

## **The Fruit of Godly Stewardship**

### **Matthew 25:14-30**

So far in this sermon series we've seen the importance of seeking the Lord and how we need to incorporate several habits into our lives in order to seek him and experience a deeper relationship with him. We've also looked at some of the fruit that God will produce in our lives as we nourish our souls in him. We've looked at the fruit of sharing our faith as well as the fruit of serving the Lord. And today we look at one more area of fruit.

We're following the order of the book [Spiritual Disciplines for the Christian Life](#) by Donald Whitney and this week the chapter is about stewardship. We don't talk much about stewardship, but it's similar to the idea of managing someone else's estate or business and the resources they own. Some of you are in those positions at work and the owner of the company has hired you and entrusted you with managing or stewarding their resources. It might be people, products, property, money, work projects, and so on. And if you've been entrusted with managing those things, that makes you a steward.

So what does stewardship have to do with our relationship with God? That's what we're going to look at this morning.

I want you to think about how you would answer this question: Who's life are you living? Most people would give the obvious answer: "Well, my life. I'm not living anyone else's life; I'm living my own." That makes sense and that's the way most people live. We see ourselves as the owners and operators of our lives and we live that way. We're responsible and we call the shots. Whether we make good decisions or bad ones, it's up to us. "I have my time, my money, my house, my job, my family... I do what I want with these things because it's my life to live." We do take into consideration how the things we do affect other people, especially if it's our family and friends, but for the most part they aren't the ones telling us what to do and how to live. We are the ones making those decisions for ourselves.

But if you were here last week, you know that's not the way it works anymore for those of us who have become followers of Christ. The Bible makes it clear that if you're a follower of Christ, that also makes you a servant, or

bondsman of his. A bondsman is someone who willingly relinquishes their personal rights and becomes the property of their master, committed to serving him for the rest of their life. And the Bible teaches that each of us is a bondsman to Christ. We've been called to offer our lives completely to him. We give him control – in every area.

The idea of stewardship is closely related to this but includes something more that's really important for us to understand. To see what that is we're going to turn to a parable that Jesus told his disciples about stewardship to prepare them to live in a way that they would be ready for his second coming. This is a familiar parable for many people and one we need to be reminded of often.

Read Matthew 24:14-30.

*“For it (the kingdom of heaven) will be like a man going on a journey, who called his servants and entrusted to them his property. <sup>15</sup> To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. <sup>16</sup> He who had received the five talents went at once and traded with them, and he made five talents more. <sup>17</sup> So also he who had the two talents made two talents more. <sup>18</sup> But he who had received the one talent went and dug in the ground and hid his master's money. <sup>19</sup> Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup> 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.’ <sup>21</sup> 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.’ <sup>22</sup> And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ <sup>23</sup> 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.’ <sup>24</sup> He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’ <sup>26</sup> But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? <sup>27</sup> Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. <sup>28</sup> So take*

*the talent from him and give it to him who has the ten talents. <sup>29</sup> For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. <sup>30</sup> And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'*

The three servants in this story were all in the position of stewards. You can see in verse 14 that the master went on a long journey and entrusted to them his property. He gave them each a large sum of money to manage. A talent is an amount of money equal to 20 years wages. In today's currency that would be about \$1.2 million. So the first servant was given about \$6 million, the second \$2.5 million, and the third \$1.2 million. Significant amounts of money. And you can see the expectation was that they would take that money and use it to expand their master's estate. So these weren't just servants doing what their master told them to do. They were also given the property of their master to manage in a way that would benefit his estate. And that meant they were stewards.

Jesus was telling his disciples that they too were stewards and that's the way they were to live their lives as they prepared for his second coming. They were to see themselves as stewards and live that way. And the same goes for us. The things we have in life have been given to us by God. And I think Jesus had all things in mind – our bodies, health, time, resources, money, jobs, friendships, talents, abilities – everything we have is a gift from God that ultimately belongs to him. We have been called to manage these gifts in such a way that we benefit his kingdom.

So when I ask: whose life are you actually living? The way that God looks at it is that everything you have belongs to him. He's entrusted you with all things to steward for the benefit of his kingdom as you prepare for the return of Christ. Your body belongs to him; your mind belongs to him; your health and time and abilities have all been given to you by God. Why are you good at certain things and able to do them? Because God has given you the ability. Why do you have money and a successful career? Because God has given you the opportunity. Why do you have your home and family and material possessions? They've all been given to you by God.

But all of these things – all of them – ultimately belong to God and he has given them to you and entrusted you with the responsibility to use them for his purposes and to benefit his kingdom. You are a steward and the life you've been given is your stewardship from God. What are you going to do with your stewardship? Most people live as if they're the owners of everything they've been given, but that's not who we are. God has called and equipped us to be his stewards.

Part of the fruit that God is producing in our lives when we seek him and nourish our souls in him is that we will live as stewards and manage his resources in a way that honors him and advances his kingdom. We see that Paul had this expectation of the Christians in Corinth. When they were tempted to commit sexual immorality with their bodies, Paul told them in 1 Corinthians 6:18-20 *“Flee from sexual immorality. Every other sin a person commits is outside the body, but the sexually immoral person sins against his own body.”* <sup>19</sup> *Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own,* <sup>20</sup> *for you were bought with a price. So glorify God in your body.”* In other words, your body doesn't belong to you, it belongs to God. He bought it with the blood of Christ and it is to be a temple for the Holy Spirit to dwell in. You are a steward of your body. God has entrusted it to you to use in a way that glorifies him.

