**Stewardship**

Matthew 25:14-30

Today we start a new series on Stewardship - managing all we have for the glory of God and the advance of His kingdom. **Robertson McQuilkin** was the president of Columbia International University for 22 years, after planting churches in Japan for 12 years. He retired from his role as president of CIU in 1990 to care for his wife as her Alzheimers advanced and lovingly served her for 13 years until her death. McQuilkin wrote 19 excellent books including “A Promise Kept” about his care for his wife. And one of his lasting contributions to the Christian movement is this presentation of levels of giving:

These levels are a call to grow up in Christ and a visual presentation that helps us see we aren’t probably as far along in generosity as we might think. 

* The lowest level is simply ***not giving at all***. This is like a spiritual infant who is entirely focused on him or herself and can’t see or appreciate the needs of others and therefore gives nothing away.
* The current average churchgoer in America is a ***kindergarten giver*** - averaging 2% of their annual income, usually given as “tips” from time to time as a need is mentioned and they throw in a few bucks.
* Evangelicals do better than this, averaging 4% giving but sadly, ***most born-again believers don’t reach the elementary level*** of what McQuilkin calls legalistic giving - of a consistent, pre-tax tithe. The point of this progression is that tithing is the starting point for a growing believer, not the end-point. **Giving 10% is like training wheels** for moving toward a generous Christian life. Most of us were not content to keep the training wheels on long term. We wanted to advance to greater freedom and mobility! ***The tithe is the OLD TESTAMENT standard*** - it’s the minimum requirement of the Mosaic Law - and Jesus actually confronted the Pharisees for ONLY giving a tithe while they were neglecting the care of their immediate family members. Should blood-bought new covenant followers of Jesus remain forever in the minimum old testament requirement or should we mature in the Lord to greater generosity?
* The high school level of giving is called ***honest stewardship*** - you realize that all you have belongs to the Lord and you manage your time, talents and treasure with kingdom principles in mind - investing intentionally in global missions, local outreach and, of course, your local church.
* University level advances to ***love giving*** - and is evidenced when people give away a vehicle or a home, or sell off an investment fund to help a brother or sister in need - and not just an immediate family member, but a brother or sister in the church.
* And the graduate level is ***faith giving*** - sacrificially stretching beyond what is practical or what the budget numbers would indicate, trusting God completely to take care of your needs even when you have no anticipated way for that to happen.

We will come back to this at the end and be inspired by McQuilkin’s personal life, his sacrificial faith and commitment. But as we dive in to this delicate topic of finances and stewardship **DON’T fall into the trap of legalism or guilt**. The wrong application would be to hang your head and begrudgingly say, “Fine, I’ll up my giving to Oakwood from 3% to 4%.” In the end, the Holy Spirit might lead you to that kind of a change - but not out of guilt or obligation. ***Rather, we give because of how much God has given us*** - and that is not primarily financial or material. God has given us HIS ONLY SON. God has lavished upon us grace upon grace. God has given us every spiritual blessing in Christ.

Paul writes in 2 Corinthians 8 that in his **grace the Lord Jesus** - though he was rich, yet for our sake became poor so that we, through his poverty, might become rich. He is speaking metaphorically about the spiritual wealth of the Lord Jesus - the fruit of the Spirit, the life of God in Him. But Paul applies this gospel truth in the next chapter, based on the infinite love of Christ that we have experienced:

“Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you...” 2 Corinthians 9:6-8

This is our theme passage for the series - reminding us of our gospel motivation and our joyful application. God abounds with all grace. If we want to experience more of that grace we need to **step out in bold faith in all areas**, not just financially - but in terms of specific steps of obedience, specific commitments in our relationships, investment of our time, using our spiritual and natural gifts and yes, investing our money in line with the kingdom of Jesus too.

Now, let’s turn to **Matthew 25** and walk through this familiar parable of the talents to be challenged by the Lord Jesus about how we are doing as His servants - as stewards of His resources. We’ll start with a **definition of stewardship** and then three principles as we seek to be faithful servants of the Lord.

