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**"Missions and Money - Stewardship"**  
**(Matthew 25:14-30)**  
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**February 11, 2018**

**(Matthew 25:14-30)**

<sup>14</sup> "Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. <sup>15</sup> To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. <sup>16</sup> The man who had received five bags of gold went at once and put his money to work and gained five bags more. <sup>17</sup> So also, the one with two bags of gold gained two more. <sup>18</sup> But the man who had received one bag went off, dug a hole in the ground and hid his master's money.

<sup>19</sup> "After a long time the master of those servants returned and settled accounts with them. <sup>20</sup> The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.'

<sup>21</sup> "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

<sup>22</sup> "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.'

<sup>23</sup> "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

<sup>24</sup> "Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. <sup>25</sup> So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'

<sup>26</sup> "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? <sup>27</sup> Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

<sup>28</sup> "So take the bag of gold from him and give it to the one who has ten bags. <sup>29</sup> For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. <sup>30</sup> And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

We are in week two of Missions Month and this year's theme is missions and money. We learned last week that money is not the only thing that's important when it comes to missions, but it is important. More specifically we learned that greed is the enemy of missions. Today we'll be looking at the subject of stewardship. This passage is so rich in instruction about what it means to be a faithful steward. There's a lot of ground to cover so let's begin.

**I. All Christians are servants and we have been entrusted with responsibility. (14-18)**

The master in this parable was going on a journey and left his servants in charge of his wealth. He gave his servants a significant amount of money. It may have been equivalent to three hundred thousand dollars. So there was one who was given five bags of gold (talents) and another two bags and another one bag, in accordance with their trustworthiness and their ability.

Jesus tells us in the parable that it was the master's wealth; it was his money. Consider everything that you own. I mean everything. Material possessions. House. Your investments. Your salaries. Your toys. Your jobs. Your health. Your creativity. Your work ethic. Even your children. None of it belongs to you. All of it belongs to our master.

Though it belongs to the master and none of it belongs to us, it is graciously entrusted to us. It's loaned to us. However, many Christians mistakenly think that they own the things in their possession. And since they think they own these things, they do whatever they want with them. They think that because they worked for it, they own it. They think that this job, this home, this money, this time, that they own them all. But the truth of the matter is that stewards do not own anything. All that they have is on loan from their master.

Every single Christian has been entrusted with the following things: Time, Talents (abilities), Treasures, Opportunities, Relationships. All of these things are given to us in different measure. Sure, each of us has 24 hours each day, just like everyone else, but no one knows the length of days we have on this earth. So, in that sense even the amount of time is determined by our master.

**II. Servants are entrusted according to their abilities.**

This is an important detail to remember. In verse 15 it says that each servant was given money according to their abilities. The bible teaches us that the Holy Spirit is the one who gives us gifts as he pleases. And these gifts are given to us so we can bless the church and carry out God's will in the world. Therefore, we shouldn't be looking over to the person on the right or the person on the left and start comparing. We shouldn't complain to God either for what we did or did not receive. Parents shouldn't compare their kids with other kids. One of the jobs of parents is to help children discover their natural and God-given abilities, as well as to nurture their character, and plant the seeds of faith.

Friends, God is our sovereign creator, isn't He? And as our Creator, he made each of us uniquely. He made some to be entrepreneurs always thinking of new and creative ways to make money. He made others good at making widgets, doing repetitive tasks and doing them well. Some he made to be good administratively, others are good with numbers. Some are really good with people. Others he made good at speaking. We're all different. And because he knows our abilities and our limitations, in his wisdom he perfectly entrusts these things to us accordingly.

This is why the manager gave money to each servant according to their abilities. It would be foolish of the manager to entrust something to one of his workers when the worker lacked the experience and ability.

Because this is so, we are not in a place to ask why we are not as wealthy or talented as this person or that person. If we don't come to grips with this, I think it'll paralyze us from serving and using God's resources in a beneficial way.

