

Managing God's Money through Spending

Matthew 25:14-30 11.23.14

Intro: We rationalize spending beyond what we have:

- It's a really good deal – I'm actually saving money.
- I'll make sure to spend less next month to make up for this month's splurge.
- Buying this thing will allow me to be more efficient and productive so I'll actually end up making more money.
- It's been a tough day – I deserve to indulge.

Transition: how should we think biblically about spending money? We've been implicitly alluding to it throughout our series but we'll dive in a little more explicitly today. It concerns what it means to be a "manager" or "steward" of God's money. Today we're going to look at the Parable of the Talents in Matthew 25:14-30 to understand the concept of stewardship (page 830).

Context:

- This passage is found within the Olivet Discourse where Jesus is sitting on the Mount of Olives telling his disciples about signs of his coming and the of the end of the age (24:3).
- One of his main points is that since no one knows the timing of his return, we need to be always watchful and prepared. Jesus then shares a number of parables on the necessity of being watchful:
 - The homeowner and the thief (24:42-44). If you would have known when the thief was coming you would have stayed awake. So be ready...
 - The two servants (24:45-51). Blessed is the servant whom his master finds doing his will when he returns.
 - The ten virgins (Matt 25:1-13). The 5 foolish virgins who took no oil and the 5 wise virgins who took oil with them. "Watch therefore, for you know neither the day nor the hour" (25:13).

Transition: the parable of the talents goes beyond the previous three in that disciples should not only be prepared for his return, but watchfulness in his return should manifest itself in stewardship during his absence.

Read Matthew 25:14-15 (Page 830)

Setting the Stage of the Parable (14-15)

- The characters: there is a master and three servants (or "slave" or "bondservant")
 - These servants in the ancient world had considerable responsibility and authority.
- The master is planning to go on a long journey so he *entrusts* his property (or cash assets) to his three servants. This property is called *talents*. One received 5, one 2 and one 1.
 - What are *talents*?
 - When we think of talents, we usually think about skills, gifts and abilities but in the NT times, it was a monetary unit of exchange.
 - Their value varied, but many suggest that 1 talent equaled 6000 denarii. It would take a day laborer 20 years to earn 6000 denarii. This might equal around \$300,000.
 - Why are they given different amounts?
 - They were given "according to their own ability" (25:15).

I. Acknowledge God as the rightful owner of all you have (14-15).

- Whose property is it? It's the master's property.
- Did he give it to them? No, he entrusted it to them. The property is still his. The master fully expects to return to his property at the end of his journey.
- God owns everything you have.
 - While our primary focus today is about money, this parable is not limited to financial stewardship. God owns not just our financial assets but also our minds, skills, abilities, the gospel, and others and we should steward those as well.
 - God doesn't just own the 10% you throw in the offering basket; he owns the other 90% as well. We often think that we've done our "Christian duty" if we've thrown a few bucks in the offering plate. As if we can now go and do whatever we want with the rest.
 - J. D. Gear aptly points out, "Jesus didn't tithe his blood for us; he gave it all. Shouldn't we respond by offering our all for him?" Yes, because God owns it.
 - God is just as much concerned with what you keep as with what you give. When you realize this truth, you become God's money manager. "I'm not God. Money isn't God. God is God. He's in his place, I'm in mine, money's in its (Randy Alcorn). When you recognize this, life becomes much clearer and easier.
- God will hold you accountable to what he has given you.
 - Often times we complain because we don't have as much as someone else. To do that is to miss the point. God is not going to hold you accountable for what you don't have, but for what he's given you.
 - Even those who are given less are obligated to use and develop what they have.
 - You are to steward, not what you don't have, but what you do have.
- Illus: Transfer the Title of your assets to God (tell story of selling my Toyota to my sister). It might help you to physically right out a title and transfer everything into God's hands.

The Actions of the Three Servants (16-18).

- The 5 Talent Servant (16). He "went at once" (ESV) or "immediately" (NAS) and put his money to work. This shows the servant's promptness and eagerness.
 - He "traded with them" (ESV, NKJV, NAS) or "put his money to work" (NIV).
 - This doesn't mean that he just invested the money in some lending agency. "Rather he set up some business and *worked* with the capital to make it grow" (D. A. Carson).
 - He gained 5 more talents. He turned 100 years' wages into 200.
- The 2 Talent Servant (17). He did the same and turned 40 years' wages into 80.
- The 1 Talent Servant (18). He dug in the ground and hid "his master's money." He chose what he thought was the safer route. Why? He either was unwilling to work or take risks.

II. Steward what God has entrusted to you without delay (16-18).

- Faithful servants and stewards feel the responsibility of their assignments and they go to work without delay. The point of the parable is that we shouldn't wait till right before he returns to begin stewarding well, we should begin now.

The Return of the Master and the Settling of Accounts (19-30).

- Settling Accounts with the 5 Talent Servant (20-21).
 - He turned his 5 talents into 10.
 - He was praised for his faithfulness.
 - He was given increased responsibility.
 - He was given a share of the master's joy.
- Settling Accounts with the 2 Talent Servant (22-23).
 - He turned his 2 talents into 4.
 - He received the same response and reward as the 5 talent servant.
- Settling Accounts with the 1 Talent Servant (24-30).
 - He returned his 1 talent with no additional profit.
 - He accused the master of exploiting the labor of others. He basically reasoned that he was in a no win situation: if he gained a profit he wouldn't receive any of it (a wrong assumption) and if he failed and lost everything he would face his master's wrath (a true assumption).
 - It's also possible that he was mad that he was given much less than the other two.
 - He overlooked his responsibility to fulfill the assigned duties from his master. In fact, he confused his role. He was not the master and it wasn't his position to determine how the assets should be spent.
 - His actions reveal that he doesn't truly love his master and he covered his lack of love up with excuses and by blaming his master.
 - He received condemnation from his master who called him wicked, slothful and worthless. At minimum, he should have at least invested it and gained interest.
 - As a result, his talent was taken from him and, instead of entering into the master's joy, the relationship is severed and he is cast into the outer darkness.
 - The point: ". . . to fail to do good and use what God has entrusted to us to use is a grievous sin, which issues not only in the loss of neglected resources but in rejection by the master, banishment from his presence, and tears and gnashing of teeth" (D. A. Carson).
 - The master gives the wicked servant's talent to the 10 talent servant: "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."

