

Bible Spotlight: The Believer As Steward, Part II

Four Models Of Stewardship

I. INTRODUCTION -- TURN TO LUKE 12

A. *The Extravagance of Bill Gates*

1. I found some interesting information on the Internet recently
2. As most of us know, Michael Jordan is one of the highest paid athletes in the world
 - a. he makes over \$300,000 a game; that means if he plays 30 minutes, he'll make \$10,000 a minute
 - b. assuming he makes a conservative \$40 million in endorsements next year, he'll be making \$178,000 a day, whether he is working or not
 - c. if he sleeps 7 hours a night, he makes \$52,000 every night while visions of sugarplums dance in his head
 - d. if he goes to see a movie, it'll cost him about \$7, but he'll make %18,550 while he's there
 - e. if he decided to have a 5 minute egg, he'll make \$618 while boiling it
 - f. if he wanted to save up for an Acura NSX at \$90,000, it would take him a whole 12 hours
 - g. if you were given a tenth of a penny for every dollar he made, you'd be living comfortably at \$65,000 a year
 - h. next year, he'll make more than twice as much as all of our past presidents for all of their terms, *combined!*
 - i. amazing isn't it?
 - j. but Jordan will have to save 100% of his income for 270 years to have the net worth of Microsoft CEO, Bill Gates!!!!!!!!
3. There is a website on the Internet that is devoted to cataloging the personal fortune of Bill Gates
 - a. every few hours, it kicks up many more dollars to reflect his income
 - b. it is said that he is the world's wealthiest individual with a personal fortune of over \$40 billion
4. The big news in Seattle for some time now has been Gates personal 40,000 sq. ft. mansion which he is building on Lake Washington
 - a. a building inspector recently took a 3 hour tour of the project and gave this report
 - b. there are 300 workers who are employed full time; 104 of them are electricians
 - c. it is scheduled to be completed in September and includes the following
 - d. there are no visible electrical outlets because Gates doesn't like clutter
 - e. there are 112 steps from the entry to the main floor, or take the elevator
 - f. the wood columns fro the main floor to the roof in the entry area are over 70 ft. high
 - g. the theme throughout the main floor is "high tech lodge" and the large

logs which comprise the walls have all been finished by removing the top 3” and then sanded to a satin finish

- h. those who have seen them say they are virtually flawless with almost no knots in the wood
- i. all bolts used in construction are stainless steel and are all oriented in the same direction
- j. some of the interior doors weigh over 800 lbs. but are perfectly balanced for easy use
- k. the roof is stainless steel
- l. the floor is heated everywhere, including the driveway and all exterior walks
- m. sensors in the floor can track a person to within six inches
- n. if you wish, your music will follow you where ever you go throughout the house, even to the bottom of the swimming pool
- o. there is 52 miles of communications cable in the building
- p. the shower curtain in the spa is a 4500 lb. slab of granite
- q. and the master bathtub can be filled to the right temperature and depth by Gates as he drives home from work

B. Last Week

1. Last week we looked at Matthew 25 and considered the parable of the talents
2. We saw how the Christian is a steward of God, and the best thing to do as we wait for Jesus is to live faithfully before Him, using the resources He has given us for His glory
3. As we consider our call to faithful stewardship, we may look at the extravagance of a Bill Gates and see it as tremendous waste
4. It's easy for us to say that if *we* had that kind of money, we'd use it much differently
5. And I hope that's true
6. But that's part of the danger of delaying a commitment to faithful stewardship now
7. I know the tendency in many of our lives when we hear about the call to stewardship to say, "Well, my present financial position doesn't really allow me to be a good steward."
8. Many of us think, "If I only had more, then I could be a better steward."
9. "Wow, if I had Gates' income, *then* I would be a great steward."
10. Now, here's the point I want to get across today: Great stewardship is not an issue of how much we do or don't have.
11. Great stewardship is an issue of simple faithfulness with what we *do* have!

C. Four Models

1. There are four models of stewardship found in the Bible
 - a. those that do little with much
 - b. those that do much with little
 - c. those that do little with little

- d. and those who do much with much
2. Let's take a brief look at each of these models this morning . . .

