

A Changed View on Possessions

by Stewart Ruch

The sermon encourages Christians to embrace sacrificial generosity while wisely managing their finances in a kingdom-focused manner.

Duration: 31:14

Scripture: Matthew 6:19, Luke 12:15

Topics: "Possessions"

Description

In this sermon, the preacher discusses the parable of the rich fool and his possessions. Jesus gives a guideline before telling the story, urging his listeners to guard against covetousness and being possessed by possessions. The preacher emphasizes the importance of understanding the biblical teaching on saving and the proper mindset towards money and possessions. The sermon also highlights the preacher's emphasis on teaching generosity, as seen in the teaching ministry of Jesus and the numerous biblical references to money and generosity.

Transcript

This is Church of the Resurrection in Wheaton, Illinois. This week's sermon is by Bishop Stuart Ruck and is part two of Transform, Being Changed by Generosity. I'm not sure what it was for my wife Catherine and me that set us early on in our marriage on a course of vision for sacrificial generosity, for giving generously of the resources that we have.

I can't take credit for it. It might be that we have generous parents who role model to us giving freely. It could be that my very first work, the very first year we were married was to raise money as a campus, college campus missionary within a varsity Christian fellowship and sit face to face with folks and ask them to give some of their resources so that I could do the work of preaching the gospel on campuses.

It might have been that. It might have been part of it as I experienced generosity from others so richly. Catherine and I have had a long standing relationship with the nations including her being raised in the country of Brazil.

It could be that we just saw people who have so little throughout the world always giving so much and that stirred a vision for us. So from the beginning for us, whatever income we had pre-tax, we were really clear that the starting line was to give 10% of that, what the Bible calls a tithe. That was where we would start and then we would seek to always be giving more than that percentage of our income in however God led,

specifically towards the church of Jesus Christ and then beyond as God led us.

That was clear. We started there. Not all of you had a chance to start there and some of you are trying to get there.

We started there. That was a gift. That was actually simple for us.

But here's what's been complicated for us. How do you as a Christian, a Christian that wants to be generous and wants to give, how do you handle the whole question of savings? How do you handle the question of retirement and planning financially for retirement? What do you do with the careful understanding of having an emergency fund? And what's your relationship as a kingdom minded Christian? Someone who's seeking to be so kingdom responsive that you may indeed appear worldly irresponsible. How do you handle an emergency fund? How do you think about insurance? If you have securities, if you have assets, stocks, bonds, how do you think about the principle, which in financial planning, one of the principles is to never touch your principle.

How do you think about what earns off the principle? Dividends and percentages. How do you handle that world as a kingdom minded Christian? We have struggled with that question. We have looked scripturally and we have looked for role models to help us think about those extremely important questions that get to the heart of some of our greatest fears and our greatest anxieties around money.

Indeed for some of us we may feel like, you know what? I give off of my income. It's scary, but I do it. I'm committed to it.

And then we just shut down with our money and God after that. I've done it. I've kind of finished it.

It's sealed off. I'm relieved it's over. Right? Like a dentist appointment that you're not looking forward to.

And I don't have to do it again for another year when they ask me to give again at rest. And what I like to do is come into that sealed place the scriptures push into. In this case it's about possessions.

That's the parable about the rich fool and his possessions. In this case it's an agricultural story, the parable that was just read. For us it has more to do with savings, with retirement, with insurance, with emergency funds, with college education funds if we have children.

How do you think like a kingdom minded Christian about your money in regard to your possessions? And out of that comes two questions. And indeed if you've got your workbook, if you don't have one, we've got lots of workbooks out there. We're using this as a study opportunity and to capture what we're teaching on for the next four weeks.

Started last week. We're in week two with our workbooks. But if you look at your workbook and you actually turn to page 17, if you would turn there with me, you'll have your text on page 16.

It's also in your bulletin if you don't have a workbook. You've got your workbook on page 17. It has a takeaway question.

I'm going to give you takeaway questions. I'm going to give them to you now instead of at the end. And these are the two takeaway questions in regard to how do we think in kingdom minded ways about our possessions.

A, first question, how can you kingdom sacrifice before you carefully save? How can you kingdom sacrifice your money before you carefully save? And two, how can you financially plan in a way that makes you pray? How do you financially plan? And you should have a plan. You should have a financial plan. But it should be a financial plan that is done in such a way it makes you pray.

