on our part. God does not expect us to pray for healing while ignoring the medical resources available to us! We leverage the available resources to ensure a healthy future.

We apply for jobs, work hard for our paychecks, and look for ways to make even more money to better provide for our families. Do such things necessarily imply we are depending on ourselves, and not on God, for “daily bread?” No. God does not expect us to sit idly by and hope for food to fall into our lap. God gave us the ability to work and the tools to work. We leverage the available resources to provide food and security for our families.

We acquire debt to buy a car or home, we cosign school loans to help our kids pay for college, and we invest money in the stock market for our retirement. Does such borrowing and investing mean we do not trust God? Of course not! We leverage the available resources to guarantee a better tomorrow.

“Taking intentional steps for one’s livelihood and the well-being of his or her family does not render faith inoperative,” write DeYmaz and Li. “On the contrary, God expects us at once to ask, seek, and trust [God] for all things in life while at the same time expecting us to be deliberate, responsible, and accountable for the resources [God] entrusts to us.” Anything less, they claim, runs contrary to the teachings of Jesus in the parable of the talents. DeYmaz and Li re-tell the story like this:

A man leaving on a journey entrusts to three of his servants money (talents), expecting each of them to steward it well according to their ability – that is, to generate for him ROI [Return On Investment] according to their experiential knowledge and capacity. To one servant he gives five talents, and to another he gives two talents. These servants wisely trade (invest) these talents, seeking ROI on behalf of their master. To a third servant the master gives only one talent. Unlike the other two servants, the third servant does not act wisely in stewarding the talent. Rather, he digs a hole in the ground and buries it.

Upon the master’s return, the first two servants report ROI. Through wise stewardship, these servants doubled what was entrusted to them, to the great delight of their master. Having proven themselves “good and faithful” servants and as a reward for their efforts, they are given responsible authority for many more things in their master’s household.

The third servant, however, informs this master that he buried the one talent given to him in fear of negative reaction should it have been lost through bad investment, stolen, or otherwise squandered.

In the master’s rebuke of the third servant, there are at least three key principles that can help us understand what God expects of those similarly entrusted to steward church assets. First, the master expected the servant to leverage, not bury, the talent. Second, the master expected the servant to steward the asset in such a way that it would generate ROI. Third, the master took away from the servant what he had previously entrusted to him and gave the asset to another, a good and faithful servant who had proven himself more effective, wise, and responsible.

Jesus concludes by saying, “For to everyone who has [acted wisely by leveraging the assets entrusted to them], more shall be given [to them], and [they] will have [favor and blessing in] abundance; but from [those] who do not have [the wisdom to steward what I have already entrusted to them], even what [they have been given to steward] will be taken away” (Matthew 25:29, additions by DeYmaz and Li).

The American church typically describes good stewardship as taking care of facilities, properly accounting for income and expenses, and clearly communicating with members and donors. Those things are all well and good. But going forward, our understanding of good stewardship should also include the biblical expectation of knowing what to do with the assets entrusted to us. The collective church must prove to be a good and faithful servant by leveraging its assets to bless the community and generate sustainable income. In short, faithful churches can no longer afford to sit on their assets!

Remember, an asset is a resource with economic value that an individual, corporation, or country owns or controls with the expectation that it will provide a future benefit. Every church has inestimable assets in the form of its people, its structures, and its dollars. Or, if you prefer to always achieve alliteration, a church’s assets are its bodies, its buildings, and its bucks! Or its family, its facility, and it funds!

The goal of a faithful church is to leverage those assets for the benefit and blessing of the community it serves. Federated Church is comprised of truly gifted and talented people. We are accountants and educators; musicians and lawyers; civil servants and carpenters; medical experts and electricians; salespeople and caregivers…the list is wide-ranging! And many of you have more than one gift or talent to share. It is the task of the Nominating Committee to leverage your gifts and talents – your assets – to benefit and bless our community.

We also have this grand old building (one hundred years old this year) in which to worship, fellowship, and learn. But our building sits quiet most of the week. What good is this great asset if it is not being used? Why should we pay for the upkeep on an empty building? One task of the Deacons & Elders, the Board of Managers, and the church staff is to find ways to leverage our facility in ways that benefit and bless our community.

And we have money. We are indeed blessed with the ability to meet our expenses, pay our staff, and offer a little back to the community through our mission giving and endowment grants. But costs keep rising, and sometimes members cease their giving. So, it is the task of the Stewardship Committee and the Endowment Committee to grow our funds and to find ways to leverage those funds in ways that benefit and bless our community.

When we leverage our assets – people, buildings, and dollars – we are being faithful servants, like the first two servants in our parable. When we take the assets that God entrusts to us and leverage them in the service of others, we can expect a reward in the form of an enriched community. Or, as DeYmaz and Li put it: “If we do what we can for God, God will do for us what we cannot.”

Today is Stewardship Sunday. Today we celebrate the assets with which God blesses us. Today we pledge to leverage those assets to bless and benefit our communities. If you have already made your financial pledge for 2021, thank you! If you have not yet made your pledge, thank you for getting it to us soon so that we can make plans for 2021. If you have never made a pledge, we ask you to prayerfully consider making that part of your spiritual walk with God. As we move forward in ministry, let’s covenant to find new ways to leverage our assets in ways that bless and benefit others.

Prayer: God, whose giving knows no ending, we offer up the treasure that you have entrusted to us; we offer up the skills and time that you have graciously given to us; we offer up ourselves in service and praise. Receive these gifts by your grace. Multiply and leverage them through the power of the Holy Spirit to accomplish Christ’s work of love in the world. Amen.

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**Leveraging Our Assets**

Stewardship Sunday, October 18, 2020 Matthew 25:14-30

Federated Church, Fergus Falls, MN

About a month ago, I heard Mark DeYmaz interviewed. DeYmaz is the founding pastor of Mosaic Church in Central Arkansas. DeYmaz is also a prophet in the world of church finances (pun intended!). Mark, and co-pastor Harry Li, are the authors of “The Coming Revolution in Church Economics.” In the book, DeYmaz and Li argue that the traditional way of funding church through tithes and offerings will not be sufficient going into the future. As regular church goers decline in numbers, so will the offering and pledges. Churches will need to find alternative sources of income, including stock market investments and owning for-profit companies to support their ministries.

There is a lot of useful information in DeYmaz’s book, but one phrase kept coming back to me. DeYmaz and Li repeatedly admonish churches to “leverage their assets.” On the interview website, I read this claim: “Churches in North America today have over *$1 trillion* in assets that are significantly underutilized.” Trillion, with a “T.” That is a one with nine zeros after it. An “asset” is a resource with economic value that an individual, corporation, or country owns or controls with the expectation that it will provide a future benefit. Did you catch that? An asset is something we own and from which we expect a future benefit. Churches in North America are sitting on $1 trillion of these assets, never leveraging them to provide the expected benefit they promise.

Why would churches squander so many assets? DeYmaz and Li contend that it is because churches cling to a series of assumptions, many of which stem from the Bible. For example: Jesus said, “Ask and it will be given to you” (Matthew 7:7a). The underlying assumption is that a church should be strictly faith-based and wholly dependent on God for its funding. According to this assumption, holding an annual stewardship campaign demonstrates a lack of faith in God’s ability to provide.

But before you get too excited about cancelling our stewardship campaign, hear Mark and Harry’s words: “Suggesting that a local church should pursue additional income beyond tithes and offerings does not in any way imply a lack of faith in God to supply for its needs.” Think about it. We go to a doctor when we are sick, take prescription drugs as prescribed, and consent to surgery to improve our health. These actions do not imply a lack of faith