What's great about this parable is that the Master didn't micromanage his servants. He didn't say, do this or do that. He didn't leave behind a hundred pages of instructions. Each servant was allowed to use his or her ability in his own way. For us it's great to know that there is so much room for creativity and personal expression when it comes to the way we serve God and manage his resources. Not everyone is going to look the same. Consider your particular passions, talents, career, and your relationship connections. For every one of us those things will look different.

### **III. Servants are expected to start their work immediately.**

Some Christians take a long time to start using their God-given resources or they don't start at all. But when we look at the pattern of the New Testament, the entire bible for that matter, it usually goes like this. Jesus encounters a person, they become saved, and immediately they put themselves at his disposal. In fact Jesus rejected those who put anything or anyone before him. It's always the same response. Consider the calling of the disciples. Immediately they left everything and followed him. Remember the demoniac that lived in the tombs? As soon as he was rescued, he followed Jesus, he obeyed him. Look at the wicked tax collector Zacchaeus. As soon as he was saved, his acts of repentance were immediate. He paid back four times the amount that he had wrongly taken. Look at the Apostle Paul. As soon as he encountered Jesus, he was given an assignment, which he immediately took on.

This passage shows us the proper response of the steward. The first and second stewards went **at once** and put their money to work.

There are a bunch of reasons for why we don't put the Lord's money to work right away.

- Greed
- Mistakenly thinking that all of it belongs to you. 10% / 90% vs. 100%
- Personal debt
- A deficient experience of the gospel in your life.

### **IV. Faithful stewards will gain a return on their investment.**

In this story, the servants who received five and two bags of gold, after putting their money to work, doubled their investment. The man with five ended up with ten and the man with two ended up with four. It's almost as if the parable is telling us that if you do something, anything with God's resources, you will reap an investment. Sometimes the result is immediate. But sometimes the results are delayed.

Some Christians might think that because they don't have much, that even if they were to give, it wouldn't make any difference. Well, that's just not true.

Here's an illustration from a book I've been reading the past few weeks. It goes like this:

*"Play the role of financial counselor. Today you have two appointments, first with an elderly woman and then a middle-aged man.*

*The woman's husband died six years ago. She says, 'I'm down to my last two dollars. I have no more money. The cupboards are bare. These two dollars are all I have to live on, yet I feel as if God wants me to put them in the offering. What do you think?'*

*What would you tell her?*

*Likely, you'd say something like this: "That's very generous of you, dear, but God gave you common sense. He knows your heart—that you want to give—but he wants you to take care of yourself. He knows you need to eat. I'm sure God would have you keep those two dollars and buy food for tomorrow. He wants your needs to be met. You can't expect him just to send down food from heaven if you give up the little money he's already provided, can you? God want us to do the sensible thing."*

*Your next appointment is with a successful, hardworking, middle-aged farmer whose crop production has been excellent. He tells you, "I'm planning to tear down my old barns to build bigger ones so I can store up more crops and goods and have plenty saved up for the future. Then I can take it easy, retire early, and maybe do some traveling and golfing. What do you think?"*

*What's your answer?*

*Perhaps something like this: "Sounds good to me! You've worked hard and the Lord has blessed you with good crops. It's your business, crops, and money. If you can save up enough to take care of yourself for the rest of your life, by all means go for it."*

*Doesn't our advice to the poor widow and the rich man seem reasonable? But what would God say? We don't have to speculate because he's already told. The widow is the woman in Mark 12, who put in two copper coins and Jesus made her into a hero of faith. And the rich man is found in Luke 12, and God called this man a fool and took his life right there and then!*

Which person are you? Are you more like the widow or the wealthy man? Would your life be held in esteem by our master and even recorded in the pages of scripture as a life to be copied or one recorded in scripture as the life to avoid? Don't make light of what you have, even if it's very little. God calls us to be faithful more than anything else.

Though we are not told what happened later to the widow, we do know what happened with the servants in this parable.