It has God shaped spaces in your financial plan where unless the Lord moves, your financial plan will not be completed. You should have a financial plan you cannot complete on your own. I'll explain more about that.

Those are the two takeaway questions. If you've been around Rez for even a year, let's say you've been around for a month. This is your first week for some of you.

Some have been around for 20 years. What you have found or will find is we teach a lot on generosity. I teach a lot of other things as well.

You'll hear me teach a lot on identity in Jesus, what it means to have your identity in Christ. I teach a lot on prayer. I teach a lot on sharing your faith with others.

I teach a lot on the global call to serve the nations. I teach a lot on our sexuality. I teach a lot on several things.

And one of those teach a lots that you hear from me and other preachers is on generosity. Why do we do that? That's a fair question if I were you to ask. And the first reason is very, very, very simple.

We are always trying to conform our teaching emphases to the emphases we see in the teaching ministry of Jesus Christ and throughout the Scriptures. Two thousand Scripture verses, Hebrew Scriptures, Old Testament, and New Testament deal with the reality of money and generosity. Forty percent of the little stories Jesus told, micro stories called parables, forty percent of the parables deal with the question of finances, money, generosity.

So we are trying to shore up and align our teaching ministry with the ministry of Jesus as much as possible. Second reason that I personally teach on it so much is that I need it. And I just make the assumption that if I need it, my people need it.

Because I am constantly inundated culturally with a vision for finances. In the Midwest, it's a non-auscultation vision for finance. It's a vision for finance that has to do with security, with setting enough aside and having enough in your storerooms that you're ready for anything that comes.

It's a kind of Midwestern vision. Don't show off your wealth, but gain your wealth slowly in a disciplined way over time so that you'll never have to depend on somebody else. So you have a kind of independence from exigency and change and challenge.

You'll have enough money. You'll have enough money. And we're hearing that constantly.

It's a profound cultural word. We live historically and geographically through time and across the globe in one of the most affluent cultures ever, ever even could be imagined. So I feel like I need the scriptures constantly to come and cleanse my heart and mind, to correct how I think about money.

And I make the assumption if I need it, I think you probably need it too because we're swimming in the same pool together here in the Western suburbs of Chicago. Brez folks are generous folks. I mean, why

do you guys like stop counting in a grocery store and just insisted on paying for all of her groceries? I don't know if you counted all the kids that were with her, but you did it anyway.

You just did that. I mean, we asked you guys to give outside away from Brez every year a good Friday and you give tens of thousands of dollars to people you will never see, folks you will never meet helping build kingdom buildings for the sake of the gospel you will never see. I'm going to Nigeria in a month to dedicate a building that you all built out of your generosity.

When I come and say it's time to give generously, you guys lean in. You care deeply. I know a few churches that are seeking to be as kingdom minded.

So when I teach on this, I'm not coming with a first and foremost corrective word. I'm coming with, I hope, an encouragement word. I'm coming saying we're good at this by God's grace and strength and our desire to align our lives with the Bible.

But I would like us to keep getting stronger. And I want to give a regular cleansing of our minds and imagination. I want to give a regular corrective to the way in which the world and our sinful nature is constantly pulling us away from freedom, which is the way of the kingdom into incredible fear, which is the way of the world, including much of what passes as financial planning, which is often fear based, not faith filled.

So that's why we teach on this regularly. Here at Resurrection, we're part of a generosity season that is linked to our new vision a year old to equip everyone for transformation. And we've asked all of us as the people of God to give sacrificially of our financial resources so that we can equip everyone for transformation.

And if you turn with me to page seven in your workbook, there are three specific areas or groups of folks within our community that we're asking to give to you. Find it on page seven. Three steps of generosity.

The first is that some of you didn't, weren't with us last year or you were here last year and you weren't ready to make a commitment. We have a year left in our generosity initiative. It's a two year initiative.

We started last year. So I'm hoping that for some of you, these teachings in Luke 12 will catalyze a commitment to equipping everyone for transformation financially. You're newer or you weren't ready to commit last year.

Second, many of you, hundreds of you, some of you with three or four cars and a few different homes, others of you who will never own a car and will always rent. The socioeconomic spectrum of resurrection is very, very diverse and broad, but across that board, hundreds of you committed. I just hope you'll be encouraged by these Luke 12 teachings and the words of the apostle Paul to not grow weary in your well doing.

I just hope you'll be encouraged by the Bible. You're doing well. Thank you.

