

MARCH 18, 2018

# FOUNDATIONS

WEEK FIVE: BIBLICAL STEWARDSHIP

**CORE COMMITMENT: Give generously of your time, talent and financial resources to build up the body of Christ**

We fell in love with our home in Albuquerque from the moment we saw it. The house had a contemporary Scottsdale feel, with a nice array of cacti, rocks and native grasses gracing the entrance. The home was on a side street called “Tres Vistas (“Three Views” for our gringo friends).” Cindie and I could step out of our bedroom on to a balcony that took in an expansive view of the Rio Grande River below us, several miles to the East, Sandia Creste towered a mile above the city. In the evening, as the river and the mountain slowly faded into darkness, the valley gave way to the enchanting glimmer of city lights.

When we moved back to Texas we left the house in the hands of a young couple, who desperately wanted to buy it. They had a couple of glitches on their credit report, but we were committed to helping them get into the house. They paid a deposit and we worked out a plan where they could eventually own the home. She was an amazing young lady who, in spite of a rough childhood, was working hard to make a better life for her children. He was a little less impressive, but we still wanted to help them. We thought our home would be the perfect place for them to raise their family, and build a life together.

While they were in the home, they went through a vicious breakup. She left the house to get away from him for a few days. While she was gone, he trashed the house. He knew that the deposit came out of her savings, and that she was ultimately on the line for the mortgage. When she came back to the house, he was nowhere to be found. But the carpet was full of cigarette burns, along with some red wine and urine stains. There were gouges in the wall and some of the windows were broken.

When Roberta called, Cindie could barely make out what she was trying to tell us through the tears. Cindie was far more concerned with her than she was the house. During the course of their conversation, the young lady gave her life to Christ. We were able to make a connection with a neighbor who took her under her wing and helped her grow in her faith.

We had one of our friends, who flipped houses, take a look at the house. “It’s in pretty bad shape,” he told us. He pulled some of his crew off other projects and helped us put the house

back together.” He took a bath on the deal. We took a bath on the deal. Before everything was said and done we had hemorrhaged thousands of dollars. We lost a lot of money on the house.

In that moment, we were confronted with a concept we had largely taken for granted. The house was never ours to begin with. Everything we are, and everything we have, has been entrusted to us by the Lord. It’s his, not ours. If it really is his, it is his to do with as he pleases. And if it pleased him for our house to be trashed so that a young lady could come to know him, we were on board.

Sure, we were bummed at the loss, but we also knew there was rejoicing in heaven over Roberta’s decision to follow Christ. So, even if a bit begrudgingly, we too joined in on the celebration.

The concept that we had largely taken for granted was “Biblical Stewardship.”

Jesus tells a powerful story that captures the heart of biblical stewardship. As we work our way through the story, we will draw out five foundational principles that help us understand what it means to live as stewards.

## **FIVE FOUNDATIONAL PRINCIPLES**

### **PRINCIPLE 1: Everything we are and everything we have is a trust from God.**

We are not owners, we are managers. God has placed his resources in our care so that we might partner with him in accomplishing his purposes in the world.

Being a steward doesn’t mean we don’t enjoy the resources God has given us, it simply means we understand that they were given to us for much more than our enjoyment. In fact, being a steward opens the door to greater joy, because we are acting in partnership with God and everything we do becomes an act of worship.

Jesus’ story begins with a scene that seems a bit bizarre to us, but would have been all too familiar to his original audience.

*<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.*

When Jesus tells us, “Again it will be like...” he is picking up on a theme he introduced in verse one, “At that time the kingdom of heaven will be like...”

Jesus is describing life in the kingdom. The kingdom is the counter-culture reality we experience when we come to Christ. We still live in the world, but our reality transcends the world. We live in a different realm and operate with a different set of values.

In Jesus’ day, it would not have been uncommon for wealthy land owners to buy properties, bind the former owners to himself as indentured servants and retain them to work the land in order to pay off their remaining debts. On one level nothing changed—same people, living in the same place, working the same plot of land. On another level, everything changed. The property was under new ownership, and the laborer’s were working for the pleasure of the new owner rather than their own.