II. BODY

A. *Little With Much*

1. First let's look at the one who has received much, but does little with it
2. Actually, we see three examples of this model of stewardship in scripture
3. Luke 12:16-21

{16} Then [Jesus] spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully.

{17} "And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?'

{18} "So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods.

{19} 'And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, *and* be merry.'"

{20} "But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?'

{21} "So *is* he who lays up treasure for himself, and is not rich toward God."

- a. remember the first principle of successful stewardship we learned last week: God owns everything
- b. this man's first mistake was that he thought what he had was his own
- c. there was so much he could have done with his bounty, but he sat on it
- d. he only used it selfishly on himself
- e. and for this he gets the title "fool" from God
- f. notice verse 21 again . . .

{21} "So *is* he who lays up treasure for himself, and is not rich toward God."

- g. anyone who only lays up mere earthly treasure for himself and gives no thought to using them to accomplish eternal ends, is a fool
4. Our second example of the one who does little with much is found in Luke 16

{19} "There was a certain rich man who was clothed in purple and fine linen and fared sumptuously every day.

{20} "But there was a certain beggar named Lazarus, full of sores, who was laid at his gate,

{21} "desiring to be fed with the crumbs which fell from the rich man's table. Moreover the dogs came and licked his sores.

{22} "So it was that the beggar died, and was carried by the angels to Abraham's bosom. The rich man also died and was buried.

{23} "And being in torments in Hades, he lifted up his eyes and saw Abraham afar off, and Lazarus in his bosom.

{24} "Then he cried and said, 'Father Abraham, have mercy on me, and send Lazarus that he may dip the tip of his finger in water and cool my tongue; for I am tormented in this flame.'

{25} "But Abraham said, 'Son, remember that in your lifetime you received your good things, and likewise Lazarus evil things; but now he is comforted and you are

tormented.

{26} 'And besides all this, between us and you there is a great gulf fixed, so that those who want to pass from here to you cannot, nor can those from there pass to us.'

{27} "Then he said, 'I beg you therefore, father, that you would send him to my father's house,

{28} 'for I have five brothers, that he may testify to them, lest they also come to this place of torment.'

{29} "Abraham said to him, 'They have Moses and the prophets; let them hear them.'

{30} "And he said, 'No, father Abraham; but if one goes to them from the dead, they will repent.'

{31} "But he said to him, 'If they do not hear Moses and the prophets, neither will they be persuaded though one rise from the dead.'"

- a. Jesus is not saying that poverty is good while wealth is evil
 - b. the point of this story is that we live here for only a short while and the decisions we make bear eternal consequences
 - c. in the life to come, we either *endure* or *enjoy* the fruit of our decisions in this life
 - d. the rich man realized his life had been characterized by bad decisions
 - e. but it was too late; his chance to help Lazarus was forever passed
 - f. he asked that someone be sent to his family to warn them about the seriousness of what we do with what we have!
5. Our third example of the one who does little with much is found in Mark 10

{17} Now as [Jesus] was going out on the road, one came running, knelt before Him, and asked Him, "Good Teacher, what shall I do that I may inherit eternal life?"

{18} So Jesus said to him, "Why do you call Me good? No one *is* good but One, *that is*, God.

{19} "You know the commandments: 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not bear false witness,' 'Do not defraud,' 'Honor your father and your mother.'"

{20} And he answered and said to Him, "Teacher, all these things I have kept from my youth."

{21} Then Jesus, looking at him, loved him, and said to him, "One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me."

{22} But he was sad at this word, and went away sorrowful, for he had great possessions.

