

BECOMING A FULLY DEVELOPED STEWARD

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I. INTRODUCTION

1. One time Jesus told a story. It is often referred to as “The Parable of the Talents (Mt 25:14-30).” A man was about to go on a journey, so he entrusted his money with three of his servants. To one he gave five talents, to another he gave two talents, and to the third he gave one talent. Before you go feeling sorry for the third servant, you need to understand that a talent was about eighty pounds of gold. So, the first servant was entrusted with 500 pounds of gold, the second 160, and the third 80. Then the man went away on a journey. Immediately the man who received five talents got to work and earned five more talents. The man who received the two talents did the same thing – he got to work and doubled his gold. But the servant who received one talent went off, dug a hole in the ground, and hid his master’s money. After a long time the master returned and settled accounts with his servants. To the first two servants the master said, “Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master’s joy.” Let’s read about the third servant.

2. Matthew 25:24-30

24 “The man who had received one talent also approached and said, ‘Master, I know you. You’re a harsh man, reaping where you haven’t sown and gathering where you haven’t scattered seed. 25 So I was afraid and went and hid your talent in the ground. See, you have what is yours.’

26 “His master said to him, ‘You evil, lazy servant! If you knew that I reap where I haven’t sown and gather where I haven’t scattered, 27 then you should have deposited my money with the bankers, and I would have received my money back with interest when I returned.

28 “So take the talent from him and give it to the one who has talents. 29 For to everyone who has, more will be given, and he will have more than enough. But from the one who does not have, even what he has will be taken away from him. 30 And throw this good-for-nothing servant into the outer darkness, where there will be weeping and gnashing of teeth.’

3. EXPLANATION

- i. This is a story about stewardship. Stewardship is an old-fashioned word that means “manager.” Let’s look at several stewardship lessons that we can learn.

II. 4 BIG IDEAS ABOUT STEWARDSHIP

1. Your money belongs to God.

- i. This story has four characters. One master, and three servants. And it is very clear who the owner is.

- ii. **Matthew 25:14** “For it is just like a man about to go on a journey. He called his own servants and entrusted his possessions to them.”
 - 1. “His” possessions: The money clearly belonged to the master, not the servants.
- iii. The point here is that your money belongs to God.
- iv. But to become a fully-developed steward, we need to go back further than this. Not only does your money belong to God, but you belong to God. You belong to God because He created you, and because He redeemed you.
- v. **1 Corinthians 6:19-20** “Don’t you know that your body is a temple of the Holy Spirit who is in you, whom you have from God? You are not your own, for you were bought at a price. So glorify God with your body.”
- vi. What does it mean that you belong to God? Everything about you belongs to God – your body, your spirit, your time, your talents, your words, your hobbies, your career, your family, and yes, your money belongs to God.
- vii. **Psalms 24:1** “The earth and everything in it, the world and its inhabitants, belong to the LORD.”
- viii. Someone might be tempted to object, “But I worked hard for money! I earned it, so it belongs to me.” But where did you get the ability to earn a living? From God.
- ix. **Deuteronomy 8:17-18** “You may say to yourself, ‘My power and my own ability have gained this wealth for me,’ but remember that the Lord your God gives you the power to gain wealth....”

2. You are a steward.

- i. If God owns it all, then that means you are not an owner but a steward. You are God’s money manager.
- ii. **Matthew 25:14** “For it is just like a man about to go on a journey. He called his own servants and entrusted his possessions to them.”
 - 1. “entrusted”: The master is the owner; the servants are just stewards. They have been entrusted with the master’s possessions for a time to manage it for him.
 - 2. It is the same with us. We are not owners. We are stewards of God’s possessions. We have been entrusted with some of God’s wealth for a limited time.
- iii. What is a steward? “A steward is someone entrusted with another’s wealth or property and charged with the responsibility of managing it in the owner’s best interest.” (**Ben Patterson**)

3. How you handle your money matters to God.

- i. If we are God’s money managers, and our money belongs to Him, then how we handle our money (God’s money) matters to God.
- ii. Notice how the master in the story responded to his servants when he returned from his journey:
 - 1. To the faithful servants the Master said, “Well done, good and faithful servant!”
 - 2. To the lazy servant the Master said, “You evil, lazy servant!”