In Jesus’ story there is an exchange of currency rather than property. The sums Jesus is talking about are extraordinary. The NIV refers to the currency as “bags of gold.” Most translations don’t translate the phrase at all, they simply refer to the currency by its ancient designation “a talent.” In this particular case, a talent is not something you are good at, it is a measure of silver or gold.

In fact, it would have been about thirty-eight pounds of silver or gold. It would have taken the average worker twenty years to earn one talent of gold. Five talents would be more than most people could earn in two lifetimes.

The sheer size of the endowments highlight the Master's wealth and his generosity. He is not indiscriminate, he gives to each one according to their ability, but he is more than generous with even the least of his servants.

In case you are missing the point. The man going on the journey is Jesus. The servants to whom he entrusted his wealth are you and me. The bags of gold are the tremendous resources he has placed at our disposal. As we move deeper into the story we realize, that the master wasn't handing out the platinum master card so the servants could throw endless parties and live the good life, he has something else in mind, which brings us to the second principle.

## **PRINCIPLE 2: God expects us to use what we have to accomplish his purposes in the world.**

In Jesus's story, the master's purposes are as crass as making a profit. Our Lord has far more in mind. The first two servants get it.

*<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.*

The words "at once" indicate a sense of urgency. They "put [the master's] money to work" and gained an incredible return for their labors.

The third servant is a bit more risk averse.

*<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.*

He does the safest thing you could do with money in his day and time. There were no federally insured banks, so he dug a hole and buried the money. The only problem is that the master expects him, like the first two servants, to put the money to work. While the money is safe, it is not serving the master's purposes.

That brings us to the third principle.

## **PRINCIPLE 3: The Lord calls us into account for what we have done with what we have.**

The master does something we never expect of Jesus. He settles accounts. This is probably as good a place as any to dispel a common myth about stewardship. Stewardship is not about giving a portion of what we have back to God. Stewardship is about all that we have, all that we are and all that we do.

We are not stewards when we give of ourselves, we are stewards when we give ourselves. When we give ourselves, of course, everything else comes with the package.

Let's get back to the story,

*<sup>19</sup> After a long time the master of those servants returned and settled accounts with them.*

The long time in Jesus' story refers to the time between his ascension into heaven and his return to earth. It has been a long time. Since it has been a long time, it is easy for us to be lulled into complacency. We all imagine we have more time than we really do. Most of us intend to be more

devoted to kingdom causes at some point in our life, it's just that right now is not the most convenient time. So rather than being about our Father's business, we just go about business as usual.

While those of us in Christ will not face ultimate judgment, we will stand before Christ "...so that each of us may receive what is due us for the things done while in the body, whether good or bad (2 Corinthians 10:5)."

For the three servants, the master has returned and it is time to settle accounts.

The fourth principle is where stewardship gets really fun.

**PRINCIPLE FOUR: When we give freely of ourselves and our resources to God, he gives even more freely of himself and his resources to us.**

This is not an "if we give," he will "give" kind of arrangement. Remember the whole story begins with a generous endowment from the master. He has already blessed us beyond our wildest imagination, but we are drawn even deeper into his grace when we walk in obedience to him.

As we might expect, the first servant fares well at the masters return.

*<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!'*

While the second servant did not have nearly the resources the first servant had, his reward is not any less spectacular.

*<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!'*

Our Lord's reward is every bit as generous as his initial trust. It comes in three parts.

First, we experience his pleasure. "Well done good and faithful servant." I still melt anytime Cindie tells me, "Great job!" I cannot imagine what it would be like to hear those words from Jesus.

Second, he entrusts us with more of his resources. Not only do the first two servants receive back everything they have given to God, he gives them so much more. "You have been faithful in a few things, I will put you in charge of many things."

Third, we experience supernatural joy. The joy that only he can give. The joy we only experience when we are walking with him, "Come share your master's happiness!"

The fifth principle is where stewardship gets really scary. I wish experiencing the master's joy was the end of the story, but it is not. Our story does not end well.

**PRINCIPLE 5: When we withhold ourselves and our resources from God, he withholds himself and his resources from us.**

Here is a hard truth. When we are in a covenant relationship with God, he not only rewards our obedience, he chastens us for our disobedience. Not because he hates us, but precisely because

he loves us, and is willing to take drastic measures to move us back to himself. I know that sounds a bit Old Covenant, but it is deeply embedded in the New Covenant as well. Listen to the writer of Hebrews.

