

SEE YOURSELF AS A STEWARD

Matthew 25:14-30

By Andy Manning

I. INTRODUCTION

1. We're in a sermon series called "The Generosity Ladder." A ladder is something that helps you get higher; it helps you move to a higher level. This sermon series is designed to take you to the next level of generosity. Take a look at the illustration. At the bottom of the ladder is stinginess. This is the person who struggles with greed, materialism, covetousness. The stingy person lives in a place of financial stress, and financial curse. But as you climb the generosity ladder and become a generous person, you live in the place of financial peace, and financial blessing.
2. As a church, we are embarking upon a journey. Our next step as a church is to build our first building – an equipping center – to reach the lost and equip parents to disciple their kids. We need to raise \$350,000. At the end of this sermon series, I'm going to ask you to make a pledge – to commit to giving a certain amount of money over your regular tithes and offerings. And to reach our financial goal, we're all going to have to give sacrificially. Our normal tithes and offerings won't cut it. But if we will all give generously and sacrificially, then God will provide all we need.
3. So how do we grow from stinginess to generosity? The first step is to see God as a giver. Our God is a generous God. In fact, everything good in our lives is a gift from God. And God has called us to imitate Him – to live generous lives – to use our money to advance His kingdom.
4. The second step on the generosity ladder is to see yourself as a steward.
5. 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 one talent was the equivalent of 20 years' wages for a laborer. So, in modern times let's say that a person works full time and makes \$15 a year. He would earn \$30,000. So, one talent is equivalent to \$600,000, five talents are worth \$3,000,000, and two talents are worth \$1,200,000. Each servant was entrusted with a large sum of money.
6. In fact, our concept of a talent as a God-given ability comes from this story, but the it is a misinterpretation, because in this story a talent is not an ability, it refers to money.
7. Then the man went away on a long 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.

II. TEXT

1. **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 off and hid your talent in the ground. See, you have what is yours.’
2. 26 “His master replied 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.
3. 28 “ ‘So take the talent from him and give it to the one who has ten 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.’

III. THREE BIG STEWARDSHIP PRINCIPLES

1. THE PRINCIPLE OF OWNERSHIP

- i. The first stewardship principle is that you own nothing; God owns it all.
- 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. The man is about to go on a journey.
 2. He entrusts his servants with his possessions.
 3. Whose possessions are they? The man, not the servants.
- iii. Everything you have belongs to God. Your treasure. Your talents. Your time. Your temple (body). Your tongue. Let’s get even more specific. Your home; your income; your retirement account; your car; your boat; your camper; your toys; your fishing pole; your guns; your furniture. Everything you have belongs to God.
- iv. **Psalm 24:1** “The earth and everything in it, the world and its inhabitants, belong to the Lord.”
- v. Five reasons God has ownership rights over you:
 1. He made you. **Jeremiah 27:5** “By my great strength and outstretched arm, I made the earth, and the people, and animals on the face of the earth. I give it to anyone I please.”
 2. He gave you everything you have. **John 3:27** “No one can receive anything unless it has been given to him from heaven.”
 3. He saved you. **1 Corinthians 6:19-20** “You are not your own, for you were bought at a price. So glorify God with your body.”

4. He sustains you. **Acts 17:25** "... He Himself gives everyone life and breath and all things."
5. He has the authority and power to take it all away in an instant. **Job 1:21** "The Lord gives, and the Lord takes away. Blessed be the name of the Lord."
- vi. If I gave you the keys to my truck, your view of the truck will completely determine your use of the truck. If you think the truck is yours, then you are going to act like it's yours. But if you think the truck is mine and I'm just letting you borrow it, then you're going to act like it's mine.
- vii. One of the main reasons that Christians struggle to be generous is that they have an ownership mentality. They think their stuff is their stuff. It's not. It all belongs to God. It always did. It always will. Now, God wants you to pay yourself a salary, but He doesn't want you to assume that it's yours. It's all His.