Stewardship: faithful **Management** of everything God has entrusted to you

“For it will like a man going on a journey, who called his servants and entrusted to them his property.” Matthew 25:14

***The entire Christian life is stewardship***. That’s kind of an old word, built on the old idea of a steward as someone appointed by a king to oversee a city or region or area of responsibility. ***Today we call them managers***. The key distinction is that a manager is not the same as an owner. The manager has the responsibility to run the restaurant or hotel or company with the owner’s best interests in mind. If the manager does well, the owner will reward him or her. If the manager does not do well, the owner will fire him or her and replace them with a better manager.

Here we see ***a wealthy man going away on a long journey***, but before he goes he has a little staff meeting. He calls together three of his household servants and gives them significant responsibility. Our first principle is based on that last phrase - he entrusted to them HIS PROPERTY.

**Principles of Stewardship:**

1. Everything you have is **God’s** not yours

“For it will be like a man going on a journey, who called his servants and entrusted to them his property.” Matthew 25:14

**The Master in this scenario is Jesus**. He knew he wasn’t going to be on earth much longer - he was going to be away for a long time. So, he called his disciples together and told them this series of parables. And not long after this he commissioned them to go and make disciples of all nations. Remember, this is ***a KINGDOM parable***. Matthew 25 started with the parable of the 10 virgins, but the opening line was “Then the kingdom of heaven will be like 10 virgins.” Verse 14 transitions to the parable of the talents with the phrase “it will be like,” referring again to THE KINGDOM.

***Wherever you have the KINGDOM you have the KING.*** Everything in this universe belongs to King Jesus. He created everything. He sustains everything. He died for everyone. He rose victorious over sin and death and every spiritual force of evil. **Jesus is King**. He is Lord. He is the Master. Everything that exists belongs to Him - including you and me and everything we have.

This runs totally counter to western culture and especially American culture. We have been trained and conditioned to believe that everything we have we have earned and deserve and really ***we deserve even more than we have*** which is why credit cards are a thing. The Burger King slogan used to be “have it your way” but more recently they changed it to “YOU RULE.” In other words, at Burger King, YOU are the king. And that’s what businesses have said for years, “the customer is king.” All of us have internalized this message and come to believe that they are right - I AM the king - I should be king. I AM always right - and don’t you forget it!

It’s like that ominous recurring line in the book of judges - ***“in those days there was no king in Israel and everyone did what was right in his own eyes.”*** When Jesus is not acknowledged as King, everyone functions as their own king - and everything goes downhill from there - just read the book of Judges. Now, look at what the master gave his servants:

**Principles of Stewardship:**

1. Everything you have is **God’s** not yours

“...Entrusted to them his property. To one he gave five talents, to another two, to another one.” Matthew 25:14-15

This parable is known as **the parable of the talents** - which is confusing because our word TALENT means gift or ability but that’s not what this is about. A talent in Jesus’ day was a ***very large amount of money*** - roughly equivalent to a MILLION dollars today. So look at these amounts - this super wealthy man is going away and he doesn’t want his money just sitting there, he wants it invested well. So he calls in his three most trusted servants and gives $5M to one, $2M to another and $1M to the third. When we hear 5 talents, 2 talents and 1 talent we tend to think - aw, **that poor guy with just the one talent**. He can only play the recorder while the other guy can at least play guitar and piano and the first one can play all the instruments in the band! But that poor guy with the one talent had a MILLION dollars to invest. I think all of us would be pretty happy if we suddenly had that much money to drop into our money market account.

The first principle is that ***what we have is not ours - it all belongs to God.*** And that means our money but it does also mean our talents, gifts, abilities, our time and energy, all of our resources. Do you really believe - deep down - that this biblical teaching is true? What you have is not yours? It’s easy to nod our heads but what do our actual practices reveal about what we believe?

