

## **STEWARDSHIP MENTALITY**

**Matthew 25:14-30**

**By Andy Manning**

### **I. INTRODUCTION**

1. God wants you to be generous. He wants you to share what you have with those who are in need.
  - i. **Psalm 37:21 (NLT)** The wicked borrow and never repay, but the godly are generous givers.
  - ii. **1 Timothy 6:18** Instruct them to do what is good, to be rich in good works, to be generous and willing to share
2. God wants you to be generous because...
  - i. God is generous, and He wants you to be like Him.
    1. **John 3:16 (ESV)** For God so loved the world that he gave....
  - ii. God uses people to fund His work.
    1. Ancient Israel had its share of poor people. God didn't drop food from the sky. Instead, He commanded the Jewish farmers not to harvest all the way to the edge of the field, but to leave that for the poor (Lev 23:22).
    2. In order to build the temple and then fund the ongoing ministry of the temple God didn't drop money from the sky. He commanded the Jews to tithe and give generously.
    3. God gets His work done on earth through the generosity of His people.
  - iii. God wants you to be happy.
    1. God loves you and wants you to be happy, and He knows that a generous person is happier than a stingy person.
    2. **Acts 20:35** "It is more blessed to give than to receive."
3. But generosity is difficult because...
  - i. Money is hard to come by. You have to work hard to earn money.
  - ii. Money is limited. You only have so much. You don't have an endless supply.
  - iii. Money is a necessity. You need money to pay for housing, food, transportation, medical care, etc.

4. So generosity can be difficult. Tithing to the church can be difficult. Giving to missions can be difficult. Sharing with the poor can be difficult. When you have an opportunity to give, it can be tempting to hold on to your money, or to give less than you should.
5. How can you grow in generosity?
6. The answer is found in one of Jesus' parables – the Parable of the Talents.

## II. THE STORY

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. Then the man went away on a long journey.
2. 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.
3. In fact, our concept of a talent as a God-given ability comes from this story, but that is a misinterpretation, because in this story a talent is not an ability, it refers to money.
4. 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 money. But the servant who received one talent went off, dug a hole in the ground, and hid his master's money.
5. After a long time the master returned and settled accounts with his servants. Listen to his words.
6. **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.’
7. Let's read about the third servant.

## III. THE REST OF THE STORY

### 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.’ 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. 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.’

#### IV. **BIG IDEA**

1. This parable is all about stewardship. What does this have to do with generosity? Generosity is downstream from stewardship. To grow in generosity, you have to develop a stewardship mentality. You have you to learn to see yourself as a steward. The more you embrace your role as a steward, the more generous you will be.
2. This passage teaches three lessons on stewardship.

#### V. **THREE LESSONS ON STEWARDSHIP**

##### **1. The lesson of ownership.**

- i. The first lesson on stewardship is that God owns it all, and you own nothing.
- 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. The story goes like this:
  1. A man is about to go on a journey.
  2. He entrusts his talents with his servants.
- iv. Notice the word “entrusts.” The man didn’t give his money to his servants. He entrusted it to them. In other words, He put in in their care to watch over it. In other words, the talents belonged to man, not the servants.

- v. The most important lesson on stewardship is that everything you have belongs to God. Everything in your care, on your person, in your possession is not yours, but God's.
- vi. This includes your home, your income, your bank account, your retirement account, your cars, your boat, your toys, your phone, your camper, your fishing pole, your guns, your clothes, and all the rest of your possessions. Everything that you have belongs to God.
- vii. **Psalm 24:1** "The earth and everything in it, the world and its inhabitants, belong to the Lord."
- viii. There are five reasons why 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 6:19-29** "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."
- ix. 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.
- x. 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. And so instead of handling their finances in a way that pleases and benefits God, they only think about what pleases and

benefits them. But your money belongs to God. It all belongs to God. It always did. It always will.

## 2. The lesson of management.

- i. If you don't own anything, then what does that make you? A steward.
- ii. What is a steward? It's an old-fashioned word for manager.
- iii. **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."
- iv. **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.
- v. If you are not the owner of your money, then that makes you a steward. You are God's money manager.
- vi. And if you are God's money manager, then God expects you to use the money that He entrusts to you to please and benefit Him. To advance His kingdom interests. To support the church, and missionaries, and to help the needy and hurting.
- vii. 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.

- viii. In the Parable of the Talents, the king was very upset with the third servant. Why? He didn't steal the king's money. He didn't waste the master's money. He didn't blow the master's money on sinful pursuits. Why was the master so upset? Because the way he handled his master's money was self-centered rather than master-centered. Instead of trying to invest and multiply his master's money, all he thought about was himself. All he cared about was not getting punished.
- ix. That's the way most people handle their finances. Selfish. Self-centered. All they think about is themselves, and how their money can benefit them and advance their own interests. But stewardship is about viewing all of your money, possessions, skills and talents as God's, and then using them to advance His interests. It's about asking, "How I can best use what God has entrusted to me to further His kingdom?"

### **3. The lesson 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. **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."
- viii. God is watching how you handle His money. And He will hold you accountable.
- ix. Why does God care so much about your finances?
  - 1. Money is a test.
    - a. How you spend your money reveals what's important to you. It reveals what you love. It reveals what you are devoted to. It reveals your passions and priorities.
    - b. Let me ask you a question. If a stranger looked at your finances, would they be able to tell that you are a Christian? Would they be able to tell that God is your priority? Would they be able to tell that you have a steward mentality?
  - 2. Money is a tool.
    - a. God uses the money that He entrusts to you to care for you, and to advance His interests through you.
    - b. When you mismanage God's money, He isn't able to care for you, and He isn't able to work through you.
  - 3. Money is a temptation.
    - a. Because money is so important (it's hard to come by; it's a necessity; it is limited), you will be tempted to worship it. You will be tempted to place money before God. You will be tempted to disobey God for money. You will be tempted to put money before

church, before your marriage, before your children. More than anything else, money will compete with God for your heart.