2. THE PRINCIPLE OF UTILIZATION

- i. The second stewardship principle is that you are a steward.
- 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."
- iii. If you don't own anything, then what does that make you? A steward. What is a steward? It's an old-fashioned word for manager.
- iv. **Ben Patterson** "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."
- v. **Dave Ramsey** Steward is an "Old English term that means 'one who manages another's financial affairs. Think about what the world was like in the thirteenth and fourteenth century in the movie Braveheart. There were realms, and within each realm there was a castle. Inside the castle lived the lord of the realm, the guy who owned everything -- all the land, farms, buildings, businesses, commerce, etc He lived in the biggest, nicest castle in the realm. Nearby you'd see another large estate that was almost as nice as the lord's. This is where the lord's steward lived. The steward was the person who actually managed all the lord's assets."
- vi. If you are not the owner of your money, then that makes you a steward. You are God's money manager.
- vii. And God expects you to use His money for Him. He expects you to use your money to advance His kingdom – to support the church, to support missionaries and work of world evangelization, to help the poor, and needy, and hurting.
- viii. You might say that you are not a steward because you don't have any money.

1. That's not true. Everyone has money. Everyone has possessions. Even children have money – they get a few dollars here and there.
 2. In fact, you'd be surprised at how much money God puts in your hands. If you take a man who makes \$25,000, and works from the age of 25-65 years of age, he will have made \$1,000,000. That's a fortune.
 3. Aside from money, God gives you other resources and material possessions to manage for Him.
- ix. When you realize that God owns it all and that you are a steward you live differently. You handle your finances differently. For example, all my life my parents have always used their possessions for ministry. Mind you, my dad is not a pastor; they are not church leaders; they were regular church members. But growing up they would often give people a ride to church. Even now, they pick up Robert from the care center and bring him to church every Sunday. Why? Because their van belongs to God; their gas belongs to God; their money belongs to God. When I was a youth pastor, we would have youth group every Wednesday night at their house. We had 50-60 kids coming. To fit everyone in the living room, we would remove all of the furniture and put it on the back patio, and the kids would all sit on the living room floor. They would let all those kids crawl all over their house every week. And then the next night, Thursday night, they hosted an adult small group Bible study. Even today, they open up their home every Monday night for a Home Group Bible study. Why do they use their home in this way? Because they don't see it as their home, but God's, and they see it as their responsibility to use God's money, and God's resources to advance His kingdom.
- x. If you refer back to the Parable of the Talents, think about the third servant. He didn't steal the money. He didn't blow all the money on sinful pursuits like the Prodigal Son. So, why was the master so upset with him? Stewardship is about more than not stealing the tithe; it's about more than not being wasteful, and not wasting your money on sinful pursuits. It's about using all of your money to accomplish the most good for God's kingdom. It's about seeing every penny, and every possession as belonging to God; and then carefully considering how you can best use it to further your Master's interests.
- xi. Imagine that God entrusts you with a piece of land – 100 acres. What does He want you to do with it? He doesn't just want you to prevent it from being stolen, or from becoming a place where people dump their trash. He wants you to cultivate the land, to develop the land, to use the land to actually further His interests.

- xii. Stewardship means taking your money and saying, “How can I best use this for God?” It’s about taking your house and your car and asking, “How can I best use these for God?” It’s about taking your skills and abilities and asking, “How can I best use these to further God’s kingdom?”