* What would **your bank account** reveal - your spending habits? Would those show that we put God first, that His priorities govern our spending?
* What about **your calendar**? Your schedule? Would the way we spend our time reflect a keen awareness that our time belongs to the Master and we serve on His behalf?
* What about **your thoughts**? What fills our hearts and minds? Is it the work of ministry and missions - the work of God’s kingdom? Or is it the building of OUR KINGDOM here on earth?
* What about **your abilities**? How do you use your skills, natural gifts and spiritual gifts? Are they all to advance your career, to build your reputation, to indulge your preferences and interests? Or are they devoted in service to others and pursuit of kingdom priorities?

Everything we have is God’s. It is all “his property” and he has given it to us for a limited period of time to manage on His behalf. That’s the first principle of stewardship. Here is the second:

**Principles of Stewardship:**

1. The details and **Proportions** are set by Him

“To one he gave five talents, to another two, to another one, to each according to his ability.” Matthew 25:14-15

***The God who created us and who knows us inside and out*** - the God who is always working around us - who determined the seasons of our lives and the boundaries of our lands - He is the One who assigns our gifts, resources, experiences and abilities. He knows what we can handle, He knows what we are good at, He knows what we are interested in. The Lord gives HIS resources according to His sovereign will and for His ultimate glory.

Many of you know that **I’m a sports guy**. I pretty much like all sports and I’m just a little below average in my ability in most of them. Soccer was the main sport I played competitively - from kindergarten all the way through high school. My mediocrity meant I didn’t really want to play college soccer and I wouldn’t have made the team anyway. What I remember from playing organized soccer is that the less skilled guys like me - who played the role assigned to us by the coach - in my case, right defender - we didn’t resent the better players. We were thrilled to have them on the team! Without the center midfielder with the crazy foot skills, without the strikers who could score goals our team could not possibly win. So you’d be crazy to be all bitter and resentful that some guys are better than you. ***You want as many skilled players on the team as possible!***

This should be our attitude in the church - not to resent people with more resources or different gifts from us - but to be thankful for all the players on the team, and for the wisdom of the coach who assigns us our tasks based on our abilities. “To each according to his ability.”

This should be so freeing to us! It doesn’t matter if you’re a one talent, two talent or five talent person. The question is not how much you’ve been given, ***the question is how you use what you have been given.*** The details and proportions are set by the Master - who knows the hearts of everyone and will evaluate everyone in the end. That’s our third principle. First, everything you have belongs to God not you. Second, the details and proportions are assigned by God and third:

**Principles of Stewardship:**

1. When the Master returns, He will **Evaluate** how you invested your time, talent and treasure

“Now after a long time the master of those servants came and settled accounts with them.” Matthew 25:19

Jesus has been away a long time. Nearly 2,000 years now. But one day soon He will be back and we will all give an account to Him. We will answer for how we used our minutes and days, our gifts and abilities, our finances and resources. Everything He has given to us to manage on His behalf. He will “settle accounts” with us. Paul describes this moment in 1 Corinthians 3.

3. When the Master returns, He will **Evaluate** how you invested your time, talent and treasure

“Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw— each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done.” 1 Cor. 3:12-13

Jesus is the foundation. This passage is written to Christians and Christian leaders. This isn’t a question of salvation, it’s a question of final evaluation. ***The result won’t be condemnation, the result will be PURIFICATION.*** The judgment seat of Christ will be the final detox before we step into eternity - like **the spray down chamber** when people have been exposed to radiation or some other contamination and they burn up their clothes and get sprayed with cleansing agents.

Jesus has to deal with all remaining sin in our hearts and lives - no trace or stain of sin can remain on us. So, this final evaluation and purification is the necessary final grace to prepare us to be with God forever.

There are **two mistakes** we can make as we think about this moment.

