

“From Consumer to Steward”

Soul Shift – part #5. Based on the book by Steve DeNeff and David Drury

Luke 18:18-30

[55, 56] (Welcome, prayer, where we are in Soul Shift, etc.)

[57] When I was in college, I had an experience with money I will never forget. It was early in the morning in a suburb of Chicago, and I had stopped at an ATM before making a long drive home to Michigan. A strange woman suddenly approached me, obviously distraught. Half crying, she asked if I could help her get to the nearest shelter. At that same moment, my ATM card suddenly decided it wasn't going to work. I looked into my wallet and saw I had only a \$20 bill. I said, “I don't know where the shelter is, but if I can drive you somewhere on my way out of town, I will.” I drove her to the bus station and then gave her my last twenty. I knew in that moment this woman needed my help, and I gave what I had.

At first, I hesitated to give her that \$20. Yet when I did, something opened up my heart to receive a blessing. I even remember her gratefulness; she tried to give me the wedding ring off her hand in return for my help. Of course, I did not except it, but I did pray for her.

Pastor Steve DeNeff, one of the authors of *The Soul Shift*, makes this observation: the mirror of the soul is how we spend our money.¹ Nothing tells you more about your priorities, your lifestyle, and the state of your eternal soul than what you do with your possessions. How you treat money says more about your faith than how often you attend Sunday worship, how often you pray, how often you serve or go on missions, or even how many times you've worked in the church kitchen. Often, those things will be intimately related, but the bottom line is your pocketbook, wallet, and credit card statement will reflect the state of your soul more than anything else in this world.

[58] Jesus is aware of how money impacts our lives. DeNeff notes: In *Your Money Counts*, Howard Dayton said, “Sixteen of [Jesus'] 38 parables were concerned with how to handle money and possessions. Indeed, Jesus Christ said more about money than about any other subject.

¹ DeNeff, preaching notes, 18.

The Bible offers 500 verses on prayer, fewer than 500 verses on faith, but more than 2,350 verses on money and possessions. The Lord said a lot about it because He wants us to know His perspective on this critical area of life” (p. 2).²

[59-60] This is a crucial matter for all of us. In fact, I wonder how many of you were as convicted as I was by these questions in Soul Shift this week:

Do I see other people’s stuff and become critical or bored with my own?

Do I buy compulsively (because I feel like it) without thinking first of my budget or of my need?

Is my circle of need getting bigger (such as cell phones, TVs, larger homes)?

Do I complain a lot about how much I make?

Do I give less than 10 percent of my income to the ministry of the church?

Does it annoy me when the preacher talks about money?³

I was the one convicted, and here I am trying to preach the sermon! Why is it that our money tends to be one of the most sensitive issues we ever talk about?

[61] I believe it is because our finances are one of the most intimate connections to our soul. And we don’t like people poking around in our stuff.

Who has authority over your life and finances? I’ve gotten a few tickets in my life. Never once have I called the courthouse and said, “Sorry, you can’t tell me that I have to pay this ticket.” Never once have I called the IRS and said, “Sorry, you can’t make me pay my taxes.” Or to the utility company, “I’m not paying this bill.” We recognize authority in our life all the time. If we don’t, bad things happen. You can’t just run a red light because you feel like it.

[62] We see this same dilemma in our scripture today. Jesus presumes to have the authority to speak to the young ruler about his possessions. Does Jesus actually have that authority? What do you think?

Check the passage again. Who goes to Jesus? Who calls him “Good Teacher”? Who asks Jesus the question about eternal life? The young man, from the beginning of the story, submits to Jesus. Yes, Jesus has the authority. What’s

² Ibid.

³ *Soul Shift, the measure of a life transformed, 76-77.*

more, Jesus sincerely loves this man. (See Mark 10:21.) Jesus will eventually die for this man.

You know, I’ve never gotten a birthday card from the IRS, the Michigan State Police, or the City of Chicago Parking Authority. I think I may have gotten an email from my credit card company for my birthday once. But none of those authorities have ever told me they loved me, much less died to save me. Jesus did all of that. If anyone has the right to ask us to return our earthly wealth for the sake of his kingdom, it’s Christ.

Jesus responds to the young man by quoting some commandments that have to do with loving people. Jesus indicates our finances are connected to loving God and loving people. Our possessions point to whatever or whomever we love. But the initial answer Jesus gives does not fully satisfy the young ruler. He claims, “Jesus, I’ve done all of that. Something is still missing. What?”

[63] Jesus says it plainly: “You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” (Luke 18:22) And this ruler turns and walks away, crushed.

Now, we have many different reactions to the text. Commonly we say, “Oh, it’s just allegory. We should, in our hearts, submit everything to God. Don’t take this story literally.” Or we say, “Well, that’s impossible. That’s too much, Jesus. What am I supposed to do, be a hermit?”

