

# Bible Spotlight: The Believer As Steward • Mat 25:14-30

## I. INTRODUCTION

### A. *Dennis The Menace*

1. Dennis the Menace had a knack for getting grown ups in trouble through the brutal honesty of his questions
2. One cartoon some time back showed Dennis' family leaving church one day
3. It was the typical, at the back door scene, with the pastor shaking hands as people left
  - a. Dennis' dad stood there looking in to the sky with an embarrassed look on his face
  - b. while Dennis was pulling on the pastor's pant leg and asking . . .
  - c. "Hey, Pastor! What'cha gonna do with that quarter my dad put in the offering?"
4. Good ole' Dennis
5. Always asking the questions others never seem to have the nerve to

### B. *The Question*

1. I want to ask that question of *you* today
2. What are you going to do with that quarter God gave you?
  - a. what are you going to do with that dollar?
  - b. or with that "20"
  - c. what are your going to do with that paycheck?
3. I ask that question because the Bible asks it: Jesus asks it of all of us

### C. *The Series*

1. As I mentioned a couple weeks ago, it's time for us to take a short break from our voyage through Chronicles so we can take a focused look at the subject of the Believer & Money
2. We need to so this for a simple reason—it's time!
  - a. there are a lot of new people attending Calvary Chapel
  - b. many of them are new believers who have expressed an interest in learning what the Bible says about finances
  - c. with the complexity of life today, many people face a daily struggle to make ends meet, and so they have asked for us to do some teaching on this subject
  - d. our Crown small groups have been very effective in this area, but more people have signed up for them than can get in to the classes
  - e. so we decided a short series on Sundays would go a long way in helping lay down some first principles of how our faith in Christ affects our finances
3. As most of you know, our normal pattern of study is to teach through the

- bible, and we have been doing that for 15 years!
- a. as we study through the bible, verse by verse, chapter by chapter, we get a well balanced diet of the whole counsel of God
  - b. but sometimes, we focus on one subject because the health of the flock depends on the fact that we alter the diet a bit so that we can get some needed vitamins and minerals or some other nutrient we may be needing during a special season of growth
4. Such is the case now
  5. No—the church is not in dire need
    - a. no—this is not a fundrasing drive
    - b. there will be no *forms* or *pledge cards* passed out
  6. This is just going to be good, solid Biblical principles of handling our finances

## II. TEXT

### A. Vs. 14-15

**{14}** “For *the kingdom of heaven is* like a man traveling to a far country, who called his own servants and delivered his goods to them.

**{15}** “And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

1. Right off, it's essential that we understand the setting for this parable Jesus told
  - a. it's part of what's called the *Olivet Discourse*; meaning, Jesus spoke these words to His disciples as they sat on the Mount Of Olives and talked about the last days
  - b. when Jesus made mention of the end of the age, the disciples had asked for some signs to know when the end would come
  - c. in Matthew 24, Jesus answers their question and gives them some signs; specifically, he tells them THE sign that will mark His return
  - d. but then he went on to warn them about the need to be ready when He comes again
  - e. this parable of the talents is preceded by the parable of the 10 virgins
    - 1) 5 of them were ready when their groom came for them in the middle of the night
    - 2) 5 were not, and so were left behind
  - f. it's followed by Jesus telling about the judgment of the nations when He returns in glory
  - g. so clearly, this parable is to be understood in the context of how we are to live as we wait for Jesus
2. And what does it say?
3. First, we have a man who is preparing to go on a journey
  - a. he will be gone for some time
  - b. so he calls his servants together and portions out his estate to them
  - c. each receives a portion based on their proven ability to serve the master
    - 1) one gets 5 talents
    - 2) another gets 2,

- 3) and the last gets 1
- d. the talent was a measure of silver
  - 1) 1 talent of silver equaled about \$384,000
  - 2) so the servant who received 5 talents got almost \$2,000,000
  - 3) the servant with 2 talents had over \$750,000!
- e. that's a lot of money, even for the guy who only got 1 talent
  - 1) if you take \$384,000 and invest it in a money market account bearing only 5%, that would be \$19,200 a year in interest
  - 2) or a monthly income of \$1,600!!!!
- f. that's a hunk of change!
- 4. And you see, that's what these servants were supposed to do
- 5. They were supposed to USE their master's money in such a way as to make more
- 6. They were supposed to invest it, use it, put it to work
- 7. After giving out his goods, he left on his journey

### **B., Vs. 16-18**

**{16} “Then he who had received the five talents went and traded with them, and made another five talents.**

**{17} “And likewise he who *had received two* gained two more also.**

**{18} “But he who had received one went and dug in the ground, and hid his lord’s money.**

- 1. The first two invested their talents and did well
- 2. In fact, their master was gone so long, that by the time he returned, their investments had doubled
- 3. The one who received only 1 talent, did not invest it
  - a. in fact, he didn’t use it at all
  - b. he buried it
  - c. he took something of value, and he devalued it by hiding it