- iii. Why does God care so much about money?
 - 1. **Money is a test.** Better than anything else, how you handle your money reveals your heart. It reveals what you love, what you worship, what you are devoted to. Mathew 6:21 “For where your treasure is, there your heart will be also.” That is, your money indicates your passions and priorities.
 - 2. **Money is a tool.** God uses money to care for people. He uses money to care for us, and our families, and our churches, and society, and the poor, and missionaries, etc. That’s why there are so many commands in the Bible about giving. God uses money to fund and fuel His work. So it is very important to God how we handle His money. He allows us to set our own salaries, and to use some of His money for our own needs, but He doesn’t like it when we act like owners instead of managers; when we keep all of God’s money for ourselves instead of using it for His purposes; or when we spend God’s money on sinful activities; or when we waste God’s money.
 - 3. **Money is a temptation.** Money is God’s number one competitor for your heart. Your biggest spiritual struggle in life will be worshiping God rather than money. You will be tempted to love money, to chase money, to put money before God and your family, to break God’s laws in order to get ahead, to make foolish decisions to get ahead. God cares about money because it is very tempting for us to worship money rather than God.
 - 4. **Many can be a thorn.** If you do not learn how to be a good steward, money will mess you up. It will mess you up spiritually, physically, relationally, and emotionally. 1 Timothy 6:10 “For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.” Money is important to God because He loves you and wants what is best for you. He knows how dangerous and destructive money can be if you don’t learn how to handle it wisely.

4. How you handle your money will determine your eternal reward.

- i. **Matthew 25:21** His master said to him, “Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master’s joy.”
- ii. Many Christians do not understand the difference between your eternal destination, and your eternal rewards.
 - 1. Your eternal destination is not determined by your works, but by your faith in Jesus Christ’s death and resurrection for you. Everyone who believes in Jesus will not perish but have eternal life.
 - 2. Your eternal rewards are determined by your works. Some of us will have greater rewards than others, based on how we lived, and on how we handled God’s money.

- iii. **Matthew 16:27** “For the Son of Man is going to come with his angels in the glory of his Father, and then he will reward each according to what he has done.”
- iv. **Randy Alcorn** “The Bible tells us that this life lays the foundation upon which eternal life is built. Eternity will hold for us what we have invested there during our life on earth.”
- v. Since we are stewards – God’s money managers – we need to learn how to handle God’s money. With the rest of our time, we’re going to look at some things God does not want us to do with His money, and some things He does want us to do.

III. HOW TO BE A GOOD STEWARD

1. NEGATIVE COMMANDS

i. Do not be greedy.

- 1. **Luke 12:15** “Watch out and be on guard against all greed, because one’s life is not in the abundance of his possessions.”
- 2. What is greed? Greed is the love of money. It is placing money before God and others. It is when money becomes your idol. You are willing to sacrifice your relationship with God, with others, and even your own health to get more and keep more of your money.
- 3. A person who is greedy usually uses money to find happiness, to impress others, or to boost their own self-esteem. They tend to judge and treat others not according to the content of their character, but according to the cash in their wallet.
- 4. We can use money, but we must not love money.

ii. Do not make it your goal to be rich.

- 1. This is one of the signs of greed – chasing after money. Making it your goal to be rich. This is forbidden in Scripture.
- 2. **1 Timothy 6:9** “But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction.”
- 3. It is okay to be rich; but we must not want to be rich, or pursue riches, or crave riches, or make it our goal to be rich.

iii. Do not resort to dishonest gain.

- 1. Dishonest gain is acquiring money in a sinful way. This includes lying, stealing, cheating, not paying your employees fairly, etc.
- 2. **Jeremiah 22:13** “Woe for the one who builds his palace through unrighteousness, his upstairs rooms through injustice, who makes his neighbor serve without pay and will not give him his wages”

iv. Do not be prideful.