Keep thinking like a kingdom Christian about your money. The third group would be those who've already committed your, your, your commitment. You actually did it.

You were financially able to already commit what you did and it may be that you'll be called to increase your giving or your faith life has increased in this place of giving and you're going to be called to increase

your giving. But as we give and as we move forward, I'd like us to do some work this morning on this parable of the rich fool. What made him foolish in the parable? Why was he not the rich faithful? Because you can be rich and be faithful.

It's hard, but it's possible. What made him foolish? Let's start with verse 15. And Jesus is actually giving a little preamble to his parable.

So he's actually helping guide and direct. He knows he's going to tell a story and he knows the folks are going to go, why did you tell me that story? So Jesus, before he tells the story, in this case, he doesn't always do this, gives a guideline to the story. He says, here's why I'm telling the story.

I want you to have a guard. I want you to hire quote unquote a guard. You need a century who is set up over your spiritual heart and life so that you relate to money in a free way.

He says, take care, be on your guard against all covetousness, against being possessed by possessions, against thinking not simply to save but to hoard, against crossing that line between proper savings, we'll get to that. Fear driven savings. Is it biblically taught to save? I think that's an important question.

The answer is yes. But the preponderance of the Bible teaching, 2,000 verses, 40% of the parables, the preponderance of the Bible teaching on the kingdom of God is not about saving. We need to get our preponderances and our emphases right in our own lives aligned with the Scriptures.

But there is teaching on savings. Indeed, an ant is used as an image in Proverbs chapter six. And the ant is commended because it saves for the winter if you're at all into squirrels.

And I've got a couple folks in my family that are very into squirrels. Lots of squirrel drawings around my house right now. And squirrels are very busy.

Squirrels are kind of in their, you know, important season, right? Because they are, you can watch them. We watch them at the Arboretum every Friday afternoon. And they're getting their buckeyes and getting, you know, their other nuts.

And they're gathering them and they're burying them. They're getting ready for the winter. They're saving.

And the Bible looks at the ant and says he does the same thing. He saves for winter. By the way, the ant does not go, how can I save for 20 winters? How can I save in such a way that I never have to worry about winter ever again? He's saving for the winter coming up, right? So he saves.

So we see that there is a place for saving. Joseph, a figure in the Old Testament, is commended because he plans ahead for famine in Egypt as a civic leader. And he saves for this because he has a commitment as a civic leader to the people of Egypt.

So we do see that saving can have a biblical element and that it's not unbiblical to save. It's especially biblical to save when you're saving for a commitment that you've made. In other words, I've made a commitment to my bank.

I have a relationship with my bank that I will pay off the money that they loaned to Catherine and me to buy a home. So a high priority in Catherine's and my personal budget, we have a very detailed, very involved monthly budget, is that I will make my commitment and I will save money and plan money in such a way that I can pay off that commitment. Many of you have student loans.

So you made a commitment to a loan agent that you would pay off the money that was loaned to you so that you could be educated in a particular way. Those are commitments that we've made that are important to plan for. Note, it's very important before you make those commitments to be thinking in a kingdom mind about those commitments.

But it may be right in Christ to make those commitments, but when you make them, you save and plan toward them. So what do we need a guard for? How are we to be on our guard? If we're to hire a sentry over our spirits, so to speak, what's the sentry for? I think for many of us when we think about a guard, we think we need a guard to guard our savings. We need to set up ways in which we'll ensure our savings is intact.

Don't ever spend the principal, we're told, if you have assets, just spend the dividend off the principal. Protect, guard, save your savings accounts. Save your emergency fund.

Do everything you can to save that emergency fund. You've got to set up a guard over that. We will all set up guards over our money.

Every one of us will do it. The question is, what is the guard guarding? And I would argue that Jesus' concern is not so much that the guard is guarding your savings, he wants the guard to be guarding your sacrifices. Because he wants you to sacrifice before you save and even while you're saving, to sacrifice while you're saving.

He wants you engaged in the Jesus life of giving up your life, which includes your tangible monies, for the sake of the kingdom of God. And that way we imitate Jesus and become like him on the cross. You need a guard, but you need the right guard over the right area in your finances, and that's a guard over your sacrificing.

You need to guard your sacrificing and make sure it continues to happen. You need protection, but you need protection from saving too much and sacrificing too little. What was extremely vivid for the rich fool? What was extremely vivid for the rich fool? And by the way, he was not critiqued for having a storehouse.