### **C. Vs. 19-23**

**{19} “After a long time the lord of those servants came and settled accounts with them.**

**{20} “So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’**

**{21} “His lord said to him, ‘Well *done*, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’**

**{22} “He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’**

**{23} “His lord said to him, ‘Well *done*, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’**

- 1. When the master returned, it was time to settle accounts
- 2. So the first two brought their earnings
- 3. The master was pleased and told them so in glowing terms
- 4. They had each taken what had been given and they used it in such a way

- that it pleased the master
5. It must have thrilled these servants to hear the commendation of their Master, "Well done, you are a good and faithful servant."

#### **D. Vs. 24-28**

**{24}** "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

**{25}** 'And I was afraid, and went and hid your talent in the ground. Look, *there* you have *what is yours*.'

**{26}** "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.

**{27}** 'So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

**{28}** 'Therefore take the talent from him, and give *it* to him who has ten talents.

1. This servant didn't fare so well
2. He didn't hear the commendation "Well done good and faithful servant."
3. What he heard was, "You wicked and lazy servant."

#### **E. The Parable's Point**

1. Jesus told parables to illustrate a point, usually a *single* point
2. We get in to trouble when we start reading too much in to a parable
3. And that is true with this parable
4. The bottom line of this parable is the believer's call to be a steward
5. That is what these servants were in this parable were

#### **F. The Steward**

1. A steward is a special kind of servant who is given the task of using the master's goods for the master's gain
2. A steward is a caretaker
3. When this master left and portioned out his wealth to these servants, he was making them stewards
4. And it was their task to make sure what they had been given was used in a way that the master would approve of
5. Just as every job has a job description that gives the bottom line for that job, so there is a job description steward in the Bible
6. In 1 Cor. 4: The Apostle Paul says . . .

**{1}** Let a man so consider us, as servants of Christ and stewards of the mysteries of God.

**{2}** Moreover it is required in stewards that one be found faithful.

7. The job description for the steward is a short one: The bottom line is pretty simple
8. *Faithfulness*
9. The first two servants in our parable fulfilled their role as stewards, and were commended
10. But the third servant did not meet the job requirements so he was rebuked

## **G. Faithfulness Is Rewarded**

1. But there is more here that we need to see
2. Notice that Jesus didn't *just* say "Well done" to the good and faithful servants
3. There was more
4. He also said, "You were faithful over a few things, I will make you ruler over many things."
5. In other words, stewardship is *progressive*
  - a. as we are faithful with what we have,
  - b. God gives us more!
6. Take a look again at verse 15 . . .

**{15} "And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.**

- a. we often overlook that simple little phrase in the middle of the verse
- b. even before the master had left on his journey, he had been taking stock of how these servants went about their duties
- c. he could see the posture of their hearts even in the small things
- d. that's why he gave 5 talents to the first and 2 to the second
- e. they had already demonstrated faithfulness, so he gave them greater opportunity
- f. the man who got one talent had not shown the same kind of zeal toward faithfulness the other two had
- g. and all three, when given their portion, proved what was in their hearts

## **H. The Application: Vs. 29-30**

1. The application of this is clear
2. Jesus told this parable because He wants us to see that as His servants, He has gone on a long journey and has turned the kingdom over to us; *We must be faithful with it*
3. For one day, He will return, and we *will* settle accounts with the Master
4. In 1 Peter 4:10, Peter writes,

**As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.**

5. If you are a *Christian*, then you are a *steward!* There is no ducking the job
6. So there is not ducking the *job requirement*
7. It isn't a question of whether or not you're a steward, it's only a question of what *kind* of steward you *are*
  - a. are you the *good and faithful* kind?
  - b. or the *wicked and lazy* kind?
  - c. no where do we read Jesus saying, "At a boy you wicked but faithful servant"
  - d. or "At a girl, you good but lazy servant."
8. As a matter of fact, as we look at the last two verses of this parable and see how Jesus ties it all together we find something rather startling

**{29} 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.**

**{30} 'And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'**

9. Compare verse 29 with verses 21, 23, and 30 and you see that Jesus meant His followers to understand that being a Christian means being a steward, and that our stewardship reveals the length, depth and breadth of our Christianity
  - a. verses 21 & 23 show the faithful stewards entering into the joy of their Lord
  - b. while verse 30 ends with the wicked and lazy servant being *cast* into outer darkness where there is weeping and gnashing of teeth, that sounds a lot like eternal damnation to me!
10. Verse 29 spells it out:
  - a. for those who possess salvation, and demonstrate that new relationship with God by *faithfulness*, they will be richly rewarded
  - b. but for those who do not possess salvation, even what they do have, life, breath, the ability to experience pleasure, all of that will be lost!