- 1. One of the dangers of money is that it can lead to arrogance. This pride can take two forms:
 - a. Pride against your neighbor: The feeling that you are better, smarter, holier, more important, more talented, and a harder

worker than those who have less than you. This kind of pride looks down on the poor and the less fortunate.

b. Pride against God: The feeling that you earned your wealth without God's help; that you are an owner and not a manager.

2. **1 Timothy 6:17** "Instruct those who are rich in the present age not to be arrogant"

v. Do not trust in your money.

1. Another danger of money is that it can lead you to backslide. When you are poor, and struggling, it is easy to seek after God; to strive to please God; to stay close to God. There is a feeling of dependence on God. But when you have money, you get a false sense of security. You no longer feel that you need God, because you now have money. Your money can meet your needs and solve your problems and make you happy.
2. **1 Timothy 6:17** "Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy."
3. **Proverbs 30:8-9** "Give me neither poverty nor wealth; feed me with the food I need. Otherwise, I might have too much and deny you, saying, 'Who is the Lord?' or I might have nothing and steal, profaning the name of my God."

vi. Do not give reluctantly.

1. **2 Corinthians 9:7** "Each person should do as he has decided in his heart – not reluctantly or out of compulsion, since God loves a cheerful giver."
2. Paul was writing to the Corinthians about a volunteer offering to help some poor Christians in Jerusalem. When you give, you must not give reluctantly or out of compulsion. Don't give with a bad attitude. Don't give resentfully.
3. In other words, your giving must be from the heart. You must give because you love God, and people, and the recipient of your gift. You must give cheerfully.

vii. Do not give to be seen by others.

1. **Matthew 6:1-4** "Be careful not to practice your righteousness in front of others to be seen by them. Otherwise, you have no reward with your Father in heaven. So whenever you give to the poor, don't sound a trumpet before you, as the hypocrites do in the synagogues and on the streets, to be applauded by people. Truly I tell you, they have their reward. But when you give to the poor, don't let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you."
2. The Pharisees in Jesus' time were in the habit of giving to charity to impress others; to receive praise from men. Jesus made it clear that God does not honor this kind of fake generosity. Do not just give, but

give with the right motives – love for God and others. Do not draw attention to your giving, or boast about your giving.

viii. Do not worry.

1. Money is the primary cause of worry and anxiety for most people. People lose a lot of sleep over money problems.
2. Worry is a big problem because it steals our joy, hurts our health, and distracts us from serving God and others.
3. **Matthew 6:31-33** “So don’t worry, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ For the Gentiles eagerly seek all these things, and your heavenly Father knows that you need them. But seek first the kingdom of God and his righteousness, and all these things will be provided for you.”

ix. Do not mooch off others.

1. Don’t take advantage of the generosity of others. If you can work, then you need to work. And if you can work, then you need to work hard to become financially independent.
2. The early church was extremely generous. People were giving extravagant sums of money to the gift to help the poor. So, some people in the church decided to just stop working and take a check from the church. Paul condemned this behavior.
3. **2 Thessalonians 2:10-12** “If anyone isn’t willing to work, he should not eat. For we hear that there are some among you who are idle. They are not busy but busybodies. Now we command and exhort such people by the Lord Jesus Christ to work quietly and provide for themselves.”
4. This is a command to work hard and earn a good living so that you can provide yourself and so that you don’t have to rely upon the generosity of others.

2. POSITIVE COMMANDS

i. Be generous.

1. **Ephesians 4:28** “Let the thief no longer steal. Instead, he is to do honest work with his own hands, so that he has something to share with anyone in need.”
2. Use your money to help those in need.
3. **Dixie Fraley** “We’re most like God when we’re giving.”
4. **Andy Stanley** “God gives us more than we need to help those in need.”
5. **Randy Alcorn** “God prospers me not to raise my standard of living, but to raise my standard of giving.”

ii. Tithe.

1. **Malachi 3:10** “Bring the full tenth into the storehouse so that there may be food in my house. Test me in this way,” says the Lord of Armies. “See if I will not open the floodgates of heaven and pour out a blessing for you without measure.”