- a. this story actually has many things to teach us about stewardship and we will examine it more latter in our series
- b. but for now, notice what Jesus challenged him to do, and how he made a bad decision and turned away
- c. God doesn't tell everyone who is wealthy or even the poor, to give all they have away
 - 1) but He told this man to do so
 - 2) because his wealth was getting in the way of genuine faithful stewardship
 - 3) Jesus knew that, so he put his finger squarely on the man's point of need

- 4) he was bound by his possessions
- 5) he made the mistake of thinking it was His and not God's
- 6) if he had really seen it all as God's possession, when Jesus told him to give it away
- 7) he would have heard Jesus' words as the direction as the real owner and done as he was told
6. Friend, don't think that having more will mean you can be a better steward than you already are
7. Stewardship is not an issue of how much, but of how faithful
8. There are 2 things I'd like to point out about these three examples:
 - a. 1st - in each of them, self was given the #1 consideration
 - 1) the person's primary concern was
 - 2) "What am I going to do for me?"
 - b. 2nd - each had an *opportunity* to help others but decided *NOT* to
9. There are two great temptations that confront those with much
 - a. first, because there are so many more options and choices presented to those with an abundance, if they don't have a good grasp on being a steward, there is no rule or principle to help in making right decisions
 - 1) and so you have a Bill Gates
 - 2) who has so much money, he has to dream up ways to spend it
 - 3) and ends up buying luxuries that cost a fortune, but are simply going to crumble in to dust
 - 4) more wealth gives more power, either to good choices or to bad choices
 - b. second, in this world, because money is power, people with much begin to think they have more control
 - 1) the result is that it becomes increasingly difficult to submit to God
 - 2) power is addictive
 - 3) and if a person doesn't have a good grasp on the reality of stewardship *before* they acquire much, it can be very difficult for them to learn it after

B. Much With Little

1. Our second model of stewardship is the one who does much with little
2. John 6 - The story of Jesus multiplying the loaves and fishes

{5} Jesus lifted up His eyes, and seeing a great multitude coming toward Him, He said to Philip, "Where shall we buy bread, that these may eat?"

{6} But this He said to test him, for He Himself knew what He would do.

{7} Philip answered Him, "Two hundred denarii worth of bread is not sufficient for them, that every one of them may have a little."

{8} One of His disciples, Andrew, Simon Peter's brother, said to Him,

{9} "There is a lad here who has five barley loaves and two small fish, but what are they among so many?"

{10} Then Jesus said, "Make the people sit down." Now there was much grass in the place. So the men sat down, in number about five thousand.

{11} And Jesus took the loaves, and when He had given thanks He distributed them to

the disciples, and the disciples to those sitting down; and likewise of the fish, as much as they wanted.

{12} So when they were filled, He said to His disciples, "Gather up the fragments that remain, so that nothing is lost."

{13} Therefore they gathered *them up*, and filled twelve baskets with the fragments of the five barley loaves which were left over by those who had eaten.

- a. Just as Jesus took that small offering and multiplied it, so it is when we offer what we have
 - b. no matter how *small*, it is *much* in the Master's hand
 - c. our little, when properly used, can have *great* impact for the Kingdom of God
3. Consider the offering of the widow at the temple in Luke 21
- a. though it was only two mites, because it was entrusted to God, it has been used to great effect
 - b. not only has it served as an example to countless lives, but it also teaches us an important lesson on the ability of God to take what we deem small, and make it great
 - c. you see, if those two mites had been given to the Bank of Jerusalem at an annual interest rate of 8%, by today, that account would be worth 6 sextillion dollars!
 - d. that's a 6 followed by 18 zeroes!!!!!!
 - e. the point is this, if the world can multiply interest like this, how much more can the Lord take a humble and simple gift and multiply it beyond measure
4. The world despises small things, but not God
- a. a blessing is given to the one who gives a cup of cool water in Jesus' name
 - b. the widow was praised by Jesus for the giving of her tiny coins
 - c. Hebrews 6:10 says "God is not unjust to forget your work and labor of love which you have shown toward His name."
5. Just as there are temptations associated with having much, so there are temptations associated with having little
- a. like the temptation to think, "How can I help others when there is barely enough for myself?"
 - b. or the tendency to despise what God has given by saying, "My little in a world that is so needy won't help that much so I'll just keep it."
6. Remember this: There are no small gifts and no insignificant acts when we live as faithful stewards
7. In 1858 a S/S teacher by the name of Mr. Kimball spoke to a young shoe clerk about becoming a Christian
- a. as a result of that conversation, that clerk did commit his life to Christ
 - b. his name was D.L. Moody
 - c. Moody became an evangelist and led hundreds of thousands to faith in Christ
 - d. Moody spoke in London in 1879 in a church where the young man named FB Meyer was serving as pastor
 - e. Meyer's evangelistic zeal was kindled that night and he went on to