*<sup>5</sup> Have you completely forgotten this word of encouragement that addresses you as a father addresses his son? It says, "My son, do not make light of the Lord's discipline, and do not lose heart when he rebukes you, <sup>6</sup> because the Lord disciplines the one he loves, and he chastens everyone he accepts as his son (Hebrews 12:5)."*

A while back an old friend of mine called. He had left our church for the cooler, hipper church down the street. He had very little access to the pastors in the church, so he called me. "Even though, I attend another church", he told me, "I've always considered you my pastor." I was a bit puzzled, but willing to play along. "Can we grab coffee," he asked. I said, "Sure."

I met him at the coffee shop, and he did look much cooler and hipper than he did when he was attending our church. The only problem was the cooler, hipper church was a high commitment church. He wanted to lead a small group, but they wanted him to be fully vested in the church before stepping into leadership. They zeroed in on his giving and asked him some hard questions about his finances. He was a bit rattled by their questions.

He asked me, "What do you think about that?" I told him, I did think leader's needed to be fully vested in the life and ministries of the church. More than that, I told him, leaders need to be an example to the believers in all things, in life, purity and godliness, and yeah, that includes mundane matters like giving. If someone were to ask him about "biblical generosity" he would need to be leading the way, before he could answer the question with integrity.

I asked him to describe his giving. I was a bit surprised. I appreciated his honesty, but his giving was a bit underwhelming. I asked him what was holding him back from being more generous. His answer was, "Well, I guess God has not blessed me nearly as much as I thought he would." I was even more surprised. He lived in a really nice house, in a really nice neighborhood, drove a really nice car, had just returned from a really nice vacation in Europe, wore really cool clothes, and had a great haircut. He seemed to be doing all right, unless of course he was spending all of his resources to maintain an image.

He told me I was his pastor, so it was time for some hard pastoring. I asked him, "Have you ever considered that God may not have blessed you with more because you have not honored him with what you have?"

Dead silence. We both fidgeted for a few awkward seconds. Seemed like forever. I turned the conversation to sports to salvage the friendship.

As hard as the conversation may be, there is still a truth here we need to come to grips with. "When we withhold ourselves and our resources from God, he withholds himself and his resources from us."

Jesus told his disciples,

*"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6:38)"*

A few chapters later, Jesus asks the hard question?

*So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? (Luke 16:11)*

Paul wrote the Corinthians,

*<sup>6</sup>Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. <sup>7</sup>Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. <sup>8</sup>And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work (2 Corinthians 9:6-7).*

We don't have time to unpack this text, but you get it don't you? God meets our generosity with his generosity. "Whoever sows generously will also reap generously." He meets our stinginess with his own. "Whoever sows sparingly will also reap sparingly."

This goes far beyond material prosperity. Our biggest loss is not the resources God might have placed at our disposal. Our biggest loss is our loss of vibrancy in our relationship with him, we no longer experience his pleasure, we no longer share in his happiness.

Jesus' response to the third servant, is stark in contrast to his response to the first two.

*<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.'*

The third servant sees God as a harsh taskmaster and responds in fear. The first two see the master as a faithful covenant partner and respond in faith. The first two experience the masters generosity and delight, the third experiences his discipline.

Instead of the warm commendation, the third servant receives a harsh rebuke.

*<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.*

Finally the master withdraws his resources, and banishes the servant from his presence.

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

To be completely fair to the text, Jesus is talking about the final judgment. He is using apocalyptic language. Any time you hear the words, "outside, into the darkness, where there will be weeping and gnashing of teeth," there is a lot more at stake than a mere withdrawal of fellowship.

This is a shocking turn of events. The servant appears before the master, assuming he will be welcomed into the kingdom, only to find out that he is on the outside looking in. His lack of engagement in the things of God, is clear evidence that he never belonged to God.

While those who genuinely belong to Christ, do not live in fear of the final apocalyptic judgement, we do need to be aware that we can effectively quench and grieve the Holy Spirit. When we do, our Lord withholds both his blessing and his presence until we turn to him in repentance and faith.