He had a storehouse. He had a savings for his agricultural, you know, yield. If he tears it down, he has to have a bigger one.

And that's the question for you, is am I tearing something down to have a bigger one? Or do I have the proper, God-dependency-driven-sized storehouse? Am I sacrificing before I save and while I'm saving? Or has saving taken a massive priority? This fool had a much more vivid vision of his retirement, eat, drink, and be merry, than he had of the kingdom of God. Which is more vivid for you? A vision of one day retiring? I mean, look, you all gave me a three-month sabbatical. I practiced retirement and I did really well.

I mean, I could be very good at this. I loved it. And in a couple of decades, I would like to retire from full-time ministry work so I can focus more on my children and my grandchildren and help to disciple them.

That's a plan that Katharine and I have, and we have something of a financial plan to head that direction. But what's more vivid for me? Is that one-day goal that I may not even make, because I may not live that long, or things may change so profoundly in the American economic system that may not even happen? Is that one-day goal more vivid, more motivating than the goal of living in the kingdom of God now? Which is more vivid for you? Which are you more concerned about, a century over your savings or a century over

your sacrifice? And the way to tangibly get out of that and have freedom is to take some of your money that you've saved and sacrifice it. It's actually a very tangible way to look on your online account or however you do it and to look at what you're saving and say, are we being called to sacrifice any of what we're saving? There's just no strong biblical teaching to say you can never touch your emergency fund.

There's biblical teaching to have an emergency fund. I think you should have one. Katharine and I have one.

But it's not more important to us than the kingdom of God. And we've drained it a couple of times when the kingdom of God has asked it of us. Which is more vivid? How can you sacrifice before you save and then while you're saving? This is very significant for Katharine.

I'm telling you, we wrestle with this. I mean, sometimes we do well, other times we don't do well. But this happened for us about 10 years ago.

Resurrection almost purchased a 20-acre piece of beautiful property off of Roosevelt Road that way in Winfield. We thought that would be our permanent church home. We were meeting in a high school at the time.

And when Katharine and I saw that, we were so excited about the work of the kingdom of God at Res. We wanted to participate beyond what we could do with our cash flow, income. We wanted to go beyond that.

And the one place that we could find where we could give something from our hearts for this church that we love so much is it was our retirement. And I went to a couple of financially careful folks and I said, we're thinking about giving some of our retirement. Not all of it.

We still have a plan, but we're going to give some of our retirement. And one of my close friends who's very gifted financially said, Stuart, I know you're a pastor and I know you're kind of artistic. Has no one ever explained compound interest to you? I mean, really, you're 40.

This was about 10 years ago. This is the key time, man, to be putting this money away. You don't want to touch this thing.

And I went, you know what? If you explain compound interest to me, I probably won't give this money away, so don't tell me about it. So if any of you know what compound interest is, let me live in ignorance. No, I know what it is.

I understand it. And even made it a deeper sacrifice. No, I understand compound interest, but I don't want to be more vivid than the kingdom of God.

So we gave. I don't think it's wrong to have a retirement account, but I don't think you can biblically defend that you may never take from it or that you may not one day drain it for the kingdom of God. I don't think it's wrong to have an emergency fund, but I don't think you can biblically defend never touching it for the sake of the kingdom of God.

Those are our possessions. How would we be rich toward God? Well, plan in a way, verse 21, plan in a way that makes you pray. The concern is that the rich fool lays up treasure for himself, verse 21, and is not rich toward God.

So as you develop a faith-filled plan, plan in a way that makes you pray. Plan in a way that you go, you know, this would be our goal in five years, to be at this place financially. Again, I commend that process to you.

It's a really good process. It gets things clear and clarified. Some of you have no budget at all.

You don't have any plan. You do need a plan, and we'd love to work with you here at Rez. We have folks that will sit down with you and help you do that.

It's a great relief to get a plan, but faith-filled, kingdom-driven plan, where you go, you know what, we'd love to do that at that point, but we probably won't be able to do that unless we see the Lord provide this. We'd love to have this in our future. We'd love to do this this summer.

We'd love to do this for our children at Christmas, but we're not going to be able to do that until we see how the Lord provides. I'm planning, but I'm planning in a way that makes me pray. I can't emphasize that enough.

You should have regular stories in your life in the Lord of how God has provided for you or how God has called you to provide for others. Regular, fresh, not stale, not seven years ago, that one-time deal, because this is part of a generosity, sacrificial life, where God provided for you or you provided for another. For some of you, you have developed such wealth.