3. THE PRINCIPLE OF ACCOUNTABILITY

- i. You will be held accountable for how you manage God’s money.
- ii. In the Parable of the Talents, the master entrusted his servants with a large amount of wealth, and then He left for a while. But eventually he returned, didn’t he? And when he returned, he settled accounts. He said, “What have you done with my money?” To the first two servants he praised them, celebrated with them, and rewarded them with more. To the third servant he rebuked him, took away his talent, and punished him.
- iii. The moral of the story is that you will be held accountable for how you manage God’s money.
- iv. Right now it may seem like God is far off. That He is unconcerned with your financial affairs. That He isn’t watching. That there won’t be any consequences. That’s not true.
- v. **Romans 14:12** “So then, each of us will have to give an account of himself to God.”
- vi. **Romans 2:6** “He will repay each one according to his works.”
- vii. Why does God care so much about your 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. That is, your money indicates your passions and priorities.
 - 2. Money is a tool. God uses money to care for us, and to do His work through us. When we mismanage money, God can’t care for us, and He can’t do His work through us.
 - 3. Money is a temptation. Mishandling money will probably be your biggest temptation in life; bigger than sexual temptation. You will be tempted to worship money, to love money, to chase money, to put money before God and family, to be dishonest and unlawful with money. God cares about money because it can destroy you spiritually.
- viii. So yes, God cares about money; He is watching what You do with His money. And He will hold you accountable.
- ix. Notice what this parable says about the principle of accountability.
- x. **Matthew 25:29** “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.”

- xi. Use it or lose it. Use your money for God, and He will bless you with more. Fail to use your money for God, and He will decrease what you have. When God sees that you can be trusted to invest your money back into His work, He will bless you with more. If He sees that you cannot be trusted, then He will take away what you have; He will give you less.
- xii. You can either be bucket or a hose. A bucket is used to hold water. But a hose is used to transfer water. When God places money and resources into your hands, you can either hold on to them, or you can pour them into God's kingdom. But just know that you will be held accountable, in this life and in the next.
- xiii. God wants to provide for His church. He wants to care for the poor. He wants to provide for missionaries. And He does this through His people. He is looking for someone to bless, so that they can be a blessing to others. If He sees that you are a bucket, then He's going to take away what He's given you and give it to a hose. And if He sees that you are a hose, then He is going to continue to bless you more and more.

IV. CONCLUSION

1. The purpose of this sermon series is to prepare us to be radically generous so that we can raise the money we need for Build to Equip – to build the equipping center.
2. The last week in the series is October 16, Commitment Day. On that day each family will need to come prepared to make a pledge – a commitment specifying what they will give over the next two years. And we are going to need some big gifts. We are going to need some of you to pledge \$10,000, \$20,000, or \$30,000 or more. If you are not giving at all, we are going to need you to start giving over the next two years. If you only giving a small percentage of your income, we are going to need you to move up to a higher percentage. If you are giving 5-9% of your gross income to the church, then we are going need you to move up to a tithe or beyond. If you are tithing, we are going to need you to double, or triple your tithe for the next two years. We're talking big-time generosity. If we don't give big, the equipping center won't be built.
3. And so we need you to be doing three things:
 - i. Pray about what God would have you give.
 - ii. Prepare. Make a decision. Move money around.
 - iii. Participate. We need all hands on deck. You might say, "I'm giving all I can. I'm tapped out." First, have you prayed about it? Second, can you really contribute nothing? Zero? Can you not give an extra dollar a month? Can you not give an extra \$5 a month? Can you not find some way to sacrifice, to cut back your expenses, and then donate the extra? I don't want God to use our church to build this building, and you miss out on taking part.
4. To reach our goal, we're going to have to be generous. And to become generous, we have to see ourselves as stewards.

5. Dr. Stephen F. Olford tells the story about a farmer who was known for his generous giving. His friends couldn't understand how he could continue to give so much, and yet still be more prosperous than them. They asked, "We can't understand you. You give far more than the rest of us and yet you always seem to have more to give." "Oh, that is easy to explain," the farmer said. "I keep shoveling into God's bin and God keep shoveling into mine, but God has the bigger shovel!"
6. God wants to use you to provide for His work. The more you give, God will bless you to give even more. Will you be a bucket or a hose?
7. As we close today, I want to give you the opportunity to be saved. Someone here may not have a saving relationship with Jesus Christ. You need to give your life to Christ. Would you do that today?