4. Money is a thorn.

- a. If you are a bad money manager, then it will mess you up. If you are foolish with money, or disobedient with money, or put money before God, it can destroy you. It can destroy your relationship with God; it can destroy your marriage; it can destroy your family; it can destroy the church.
- x. God deeply cares about your finances, and He will hold you accountable for what you do with your money.
- xi. Notice what this parable says about the principle of accountability.
- xii. **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.”
- xiii. This verse has two applications
  1. First, if you use your money for God, then He will bless you with more.
    - a. 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.
    - b. I heard one person say it like this: “If you want more of something, use it for God.” If you want more money, then use what you have for God. If you want more talent, then use your talents for God. If you want more time, then use your time for God. If you want more opportunities, then use your opportunities for God. If you use what you have for God, He will increase it so that you can increasingly advance His interests.



- c. At the same time, use it or lose it. If you don't use your money for God, He will take it away. He will find someone else that He can use.
  - 2. Second, if you use your money for God, the He will give you a great reward in heaven.
    - a. Many Christians don't realize that in heaven you won't be give the same rewards as everyone else. Your reward in haven is based on what you do in this life.
    - b. **1 Timothy 6:17-19** 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. 18 Instruct them to do what is good, to be rich in good works, to be generous and willing to share, 19 storing up treasure for themselves as a good foundation for the coming age, so that they may take hold of what is truly life.
    - c. The better steward you are in this life, the richer you will be in heaven.
- xiv. You can either be a bucket or a hose. A bucket is used to hold water; a hose is used to transfer water. When God places resources into your hands, you can either hold on to them, like a bucket, or you can use them to further God's kingdom, like a hose. But there's a catch. A bucket can only hold so much. If you act like a bucket, then God is only going to give you so much. But if you act like a hose, then God is just going to keep pouring into your life so that you can pour into others.
- xv. 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!”

- xvi. God wants to use you to provide for the church. To provide for missionaries. To care for the needy. He is looking for someone who He can trust to use His resources for to advance His work. When He finds someone He can trust, He opens up the floodgates and blesses you more and more.

## VI. HOW TO DEVELOP A STEWARDSHIP MENTALITY

1. Before we close, I want to help you get started with stewardship. There are three actions you can take to develop a stewardship mentality.

### i. Tithe.

1. Many of you are already tithers, but there are many Christians who haven’t been taught to tithe, so let me teach **three quick facts about tithing.**

#### a. Tithing means one tenth.

- i. The word tithe literally means a tenth. You can’t tithe one percent, three percent, or even nine percent.
- ii. To tithe is to take the first ten percent of your paycheck and give it back to God through the church.

#### b. Tithing is a command.

- i. **Leviticus 27:30** “Every tenth of the land’s produce, grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.”
- ii. Tithing is not optional; it’s an obligation.
- iii. Tithing is not particular; it’s universal. It’s for everyone. It doesn’t matter if you are rich or poor. It doesn’t matter if you are a child, a teenager, a college student, or an adult.
- iv. I was talking to my neighbor recently, who attends a different church in town. He has two kids – one in high school and one in middle school. He said that every since they were very

little, every time they got money, he taught them to tithe the first ten percent, save the next ten percent, and then do whatever they want with the rest.

- v. Some Christians think that tithing was just for the Old Testament and doesn't apply to Christians today. Just because a command was given in the Old Testament, that doesn't mean it doesn't apply to us today. The Ten Commandments were given in the Old Testament; they still apply.
  - vi. Jesus commanded tithing. **Matthew 23:23 (NLT)** "You should tithe."
- c. Tithing is a blessing.
- i. **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."
  - ii. Tithing is not an expense; it's an investment.
  - iii. A man in our church told me that when he first started tithing, his income increased by 33% in just three months.
  - iv. **Tony Evans** "Tithing is believing God can do more with 90% than you can do with 100%."

**ii. Increase your tithe.**

1. If you have been tithing for a long time, consider increasing your percentage giving to eleven, fifteen, even twenty percent.
2. I'm so inspired by the story of pastor Rick Warren. When he first started his church, he and his wife agreed that every year they would increase their giving by a percent. Year one they gave ten percent; year two, eleven percent, etc. Over the years God so blessed him that they are now reverse

tithers – they live on ten percent and give ninety percent. Not only that, but they paid back every dollar the church ever paid him, and he stopped taking a salary from the church because he was making so much money from other sources.

**iii. Look for other opportunities to give.**

1. Just because you are tithing, that doesn't mean you can't give to other causes.
2. Start with your tithe to the church, but then keep your eyes open for other opportunities, for other needs.
3. I'll give you two examples.
  - a. Build to Equip. Right now, we're raising money to build our first building. Consider tithing to the general fund, and then giving an extra donation to the building campaign.
  - b. Christmas Offering. This month we're raising a special Christmas Offering for church planting here in Acadiana and all over the world. Even though you've already tithed, consider giving an extra donation to the Christmas Offering.

**VII. CONCLUSION**

1. God wants you to be generous, just as He is generous. But generosity can be hard. How can you grow in generosity? Generosity is downstream from stewardship. As you begin to see yourself as a steward, you will begin to see your finances differently. Instead of spending it all on yourself, you will spend it on God's agenda. Instead of asking, "How can I spend my money on myself?" you will ask, "How can I use my money for God?"