You've earned and worked so hard. You've been so disciplined. You've been blessed in a way that you have so much wealth.

You honestly, you can't even imagine how you plan in a way that makes you pray. Not that you don't pray over your money. You do, but you have enough.

In mass, you're not even sure you have what you need. I need to simply encourage you to pray into this. I can't help you with a personal testimony, because that's not my financial situation.

That's not what God's called Catherine and me into, but He has called some of you into it, and you need to work through with your particular level of wealth how you plan in a way that makes you pray. One suggestion I would have is if it isn't always about how God's going to provide a certain thing, then how are you planning in a way that you're always providing for others and that the adventure is, yes, God providing for you so that you're always providing for others, and the preponderance of your stories and testimony may be, I was called to give here. Then I was called to give here.

This is my focus in how I give. This is my passions in how I give, and I'm always ready whenever God moves to give in some particular way. I am planning in a way that makes me pray for how God will provide and how I will provide in and through the work of the Lord.

We need a century over our hearts, a century guarding our call to sacrifice before we save. We need a financial plan that catalyzes the life of prayer, and then we will be rich, rich toward God. In the name of the Father and the Son and the Holy Spirit, amen.

This is not my testimony, but a written testimony from a member of our church who asked that it be shared anonymously. When I was growing up, I remember discussions in my home about giving to the church. Back then, my dad enjoyed giving about as much as paying taxes.

He would cringe when he would discuss how they burdened the parishioners with the expectation to give. He would say things like, now they need money for the roof? That building isn't even that old. And I suppose the priest needs more money for his vacation fund.

Didn't he take a vow of poverty? It was clear to me that giving was a duty forced upon members of the church for frivolous ornamentation and comforts, and that refusing to give would result in shame and guilt. Although I grew up in the church, I didn't become a Christian until my early twenties. When I began attending a different church, I heard a much different message.

I read in the scriptures about the joy and the blessing that giving brings to the heart of a believer. However, this church taught giving a tithe, 10 percent, which was more than double the percentage I heard as a child. There was no way I could ever be willing or able to give 10 percent of my gross pay to the church.

Early in my journey, some friends of mine lovingly but strongly encouraged me to get to the 10 percent giving goal. After some soul searching, I managed to get to that number because I felt it was a matter of obedience. Over the years, I've seen God bless me in many ways, including financially.

I often attribute those blessings to my obedience in the area of giving. I also saw myself as a steward of God's money to do good things in the world, and I've been privileged to see people benefit by my generosity. It has felt good to give.

However, I had always given out of my abundance. I could never understand the people who felt the need to give sacrificially and really make it hurt. I would say to myself, well, it's time for other people to step up and do their part.

I'm giving enough. When the Move by Jesus initiative began in 2015, I was approached by the generosity pastor, Dan Easley, who wanted to meet with me to discuss the church's planned renovations and projects. In our first meeting, Dan challenged me to give in a way that changes me.

It didn't have anything to do with 10 percent. During that meeting, I thought about a message Bishop Stewart delivers from the pulpit. Give in a worldly, irresponsible way for the kingdom.

After that first meeting, I still wasn't planning on giving more extravagantly than I had in the past. After all, I had set my heart on buying something I've wanted since childhood that was very meaningful for me. I also intended to increase my IRA contributions in the hope of retiring early.

Then I heard a sermon by Catherine Ruck one evening that further changed my thinking. What I heard the Lord saying through her was giving is not about a project. It has nothing to do with what the money is going toward.

Giving is about freedom. Freedom from all the worry and anxiety that money causes us. One year ago, on the day before the church was set to hand in our commitment cards for Move by Jesus, I was praying in All Saints Chapel and heard the Lord say to me, Everything you have is a gift from me.

Don't worry about that thing you have your heart set on or about retiring early. Just get out of the boat and give it all. I will take care of you no matter what.

I threw up my hands and I conceded. I said, well, Lord, here goes nothing. I pray that you give me the freedom for money and change me more into the man you want me to be.

Since committing to give in a sacrificial way, there have been times when I wondered if I've done the right thing. My mind drifts to how great it would be to have made that purchase my heart desired or to save additional money for retirement. Each time that happens, I open up my hands before God and I say, Lord, this is my small sacrifice.

I did it to be free. Please remove all worry and obsession about money in my life. I know that the more that I give, the more I will receive the gifts and fruits of the Holy Spirit.

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