God didn't create us, save us, transform us and give us everything we have so that we would bury his gifts in self-centered living and doing things that ultimately count for nothing. He gave us life and called us into his kingdom so that as his stewards we would join him in expanding his kingdom. That's what we're to do with the lives we've been given. And you can see in the parable that those who do will receive a rich welcome into his kingdom when Christ returns: *“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.”* But you can also see that those who don't and do nothing with the lives they've been given – those who live for themselves and not for their Master – will be rejected by God and face eternal judgment. *“Cast the worthless servant into the outer darkness.”*

Your life is not your own; you were bought with a price. It belongs to your Creator and Savior, and he's called you to use it for his glory. He's working in us toward that end and you and I need to cooperate with him.

So what does this kind of life look like? I want to talk about two specific areas – the same two that are highlighted in the book: how you live as a steward of your time and money. These areas are two of the most important areas to learn how to manage. Your time and money are gifts from God. He's given them to you to steward for his kingdom and glory. But if you think about it, these are two areas of life that most people end up struggling with.

The way people manage (or mismanage) their time and money leads to a lot of stress, anxiety, and complaining. It seems like we never have enough. And we often end up being controlled by these things rather than managing them well. The problem is rarely that we don't have enough; the problem is usually with how we manage what we've been given. So I want to go over some basic principles for managing our time and money to help us see how we can steward them well.

The first principle is one we've touched on already that that is that we need to understand first and foremost that our time and money doesn't actually belong to us – they have been given to us from God, and he wants us to use them according to his values and direction. All of our time and money belongs to him – not just one day a week or a certain percentage of our money. All of it. The principle we saw in 1 Corinthians 6:19-20 can apply to every area of our lives: *"You are not your own, for you were bought with a price. So glorify God with your (body/time/money)"* and everything else.

The second principle is that since our time and money belongs to God, we need to use it according to his values and priorities – what's important to him. One of the best passages for this is in the Sermon on the Mount. In Matthew 6, Jesus told his listeners to not store up for themselves treasures on earth, but treasures in heaven. They should not live their lives wrapped up in making money and providing for themselves. That's how unbelievers lived, but they should be different. He says in Matthew 6:33 *"But seek first the kingdom of God and his righteousness, and all these things will be added to you."*

Contrary to what some prosperity preachers say, God doesn't want you to "live your best life now" if that means a life of self-indulgence; he wants you to live for the kingdom of God and his righteousness. And the way we use the time and money God has given us needs to be a reflection of this. Ephesians 5:15-17 says, "*Look carefully then how you walk, not as unwise but as wise, <sup>16</sup> making the best use of the time, because the days are evil. <sup>17</sup> Therefore do not be foolish, but understand what the will of the Lord is.*" 1 Timothy 6:17-19 says: "*As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*"

The third principle is to give a certain portion of both your time and money directly to the Lord as an act of worship. We see this embedded in the commands of the covenant that God made with his people in the Old Testament and even though we are part of a new covenant today, the pattern of a weekly Sabbath and giving a tithe of our income make it clear what God sees as valuable for his people – for their own benefit. He commanded his people to take a weekly day of rest rather than working every day and on that day they were to worship Him and remember that he was their provider. They were also to give a tithe of their crops and livestock to the Lord to support the ministry of the priests and Levites in the temple. This too was an act of worship in which they were to remember the blessings of God and that he was their provider.

Both of these practices were regular and ongoing acts of worship that reminded them of their dependence on God and his blessing and provision and it's for those reasons we should follow the same pattern in our lives today. One day a week and 10% of your income is a significant offering that will influence your values and remind you that everything you have belongs to God and you are a steward.

And that ties in with the fourth principle, and that is to make a plan for how you're going to manage the rest of your time and money. God doesn't just care about the Sabbath and tithe, he cares about how you manage all of your

time and money because all of it belongs to him. He wants you to manage it according to his values and purposes. He wants you to be a wise and godly steward with everything he's given to you.

This includes making a plan for how you're going to spend your time each week. Be intentional with your time. Schedule your days and weeks based on God's priorities and values. If you don't, you will end up wasting much of it. Do you set aside time to cultivate your relationship with God? Are you taking time for your spouse and kids? Are you spending enough time at work to meet your needs but not working too many hours? Are you taking time for exercise, friendship, Christian fellowship, church, etc. It isn't hard to fill up your schedule, but you need to be intentional with filling it with the most important things.

The same is true for your money. Make a plan for how you're going to spend your money or you'll end up wasting a bunch of it, you'll probably go into bad debt, live beyond your means, not have any savings, and not be in a position to give. Establish a budget that you'll live by. Financial stewardship is a popular topic and there are all kinds of great resources to help you. We've done Financial Peace University with Dave Ramsey here at church, and that's a great comprehensive resource that aligns with biblical values.

God has called you to be a steward and entrusted you with his resources to use in a way that honors him and advanced his kingdom. One day, like the servants in the story, you and I will settle accounts with our Master. Will you hear: "Well done my good and faithful servant?" Godly stewardship in these areas and in every area of your life is the fruit that will come from spending time with Jesus every day. So I urge you again to devote yourself to seeking him with all your heart, read his Word, listen to his voice, and obey what he's calling you to do.