Too often we try to push the words of Jesus to this man on everyone, insisting that anyone who does not sell everything they have cannot be a true disciple. But just as often, we avoid these words altogether, insisting that they were meant only for the rich man and not for us. The truth is probably somewhere between these two extremes. In fact, the key words are not “Go, sell everything you have and give to the poor,” but rather, “then you will have treasure in heaven. Then come and follow me.”⁴

Rarely do we look at this story and ask, “What would I have done?” It was possible for the man to give away everything he had and follow Jesus. He knew

⁴ DeNeff, sermon notes, 18.

he could. That’s why his face fell. Not because he was unable to give, but because he was unwilling to give and was convinced of his own guilt.

[64] When we act as consumers, we treat possessions like they belong to us and protect them at all costs. There was this skit I heard at summer camp: A guy named Larry goes to God and says, “God, I don’t have much, but I give you what I have. Take my wallet. My car. My house. My family.” God says, “OK.” And then God turns around and says, “Here, Larry. I want you to hold on to this car, this wallet, this house, and this family. Take care of them, and remember, they’re mine.”

That’s the difference between a consumer mindset and a steward mindset. Remember, Jesus told his disciples that all things are possible with God. We cannot buy our salvation. Jesus also said, whatever you give up in this life to follow him will be returned, with interest, in eternal life.

[65] Let me ask you again: Does Jesus have authority over our possessions? If so, how have you shown it?

All my life, since my first lawn mowing job in high school, I have practiced the discipline of the tithe, giving 10% of my regular income to the church. I think there are several good reasons God commands us to give a tenth. To ask for just a surplus or an occasional gift seems arbitrary and insignificant, like giving coins to a beggar. To ask for more than a tenth could put us in an unrealistic situation where we cannot afford to live. So a tenth, a tithe, I believe is enough to make us feel the weight and responsibility of what we return to God without being impossible.

If you practice the tithe, or any proportional giving, you are forced to know what you are spending and why. Committing to the tithe makes generosity a priority in your life.

In my own family, we track all of our expenses and income. I made a realization this week. The only two things we spend more on than tithing are essentials: groceries and transportation. Everything else is lower. That includes vacation, eating out, kids’ activities, and even our dog. Charitable giving to the church is our priority. If one of those other categories goes higher than what I’m giving to God, I need to reconsider.

[66] Money is not a problem. It is never a problem. Money is tool, to be used for good or ill. DeNeff says, “The problem with the rich man was not his money, but his whole economy.... It is the effect of wealth upon one’s mind that is the problem.”⁵

As you read the book Soul Shift this week, pay close attention to what Pastors DeNeff and Drury say about Christian misconceptions about the “tithe.” I won’t go into them here, but if you really get this shift, you will discover that many of our habits about money are simply not biblical. We can change that.

[67] John Wesley, the founder of Methodism, famously said, “Earn all you can and save all you can, so that you can give all you can.”⁶ When we apply biblical values to our possessions, we have the ability not just to share with others, but to bless others. Changing your soul from consumer to steward changes your relationship with God. Consumers see God as stingy; Stewards see God as generous.⁷

[68] It is crucial that we learn to apply biblical values to our wealth as early as possible. I have experienced in life that generosity is cultivated by practicing it. This shift is not likely to happen instantly.

[69] Jesus calls us to a new economy vastly different than the world’s economy. Instead of basing your value on the Dow Jones, your bank account, or the market value of your house, Jesus asks, “What value do those things have in eternal life? Have you traded up?” He says, “Store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matthew 6:20-21)

The only way to store up those treasures is to use the wealth God has given you now to impact hearts for eternity. When you die, you only get to take two things with you: relationships and memories. That’s it. The values you practice here on earth will be the values you take into the next life.

⁵ DeNeff, sermon notes, 19.

⁶ John Wesley, “The Use of Money” sermon.

⁷ *Soul Shift*, 79.

[70] Let us enter into this new economy with Jesus, where “possessions are not earned, they are given.”⁸ Where “stewardship is not about what you have but about how you use it.”⁹ Where we are content with our daily bread, instead of always wanting more or what others have.

God has given you everything you need to be generous. The only thing required for you to discover this blessing is to commit to the shift from consumer to steward.

Let’s pray.

Memory Verse: 2 Corinthians 9:11 (NIV)

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.

Reflection Questions

1. Name one gift God has granted you. How have you used it?
2. Why do people tend to hold tightly to their possessions?
3. How does shifting from Consumer to Steward free us to be more generous?
4. How does our giving reflect the way we feel about God’s grace?
5. How can you shift your economy from Consumer to Steward?

⁸ *Soul Shift*, 78.

⁹ *Ibid.*