1. ***We can be immobilized by fear*** - crippled with worry over every little thing we might do wrong. That was exactly the mistake of the man with the one talent. He was so afraid of messing up his investment that he hid his bag of gold - he buried it. And when the master came back, he said - “Here you go. I didn’t want to risk your resources.”
2. But the opposite mistake is also a problem - ***we can just assume everything will be fine***. We can live in denial and just do our best not to think about this moment. But the fact is that every believer will answer to King Jesus. We will give an account. And it will be a purification with FIRE, according to this passage. ***Not the fire of judgment, but the fire of cleansing.***

Notice the options Paul lists here: ***gold, silver, costly stones over against wood, hay and straw***. It’s the three little pigs. What are you using to build the house of your life? Will it stand up to the final evaluation of the Lord Jesus Christ? Are we building with straw - investing our time, talent and treasure in the things of this world that will all burn up on the last day?

**If we live for this world**, we will fail to store up treasure in heaven and moth and rust will consume everything we have lived for. This is ***the haunting regret of people who spend their lives chasing career success*** or one financial goal after another - every achievement is just a mirage in the desert - when you reach it there’s nothing actually there, but the next mirage appears in front of you, so you just keep chasing. It is totally possible to gain the whole world and in the process, forfeit your soul. Look at the next part of 1 Corinthians 3.

3. When the Master returns, He will **Evaluate** how you invested your time, talent and treasure

 “If the work that anyone has built on the foundation survives, he will receive a reward. If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.” 1 Corinthians 3:14-15

There are two possible outcomes: 1) reward for faithful stewardship or 2) regret for poor stewardship. Imagine the reward of King Jesus looking at your life and out of that final evaluation picking up a few gold bars, a few silver bars and a handful of diamonds and gems?

I shared this final evaluation a few months ago as a stadium event and a couple of people reminded me afterwards that being recognized in front of millions and billions of people on a big screen is ***not their idea of heaven***, but more the other thing. Even if it was Jesus himself broadcasting and commenting on the highlight reel, they couldn’t feel any joy in that moment - only terrible anxiety and embarrassment. For some of us, who don’t mind being the center of attention - that idea of being honored in front of everyone seems a lot like heaven. But some more humble and godly and non-narcissistic people would prefer a 1 on 1 evaluation with Jesus.

Here is some more good news. The Lord Jesus knows YOU and certainly knows your preferences better than anyone. So either he’ll help you get over your worries or he’ll hold up your gold, silver and costly stones in a private room just between you and Him. We don’t really know how it will go down - we only know that it will go down. There will be an evaluation. And all of us will have ***parts of our lives that will be burned up in the fire*** - either because the work we did was worthless or sinful or the reasons we did it were selfish and sinful. The question is how much will be left to bring glory and honor to the Lord when all the gunk is burned away?

The parable of the talents resolves with this **accounting of the Lord** with his servants.

3. When the Master returns, He will **Evaluate** how you invested your time, talent and treasure

* There will be rejoicing and **Reward** for good stewards

“And he who had received the five talents came forward, bringing five talents more, saying,

‘Master, you delivered to me five talents; here, I have made five talents more.’” Matthew 25:20

The exchange between the master and the servants given five talents and two talents are EXACTLY THE SAME. The servants say the same thing. The Master says the same thing to them. “You gave me this - here is what I did with it.”

* There will be rejoicing and **Reward** for good stewards

“His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’” Matthew 25:21

The first reward is simply the commendation of the master - to hear the Lord Jesus say, “Well done, my good and faithful servant.” That will be the ultimate reward - to know that our work and our lives was pleasing to Him. But he goes on to say, “because you were faithful in these small areas, I will give you greater things.” Now, we don’t know what that will look like in eternity. Scholars are about evenly divided on treasure in heaven.

* One view is that ***heaven is the reward***. You either get treasure in heaven - JESUS - or you don’t.
* The other view is that there will be ***degrees of reward*** in heaven - whether that has to do with additional responsibility or recognition or real estate - a larger mansion, more territory to oversee or something.