- become a notable preacher who also led thousands to the Lord
- f. Meyer came to the United States and spoke on a college campus where a student by the name of J. Wilbur Chapman responded to the invitation
- g. Chapman then went to work at the local YMCA where he hired a former professional baseball player named Billy Sunday to do evangelistic work
- h. Sunday was wildly successful as an evangelist and revivals broke out everywhere he preached
- i. he held meetings in Charlotte NC that so inspired a group of men they decided to do another one and invited an evangelist named Mordecai Ham as the speaker
- j. it was at that crusade that a young man named William Graham responded to the invitation
- k. Billy Graham has led millions of people to faith in Jesus Christ
- l. and every time another person responds to the invitation to receive Christ at a Graham crusade, the angelic choir in heaven breaks forth in peals of praise before the throne of God
- m. it all began with a seemingly insignificant act in 1858 when a S/S teacher spoke to a shoe clerk!

C. Little With Little

1. Our third model of stewardship is the one who does little with little
2. Our example comes from the passage we looked at last week, Matthew 25
 - a. a wealthy man went on a long journey
 - b. and before he left he called three of his servants together and portioned out his wealth to them: 5,2,1 talent of silver
 - c. the man who had received 1 talent did nothing with what he had received
 - d. he just dug a hole in the ground and hid it
 - e. when the master returned the servants all had to explain what they had done with what they had been given
 - f. the other two had invested what they had been given and doubled it
 - g. but the man who had received 1 talent could only show a dirt encrusted return
 - h. for this he was called a wicked and lazy servant and was forever cast out of the master's house
3. God doesn't just want back what He has given us
4. He wants us to develop, compound, and cultivate what He gives
5. He wants us to invest what He gives us in the areas He leads us to
6. We are to put His gifts to work, not sit on them
7. Note *three* important things from this:
 - 1) we are accountable, regardless of our gifts
 - 2) the sin of doing nothing is a great sin to God
 - 3) how we use our gifts today determine how many gifts we receive tomorrow

In Luke 16:10-11 Jesus said to the disciples, "He who *is* faithful in

what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, how will you commit to your trust the true riches?"

8. The first attempt to dig the Panama Canal across the isthmus of Panama was made by a French company
 - a. men and machinery tackled the mountains and jungles
 - b. but the project was abandoned, not because of the mountains but because of the mosquitoes
 - c. yellow fever from mosquitoes killed thousands
 - d. American doctors found ways of protecting people against mosquitoes and when the mosquitoes were taken care of the mountains soon succumbed
9. There is a great difference between the size of a mountain and a mosquito,
 - a. yet the small mosquitoes did more damage to the project
 - b. once the little mosquito was beaten, the mountains fell easily
 - c. no one succeeds in the big opportunities of life who has not been faithful in small obligations
10. Do not fall in to the trap of thinking you will be a better steward when you have more to be a steward of
11. As we see in Matthew 25, God will not give more till we are faithful with what we already have
12. And that leads us to our fourth and final model of stewardship

D. Much With Much

1. Those who do much with much
2. We see this in the same parable of the talents in Matthew 25 in the two who received 5 and 2 talents of silver
3. They each took what was given them and invested it so that it doubled
4. When the master returned they each gave to him his original gift plus what it had earned
5. And their master was so well pleased he praised them and promoted them to even greater use
6. God increases our resources, after we have proven faithful with what he has already given

III. CONCLUSION

A. General Observations

1. In all four of these models, whether they had much or little, they all had *something*
2. And all had opportunities to either use their resources selfishly or for God's glory
3. Their decisions earned them either the title "fool - wicked - lazy" or "good & faithful"

B. Your Choice

1. What's your choice?
2. What will be your model?
3. If you have little, you can either do little with it or much
4. If you have much, you have precisely the same choice
5. For both groups, the questions is simple:
6. Will I use what I have only for me - Or will I invest it for the glory of God?