### **I. We Are Stewards!**

1. Stewardship is one of the most important and foundational truths of the Christian life
2. As we can see from this parable of the talents, if we want to walk well, we need to take seriously our call to *stewardship*

### **J. Three Basic Principles**

1. There are three basic principles that govern stewardship
2. *Successful* stewardship is built on these three things

#### 1) God Owns Everything

1. Psalm 24 says . . .

**{1} The earth is the Lord's, and all its fullness, The world and those who dwell therein.**

**{2} For He has founded it upon the seas, And established it upon the waters.**

2. God owns everything by virtue of the fact that He created and sustains everything
3. What we *possess*, we don't really ***own***
4. While we may hold it - it really belongs to God
5. He has just given us possession of it for a time *to see what we will do with it*

#### 2) We Are His Servant-Stewards

1. In Luke 12:40-43, Jesus said this to the disciples . . .

**{40} "Be ready, for the Son of Man is coming at an hour you do not expect."**

**{41} Then Peter said to Him, "Lord, do You speak this parable only to us, or to all people?"**

**{42} And the Lord said, "Who then is that faithful and wise steward, whom his master will make ruler over his household, to give them their portion of food in due season?"**

**{43} "Blessed is that servant whom his master will find so doing when he comes."**

2. Just as stewards in the ancient world would have to give regular reports to

- their masters, our Master will one day return, and when He does, we will each give an account for what we have done with what He has given us
3. What Jesus is saying in this passage is that the best way to be ready for His return, is not by donning white robes and ascending some hillside in Ojai and looking up into the heavens
  4. The way to be ready for His return is to be faithfully *using* and *investing our lives and our resources* for His glory
  5. And leads us to the third principle of stewardship

### 3) We Are Called To Faithfulness

1. Remember 1 Cor. 4:2

**It is required in stewards that one be found faithful.**

#### **K. What Do We Steward?**

1. If you're taking notes and want to jot down a definition for stewardship, write this: *Stewardship is the management of my God-given resources for His glory*
2. What are these resources?

### 1) Our Bodies

1. 1 Cor 6:19-20

**{19} Do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own?**

**{20} For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's.**

2. The faithful stewardship of our bodies means that we must use wisdom in the management of our *health*
  - a. we need to consider our diet
  - b. we need to watch what we consume, inhale, and otherwise take into our bodies
  - c. we must make sure we are getting enough rest and exercise
3. The specific context of 1 Cor. 6 is that Christians must abstain from sexual immorality
4. And the reason Paul says is because our bodies belong to God - how then can we give them to sin?

### 2) Time

1. This is something we often overlook when we consider stewardship
2. But even time is a resource given to us by God to use for His glory
3. He gives us 24 hours per day, and 7 days per week
4. How we use time is a good indicator of our attitude toward stewardship
5. Are we merely *spending* time - or are we *investing* it for God's glory?

### 3) Relationships

1. Another resource we often overlook is the relationships we have with others

2. And yet it is one of the most important resources God gives us because of all of them, it is the only one that will last into eternity - all the rest will pass away
  - a. our bodies
  - b. time
  - c. property
  - d. money
  - e. but people last forever
3. We need to look at each person we encounter as a divine appointment to invest for His glory
4. And no where is this more true than in the home between husbands and wives and parents and children
5. The NT is filled with exhortations on how we are to treat one another
6. Each of them is a vital part of our faithful stewardship of our relationships

#### 4) Property

1. This is the material “stuff” that God has given to us
  - a. houses, furniture, appliances
  - b. cars, clothes
2. Being a good steward means to exercise care in the treatment and use of our property

#### 5) Money

1. Probably no where is our attitude toward stewardship made more clear than in our *handling of* and *attitude toward* money
2. When we get paid, do we really see every dollar, nay, every penny, as belonging to God
3. Or do we say, “No -I earned this. It’s mine!”
4. Well, wait a minute friend
  - a. who gave you the job?
  - b. who made the job in the first place?
  - c. who gave you the strength and knowledge to work?
  - d. as it says in Deut 8, it is God who gives us the ability to get wealth
5. Your paycheck is God’s *provision* and God’s *possession*
6. He just puts it in your hand and watches to see what you’ll do with it
7. The reason why money is such a clear reflection of our stewardship is because it is the simplest expression of what we put *value* in
8. If we value God above all things, then our money will be invested in glorifying Him
9. If there is something else that is the governing principle of our lives, our cash will be spent on that
10. Being a faithful steward of our finances means asking each time we spend if what we are doing is honoring and glorifying to God

### **III. CONCLUSION**

**A. *Next Week***

1. This issue of Stewardship is so critical to our understanding of the Christian life that next week we'll take a look at 4 models of stewardship found in the New Testament
2. And all of us will be able to see ourselves fitting in to one of those 4 models