Whatever the answer, in the end we know that ***it will be JUST, it will be good and everyone will rejoice*** in both the justice of it and the goodness of it. That final invitation sums it up: “Enter into the JOY of your master.”

**The joy, in the end, IS the Master**. Just to be with Jesus is what it’s all about. And our privilege right now is to enjoy Jesus and serve Him - investing our lives, as much as we can, for His glory, His Kingdom, His priorities.

* There will be rejoicing and **Reward** for good stewards
* **Quality** matters much more than quantity

“His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’” Matthew 25:23

Again, notice that the Master’s response to the servant with five talents was ***exactly the same as his response to the servant with two talents***. The Master was not upset or irritated that the one with two talents only earned two more. He wasn’t unreasonable and frustrated saying, “Why didn’t you bring me five talents like this guy over here?” How would that be fair. That guy had five talents to start with - of course he was able to earn more. The point is that the one with two was faithful to invest those funds and produced a similar return on investment even though his final quantity was lower.

We are ***obsessed with numbers*** and achievement in our culture. It’s almost impossible for two pastors to have a conversation without one of them eventually asking the other how many people attend his church. Some of that is pride and flat out sinfulness. But some of it is just the practicality of realizing it’s a different kind of experience if you’re serving a church with 1,000 people as opposed to a church of 100 people.

***To King Jesus the QUANTITY does not matter***. The faithfulness is what matters. The pastor who faithfully loves and serves and invests well in the 100 people is no less impressive - and oftentimes probably more impressive to King Jesus than the pastor of 1,000.

And the same is true for your business. You are no more valuable to King Jesus if you run a $5M company as opposed to a $50,000 company or a $5,000 / year side business. Jesus is not impressed with big numbers. He sees right through to the heart. He is concerned with WHY you do things even more than WHAT you do. Are you managing your time, talent and treasure to please Him? To serve Him? To serve others? To love people? It doesn’t matter if you’re serving one person or 100.

If you want a powerful book on this check out **Henri Nouwen’s book Adam**. Nouwen was a Harvard professor of theology - world class academic, speaking all over, writing, getting published. But the Lord called him to leave all of that behind and spend a year with a young man named Adam. Adam had a disability that made him totally non-verbal and always confined to a wheelchair. Adam needed someone to do absolutely EVERYTHING for him - care for him, clean him up, feed him, talk to him. And Adam was unable to give anything back. The book is Nouwen’s reflection on that year with Adam. He came to see that ***Adam was God’s beloved child*** even though he could not speak and could not move. And it was the greatest privilege of his life to love and serve this young man in ways no one ever saw, no one ever knew. Read the book.

There is one more point to make. There will be rejoicing and reward for good stewards, but:

* There will be **Regret** and rebuke for poor stewards

“You wicked and slothful servant! …You ought to have invested my money with the bankers…” Matthew 25:26-27

When the master returned the servant with the one talent had excuses ready and ***basically blamed the MASTER for his own failure*** to do anything productive with what had been entrusted to him. The Master, of course, saw right through this charade and called him right out. Misunderstanding the Master’s character or having a bad attitude toward the Master is no excuse for failing to manage His property well.

In the end, fear of failure is just a ***cover up for laziness and selfishness***. The servant who did nothing with the one talent was called wicked and slothful. Even if you weren’t able to carefully invest the funds and double them, at least you could have put the money into a savings account and gotten that amazing .1% yield.

Here is the final outcome for those who fail to manage well what God gave them:

* There will be **Regret** and rebuke for poor stewards
* Worldly priorities reveal the absence of **Genuine Faith** in Jesus

“Cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.” Matthew 25:30

Now, ***in this day and age when every kid gets a trophy*** at the end of soccer season, no matter how bad they played; when every child gets a ribbon for participating in a competition no matter how bad their submission was; when it’s getting harder and harder for teachers to give constructive feedback to students because they (and their parents) are so fragile that Bs and Cs are almost considered child abuse now… in today’s culture it is hard for us to process what seems excessively harsh of this master. Is this really a reasonable response?