III. Steward what God has entrusted to you according to his will (19-30).

- The reason the first two servants were praised is because they were *faithful* to the will of their master. If God has not *given* you resources, but merely *entrusted* them to you, then you need to adopt a steward's mentality and a steward asks, "What does my master want done with his assets?" Once answered, he then goes and does it.
- One of the main tests of stewardship is whether you consult with God and ask him to show you what to do with his money.
- Allow God to set your salary
 - God trusts you to set your own salary and this is one of the central spiritual decisions you must make. In other words, my wife and I may receive a certain

amount of money in a particular year but just because I have a certain amount of money doesn't mean I'm supposed to live on that amount of money.

- God prospers me not to raise my standard of living but to raise my standard of giving (Randy Alcorn).
 - “When God provides more money, we often think, *This is a blessing*. Well, yes, but it would be just as scriptural to think, *This is a test*. . . Just because God puts His money in our hands doesn't mean He intends for it to stay there!” (Randy Alcorn).
 - Illustration from Alcorn: Let's say you want to mail a Christmas present to a family member. You wrap it up and hand it over to the UPS delivery person. What do you expect of them? To get it to the right destination. But what if that person, instead of delivering it, takes it home, opens it and keeps it. Why is that wrong? The present doesn't belong to him. He's just the middleman. His job is to deliver it to the person you want it delivered to. So it is with God. Just because God puts money in your hands doesn't necessarily mean he wants it to stay there.
- Spend within your means (don't overspend).
 - Why is it so difficult for our generation to spend within our means?
 - We love things.
 - We try to impress others.
 - “One of the paradoxically dumb things we do is to destroy our finances by buying garbage we can't afford to try to make ourselves appear wealthy to others” (Ramsey, 82). We don't want to admit to everyone we have impressed that we are fakes. Are you a financial fake? Are you trying to live in such a way that everyone else thinks you are financially rich and yet the opposite is true?
 - If you're going to spend within your means, you have to live on a written zero-based budget where every dollar is given a name.
 - “A budget is people telling their money where to go instead of wondering where it went” (John Maxwell).
 - Living on a budget is freedom, believe me.
 - What keeps many of us from living on a budget?
 - We don't want to cut our lifestyle. But some of you need to seriously ask, “Have I over-accumulated? Are there things I need to sell?” If you can't give or save, you need sell some things and cut your lifestyle.
 - It amazes me the number of people who say they can't give but will think nothing about dropping \$50-100 eating out in one meal.
 - Don't be motivated by guilt but grace. Don't ask, “Which ‘wants’ should I cut in order to be a better Christians?” or “How many can I keep and still be holy?”
 - “If you worked for a company called YOU, Inc., and your job at YOU, Inc., was to manage money—and you managed money at YOU, Inc., the way you manage your money now, would YOU, Inc., fire you” (Ramsey, 97)?

- Spend wisely
 - Use the treasure principles by Randy Alcorn:
 - My heart always goes where I put God's money.
 - Heaven, not earth, is my home.
 - I should live not for the dot but for the line.
 - John Wesley posed four questions to help people decide how to spend money.
 - In spending this money, am I acting as if I owned it, or am I acting as the Lord's trustee?
 - What Scripture requires me to spend this money in this way?
 - Can I offer up this purchase as a sacrifice to the Lord?
 - Will God reward me for this expenditure at the resurrection of the just?

IV. **Steward what God has entrusted to you in view of Jesus' return (19-30).**

- "Like soldiers ready at any moment for a barracks inspection, the servants are constantly aware this could be the day of the master's return" (Randy Alcorn).
- God will settle accounts with every single one of us. For us, the return of the master occurs either a) when we die or b) if Jesus returns before we die.
- For those who have stewarded well, God will grant increased responsibility and eternal joy in his presence. God is a generous master. He graciously promises reward and promotion to faithful stewards.
- For those who have been foolish, God will take the little that you did have and you will not enter into the master's joy.
- Get this: the motivation to steward is not in order to gain entrance into the kingdom of God. The way you steward reveals who your true master is. Come to Jesus as your greatest treasure and it will change the way you view life and steward your life.
- At the end of the day, it won't matter what anyone else thinks of you. It will only matter what your creator thinks of you. Make decisions in this life on what will please him, not others.
- Randy Alcorn asks a great question: "Am I living to hear others say of me, 'He's a great success!'—or to have *You* say to me, 'Well done, My good and faithful servant?'"

The Point: All of Jesus' disciples should seek faithful stewardship of all of God's resources that he has entrusted to us as we eagerly wait for his return.

Give

- Do you prioritize giving over saving and spending?
- What patterns do you need to start this week?
- What do you need to stop doing (saving, spending) so that you can give more?

Save

- Are you presuming on God by not saving at all? Are you hoarding and replacing God?
- Are there things that you've said are off-limits to God that need to be put back on the table?

Spend

- Do you need to start a written budget this week?

If you are a faithful steward, teach others. Are you struggling, find someone to learn from.