#### **V. Servants will be rewarded. (19-23)**

After a long time, the master returns to settle accounts. The return of the master refers to the return of Christ. Let's look at the responses the master gives to the first two servants. To the one who was given 5 the master says,

**21** "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

To the one who was given two, the master says,

<sup>23</sup> "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

The response is exactly the same. Isn't that incredibly good news? Shouldn't there be a huge collective sigh of relief? God will never compare us with others. He only compares us against the unique responsibilities he's given to each of us. He will never say, how come you didn't do as much as she did? He will only judge us based on what he's entrusted to us. And that's a relief and that's grace and that frees us to serve and give without looking over our shoulders.

There are a few other things we learn about the reward.

There was a Verbal reward. A reward about your character. "Good and faithful." Verbal encouragements are most of the time more meaningful than material encouragements. Jesus will say to all of his servants on the final day. "well done!" Can you imagine that day!

He was given greater responsibility (v29). *Many of you know the sense of pride and satisfaction when you get promoted at work. It's different from getting a raise or a bonus. Those things too are usually given for a job well done, but to get promoted, that's different. Because with the promotion comes added responsibilities. You're given more work or harder work. You are in charge of more money, more people.* That's what's happening here. You were faithful with the small responsibility entrusted to you. And because of that you were given more.

He was invited to share in the master's happiness (v21,23). This is perhaps the greatest reward. There's the verbal reward. There's the promotion. But there's also this, sharing in the master's happiness. So here's how it works. God gives me work to do, money to invest. With the right attitude and motivation, I labor and do that work with all my might. That results in God receiving the glory and his Kingdom plans advance and with my service he is happy, he is pleased. And I get to share in that happiness. What an amazing reward!

But we also have to look at **the terrible consequences of a wicked servant.** (24-30)

He misunderstood his master.

The servant thinks that the master is a hard man, harvesting where he have not sown and gathering where he has not scattered seed. The servant is saying that the master is a shrewd and profitable businessman. Thus, he probably expected a lot from his servants, but we can see from the way he treated his two other servants that he was incredibly good and generous as well.

Some of us might misunderstand God thinking he will not provide for us, or that we cannot fully trust him and this may cause us to disobey.

Fear was his doom.

Even though the third servant knew he was a hard man, he did not do what he was supposed to. He was afraid of losing the money. I'm sure he feared failing as well. I'm sure he looked at the other two servants who had more ability and experience and just sunk his head and wondered what he could do with one measly talent.

Being paralyzed with fear is similar to having a lack of faith. Faith allows us to take risks and be courageous. But fear keeps us staying comfortable.

So, he did nothing.

From the master's response you could see that he was saying, "You could've at least done something, anything. I would have taken anything. 'Anything' other than 'nothing.' But you did nothing!"

The consequences were dire.

- Verbal punishment.

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Folks, with God, words are everything Listen to the words the last servant receives.

**26** "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? **27** Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

**28** " 'Take the bag of gold from him and give it to the one who has ten bags. **29** For those who have will be given more, and they will have an abundance. As for those who do not have, even what they have will be taken from them. **30** And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

What he has was taken away.

Everyone who has will be given more. And he who does not have, even what he has will be taken away. It's a scary thing to make money, to learn something, to hear a sermon, to have a gift or talent. Why? Accountability. God will ask each one of us. What did you do with it?

Eternal punishment.

That servant is worthless. One commentator says: "to fail to do good and use what God has entrusted to us to use is grievous sin, which results not only in the loss of neglected resources, but in rejection by the master, banishment from his presence."

**Conclusion:**

Wow, what a passage! So many things to learn and apply to our lives; so many things it says about our money and possessions.

To be a Christian is to be a servant of Christ. And to be a servant is to be a steward, entrusted with God's resources. These resources are not our own. They belong to God. But they are loaned to us, so we can use all of our God-given creativity and ingenuity to faithful use these resources for the Master's purposes. So when Jesus returns how will he find us? How will he find our church? And how will he find each of us? Will he find us faithful? Will he be pleased with how we lived our lives and invested his resources? For the sake of the gospel, the unreached, for the thousands lost on the university campus, for the churchless neighborhoods in Toronto, let us continue to give and then give more and faithfully use what God has given us.

Let's pray.