and scatters them. He’s only a hired hand and the sheep don’t matter to him. “I am the good shepherd. I know my own sheep and they know me, just as the Father knows me and I know the Father. I give up my life for the sheep.

Observation: Shepherds occupied one of the lowest social rungs in Jesus’ day. So Jesus chose a rather daring metaphor when he called himself “the good shepherd.” But his words strongly echoed those of the prophet Ezekiel (Ezekiel 34:1-16) in which God promised Israel that he would shepherd them himself. Jesus came as “the good shepherd” who would safely guide and protect all who trusted him. He offered them life to the fullest. And, as a good shepherd, he found the deepest meaning and joy for his own life by leading his flock safely and well.

Application: “I am the good shepherd” is a metaphor. Based on what you know about shepherds, in what ways is Jesus most like a shepherd? Sheep aren’t capable of caring for themselves. They have to trust their shepherd for well-being and safety, but humans aren’t sheep. We have to choose to trust. What influences and experiences have moved you toward trusting Jesus to be your shepherd? When have you experienced Jesus as your shepherd? In what ways do you most need him to shepherd you today?

Prayer: Dear Jesus, I choose to trust you to be my shepherd. Shelter me, care for me and guide me to the truly good life—a life lived by your direction and in your love. Amen.