2. Many Christians are unfamiliar with tithing. Tithing can be understood with five facts.
 - a. T – Ten Percent. The word “tithes” means ten percent. All Christians are commanded to give the first ten percent of your income to God’s church.
 - b. I – Invest in God’s work. The primary purpose of tithing is to fund God’s work through the local church. The church is God’s agent for world redemption. The Bible commands us to support the church. **1 Corinthians 9:14** “In the same way, the Lord has commanded that those who preach the gospel should earn their living by the gospel.” **Galatians 6:6** “Let the one who is taught the word share all his good things with the teacher.”
 - c. T – Teaches you to put God first in your life. Tithing is God’s method for helping us to overcome greed. It helps us to put God first in our finances. **Deuteronomy 14:23 (TLB)** “The purpose of tithing is to teach you to put God first in your life.”
 - d. H – He will bless you! God promises to bless you without measure if you will tithe and put Him first. **Proverbs 3:9-10** “Honor the LORD with your possessions and with the first produce of your entire harvest; then your barns will be completely filled, and your vats will overflow with new wine.”
 - e. E – Eternal rewards. When we give to God’s kingdom, He promises to bless us not just here on earth, but with eternal rewards.

iii. Be content.

1. **Hebrews 13:5** “Keep your life free from the love of money. Be satisfied with what you have, for he himself has said, I will never leave you or abandon you.”
2. Contentment is the opposite of greed. Instead of loving money and desiring to be rich, contentment is being satisfied in Christ. “I don’t need money to be happy, or to feel good about myself, or to impress others. I don’t need to keep up with the Joneses. If my basic needs are met, and if I have Jesus, I’m satisfied.”

iv. Pay your debts.

1. The Bible does not forbid debt, but it doesn’t have anything good to say about it. **Proverbs 22:7** “The rich rule over the poor, and the borrower is a slave to the lender.” Financial experts recommend that you avoid all consumer debt except for a mortgage. But if you do have debt, you need to pay it off.
2. **Psalms 37:21** “The wicked person borrows and does not repay, but the righteous one is gracious and giving.”

v. Provide for your family.

1. The Bible commands parents to provide for their children, and children to provide for their aging parents; this is what it means to honor your parents.
2. **1 Timothy 5:8** “But if anyone does not provide for his own family, especially for his own household, he has denied the faith and is worse than an unbeliever.”

vi. Store up eternal treasures.

1. **1 Timothy 6:18-19** “Instruct them to do what is good, to be rich in good works, to be generous and willing to share, storing up treasure for themselves as a good foundation for the coming age, so that they may take hold of what is truly life.”
2. **John Bunyan** (author of Pilgrim’s Progress) “Whatever good thing you do for Him, if done according to the Word, is laid up for you as a treasure in chests and coffers, to be brought out to be rewarded before both men and angels, to your eternal comfort.”

vii. Save up for rainy days.

1. **Proverbs 21:20 (TLB)** “The wise man saves for the future, but the foolish man spends whatever he gets.”
2. The question is not Will hard times hit, but Will you be ready when hard times hit? Will you be ready when the car breaks, when you need to replace the air conditioner, or the roof? Will you be ready if you lose your job?
3. Three savings essentials:
 - a. You need to have 3-6 months of living expenses set aside as an emergency fund.
 - b. You need to have health insurance and life insurance.
 - c. You need to invest 15% of your income into retirement.

viii. Obey the law of the land.

1. **Romans 13:7** “Pay your obligations to everyone: taxes to those you owe taxes, tolls to those you owe tolls, respect to those you owe respect, and honor to those you owe honor.”
2. It is sinful to break the law to get ahead financially.

ix. Enjoy your money.

1. **1 Timothy 6:17** “Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy.”
2. It is okay to enjoy some of God’s money that He has put in your hands to manage. He loves you and wants you to do that.

IV. CONCLUSION

1. You are not an owner. You are a steward – God’s money manager. You must wisely manage God’s money in a way that brings Him glory.
2. Our goal must be to get to heaven and hear God say to us, “Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master’s joy (Mt 25:23).”