First of all, let’s remember, the master was away A LONG TIME. **This represents YOUR ENTIRE LIFE**. This is a person who spent every day, every month, every year of their life refusing to serve God and hiding behind different excuses - God owes me this, He didn’t do that, I had to suffer through this, I didn’t have that advantage…

If someone lives their entire life with ***worldly priorities*** it means they don’t believe in Jesus. They never really committed to Him. He isn’t really their Master, even if - at some level - they appear to be “Christian” or “go to church.”

Remember **when Jesus cursed the fig tree** because it didn’t have figs on it? It’s a striking moment in Jesus’ ministry because it seems out of nowhere - especially because it wasn’t even the right season for figs. But the fact that that fig tree withered up and died at the rebuke of King Jesus ***represents the FRUITLESS LIFE***. It represented ISRAEL failing to bear fruit for God in their worship, their devotion, their service, their witness. And it represents anyone today - regardless of what they might claim about knowing Jesus - anyone who shows no FRUIT of a changed life, no evidence of engagement with the kingdom of God, no praying, no giving, no serving, no loving the neighbor…

That is why this third servant is thrown into outer darkness - thrown into hell - because that person never really knew Jesus, never really committed to Jesus. His life just proved what was true in his heart.

* There will be **Regret** and rebuke for poor stewards
* What does *your life* reveal about *your* **Priorities***?*

“Cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.” Matthew 25:30

Let’s pause here and do a heart check. If you look at three categories: your time, your talents, and your treasure - what do those show you about your priorities?

* How do you spend your time? Where is God on your schedule?
* How do you use your gifts, talents and abilities? Are you engaged in the church family and using those skills for the kingdom of God?
* How do you invest the money and other physical resources God has entrusted to you?



Let’s come back to the levels of giving from Robertson McQuilkin. Don’t think of this just financially - think of it regarding your entire life - your time, talents, energy, prayers - all that you have.

How much of YOURSELF do you give away to others? What are your actual priorities when it comes to the kingdom of God? Are you *actually* living for Jesus or, in the final analysis, are you hiding your talent in the ground?

In 1990 **Robertson McQuilkin** was at the very pinnacle of his career.

epm.org/blog/2016/Jun/10/robertson-mcquilkin

He was only 62 years old, was president of a prominent evangelical university, was writing books, speaking all over the world - really making a difference for Jesus. ***But his wife was increasingly distressed without him.*** Her Alzheimers had gotten to the point that if he wasn’t with her she got fearful and went hunting for him. Of course, she knew the half-mile route to the school - and would walk - a mile round trip - sometimes ten times a day. He would come home and see that her feet were bloody from trying to find him.

In the end, he said **the decision was an easy one**. 42 years before he had promised to love and to cherish her in sickness or in health. Period. Nothing more to it. Did he give up a degree of impact for the kingdom of God? Of course. Was it wrong to do so? Of course not! Here is what he said about his decision:

“I never think about ‘what if.’ I don’t think ‘what if’ is in God’s vocabulary. So I don’t even think about what I might be doing instead of changing her diaper or what I might be doing instead of spending two hours feeding her. It’s the grace of God, I’m sure.” Robertson McQuilkin

He went on:

“I don’t feel like I’ve given anything up. Our life is not the way we plot it or plan it... All along I’ve just accepted whatever assignment the Lord gave me. This was his assignment.” Robertson McQuilkin

***What has the Master assigned to you? What is your ministry calling right now?*** He has entrusted to you all the resources you need to accomplish that assignment. Your job is simply to faithfully manage what God has given to you, for His glory, for His kingdom, in line with His priorities and in His strength. It doesn’t matter if it’s big and glamorous, visible to thousands - or if it’s small and invisible, caring for one person with severe special needs. What matters is hearing your Master’s voice and doing what He calls you to do.

Let’s pray.