

ESF, Lord's day message
1/24/2016

Manage Your Money as God's Steward

Matthew 25:14-30

14 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. 15 To one he gave five talents *of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.* 16 The man who had received the five talents went at once and put his money to work and gained five more. 17 So also, the one with the two talents gained two more. 18 But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. 19 "After a long time the master of those servants returned and settled accounts with them. 20 The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' 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. Come and share your master's happiness!' 22 "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' 23 "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!' 24 "Then the man who had received the one talent 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. 25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.' 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 talent from him and give it to the one who has the ten talents. 29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will

be taken from 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

In ancient days, a **talent** was a large amount of money. One talent equaled 6,000 denarii. One denarius was the equivalent of a day's wages for a common laborer. So it would take an ordinary laborer 6000 days of work, almost twenty years, to earn one talent.

In this parable, the master entrusted his talents to the servants and went on a journey. The master expected each of them to manage the talent faithfully until he came back from the journey. After a long time, the master came back and settled **the accounts of** each servant. To those who managed the talent faithfully, the master gave praise and reward. **But the** master rebuked the servant who did not manage the talent well and stripped him of his talent.

By this parable, Jesus teaches us how we can be faithful stewards of money and receive God's financial blessings.

A faithful steward acknowledges that the owner of money is God

The servants whom the master praised for their faithfulness were the people who recognized that all the money they had belonged not to them but to the master. They managed money not as owners but as possessors. They manage their money to please the master.

We must remember that God is the owner of **the** money we have. Psalm 24:1 says, "*The earth is the LORD's, and everything in it, the world, and all who live in it.*" Haggai 2:8 adds, "*The silver is mine and the gold is mine, declares the LORD Almighty.*"

God has all the rights of our money, and we have **the** responsibility to follow God's will **with** the money. He is the Master and we are the

managers. He is the sovereign, and we are just the servants. We must manage our money according to His will, and to please Him.

We must manage our money to be accountable to the Master. There will be a day of accountability. Not all of us may be audited by the IRS, but we all will be audited by the Almighty God. Someday we will have to give account to the Master of how we manage and use our money.

As the owner of our money, God has **the** right to demand **that we** give back **all the money** to Him at any time. However, He commands us to give Him back only 10 percent of **the** money **and** we **may** use 90 percent for our **own** needs. He does it not because He needs our money, but because He wants us to love Him more than we love money, and to trust Him more than we trust money. If we obey His word of **tithing**, He will never disappoint us. He guarantees us financial security: *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,*” says the LORD Almighty, *“and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it* (Malachi 3:10).

Sometimes you may think, “When I get more money I’ll start tithing.” But most people who are identified as Christian millionaires or billionaires started tithing when their income was small. And many built their financial success upon God’s blessing **of** their tithe. The life of John D. Rockefeller is a good example.

Rockefeller decided to pay an allowance to his five sons. According to his son Nelson, "We got 25 cents a week, and had to earn the rest of the money we got." To earn part of that extra money he raised vegetables and rabbits. "We always worked," according to Nelson. All the boys were required to keep personal daily account books. They were required to give 10 percent of their income to God, to save 10 percent, and to account for all the rest.

The Rockefellers, like many of the early Christian American billionaires,

looked upon their wealth as a sort of spiritual stewardship. Most of them believed that God gave them the money. It wasn't theirs. They just were caretakers over it. They felt a duty to manage it for the betterment of others while thoroughly enjoying it themselves, of course. If every dollar they received was a gift from God, they were glad to **give** 10% of it back. Rockefeller **tithed 10% of** all his earnings for his entire life. He assumed that God was his silent partner.

If you are a believer and feel insecure with your **finances**, or always struggle with **being** short of money, try tithing faithfully and see how the Lord will bless you.

A faithful steward does his best with whatever money he has

God expects you to do your best with money you have whether it is a lot or a little. The third servant misunderstood this. He felt sorry for himself because he didn't get **as much** money as the other two servants did. They had 5 **and** 2 talents and he had only one. He thought that the master was unfair and harsh to him. When the master came back and asked him how he **had** managed his money, he made excuses **for** not managing his talent well. But the master did not accept his excuses. The master rebuked him of his wickedness and laziness.

However, the master rewarded those who did their best with the money they received; *“you have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness.”* God will increase financial blessings for those who are doing their best with whatever money they have.

Martha Berry was a lady with a vision to help children. She began a school for poor children. She had no books, no building and no money. But she had a dream. She went to Henry Ford to ask for a donation. Mr. Ford reached into his pocket gave Martha Berry a dime. Most people might feel insulted by Ford's attitude. He was a multi-millionaire and all

he donated was a dime. But Martha took that dime and bought a packet of seeds and planted a garden, raised a crop, sold it and bought more seeds. After three or four harvest she had enough money to purchase an old building for the children. She returned to Mr. Ford and said, “Look what your dime has done.” The man was so impressed that he donated a million dollars to Berry’s school.

A faithful steward works hard

Faithful character always produces hard **work**. The servants who were faithful in managing their money worked hard. Look at the servant who did not manage his money well. He did not do anything with his money. He hid the money **in** the ground. When the master checked what he did with the money he made excuses. But the master called him a wicked and lazy person.

God encourages us to learn wisdom of hard working from ant: *Go to the ant, you sluggard; consider its ways and be wise* (Proverbs 6:6). Ants are working hard to collect foods while there is no rain and weather is warm. They do not eat all of them for a few days. They always save the foods little by little for rainy or cold days. We must work hard while we are healthy. We must save money little by little to prepare for the days we will not be able to work.

Working hard usually is more important than working smart. There are some smart people who make lots of money easily. **There is nothing wrong in being smart**. But when a person always **tries** to gain money without working hard **that person** easily falls into **the** devil’s trap. All valuable things we can gain in the world are the products of hard **work**. The idea to **gaining** a lot of money without hard **work is a deception from the Devil**. If you try to gain easy money without working hard, your life will be controlled by the lies of the Devil. That is the problem of people who try to gain lots of money by gambling or winning **the** lottery.

There is a story of a family who won **the** lottery. The husband was recovering from a severe heart attack, and the doctor said there should be no excitement of any kind in his life for a couple months. He repeated, "None whatsoever!"

So when his wife found out they had won the lottery, worth four million dollars, she was afraid to tell him, for fear it might give him another heart attack. After several days of worrying about it, she called their pastor. She explained the situation to him and asked for his help, since he was very good at helping people handle grief and stress.

About an hour later, the pastor came over and went into the den where the husband was watching TV. They talked for a few minutes, and then very calmly, the pastor leaned over and said, "Mike, I have a problem and I'd like your advice." Mike said, he would do anything he could for the pastor.

The pastor took a deep breath and said, "It's a theoretical situation regarding Christian stewardship. I am trying to figure out what a normal person would do if they just came into four million dollars. For instance, what would you do if you had that kind of money?"

Mike never hesitated at all. He said, "The first thing I would do is **give** two million dollars to our church!" On hearing this, the preacher had a heart attack **on** the spot.

When you work hard **to gain** money, you not only accumulate money but also build up your character. Through hard **work** you become an honest and wise person in dealing with money. No matter how much money you get, you will be in control of the money rather than being controlled by money. **Your** character becomes **a solid** foundation for your life. You may lose your money some times, but you will never lose the foundation which enables you to make money again. With either **a lot** of money or little money you can live a decent life.