The gospel both encourages our faithfulness, and warns us against the spiritual leanness that results from unfaithfulness.

## **STEWARDSHIP IN THE LOCAL CHURCH**

Now that we understand the dynamics of stewardship, where do we begin? Anything less than a complete shift of paradigm would be a huge disservice to all that God is and all that God has called us to be. Stewardship is not about using part of what we have to honor God, it is about honoring God with everything we are, everything we have and everything we do.

Paul boils stewardship to its bare essence when he encourages us, “So whether you eat or drink or whatever you do, do it all for the glory of God (1 Corinthians 10:31).”

But since our series is about “Living and Thriving in the Body of Christ” let’s talk about three significant contributions you can make to the local church. Here are three big asks we make of everyone who has found a settled place at Christ Church.

### **Be Generous With Your Time**

Being part of a biblical community requires that we spend significant time in community—worshiping together, doing life together, studying and praying together, serving one another, building up the body of Christ. If we are going to be the people that God has called us to be, we will need to carve out significant time to be with God and to be with his people.

Sure that means you might have to take a hard look at your schedule and your priorities, but it will be an investment God honors. When the church thrives, you thrive.

### **Be Generous With Your Gifts**

Be generous with your spiritual gifts and your natural gifts. God has created you to make a unique contribution to the body of Christ, and the body of Christ will never be everything it could be until you are meaningfully engaged in the body.

Peter actually describes using your gifts as an act of stewardship

*Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms... so that in all things God may be praised through Jesus Christ (1 Peter 4:10-11).*

Like we said last week, if you do not know how you are gifted, ask those closest to you, they can tell you in an instant. If you do know how you are gifted, go to your community group leader or one of our pastors and talk about how you can use your gifts to build up the body of Christ.

### **Be Generous With Your Money**

Under the Old Covenant, the people of God were called to support those who worked on their behalf in the Temple and to contribute to the care and upkeep of the Temple. Every family would give a tenth of their income toward this end. In the third year, they were encouraged to give another tenth of their income for the relief of the poor. They were also encouraged to set aside another tenth to lavish on friends and family in the celebration of the Lord’s Festivals. To be all in, in the Old Covenant, was to be way in.

While we are certainly not bound by those numbers, the pattern is there to instruct us. These are things God deeply cares about. We are called to give generously to support those who minister on our behalf (both our pastors and missionaries), we have an obligation as a community that

meets in a nice facility to contribute to the care and upkeep of the facility. Beyond that we are also called to minister to the poor and the marginalized and to celebrate God's goodness with our friends and neighbors.

## **CONCLUSION**

I can not think of anything more gratifying than to hear our Lord say, "Well done, good and faithful servant! Come and share your master's happiness!"

Living as a faithful steward, never diminishes our joy, it opens the door to greater joy. When we offer all we have and all we are, to our Lord, we are placing ourselves in the hand of a loving Father who always has and always will be generous to us. He knows how to give good gifts to his children.



READ MATTHEW 25:14-30

1. We described biblical stewardship as the realization that “We are not owners, we are managers. God has placed his resources in our care so that we might partner with him in accomplishing his purposes in the world.”
  - a. How is the concept of biblical stewardship radically different than the way we normally think about wealth?
  - b. How does understanding biblical stewardship change our attitude toward giving?
  - c. How does understanding biblical stewardship change our attitude toward what we keep?
2. The beauty of living as a steward is, “When we give freely of ourselves and our resources to God, he gives even more freely of himself and his resources to us.”
  - a. How did the master reward the servants who put his resources to work, and gained a generous return on his investment?
  - b. Which part of the master’s reward is not appealing to you? Why?
  - c. How do we experience God’s grace even when we are not freely giving of ourselves and our resources to him?
  - d. How do we experience God’s grace on a far deeper level when we are giving freely of ourselves and our resources to him?
3. The danger of not living as a steward is, “When we withhold ourselves and resources from God, he withholds himself and his resources from us.”
  - a. Compare and contrast the master’s response to the first two servants and his response to the third servant.
  - b. Why do you think so many of the biblical examples of faithfulness have to do with how we use our wealth?
4. As we become actively engaged in the local church, we are called to invest our time, our gifts, and our financial resources in building the ministries of the church. Why are each of these important?