

2026-03-14 Understanding Stewardship

A few weeks ago we learned one aspect of God's glory/goodness is His mercy

Mercy – not getting what you deserve, being forgiven for sin

Today talk about another aspect of God's glory – His grace

Grace – getting what you don't deserve, haven't earned

Life, love, eternal life, wisdom

In my life God's grace has been evident many times

Giving me favor I didn't deserve

A very clear area of God's grace has been in our personal finances

BY I made many terrible financial decisions

I quit my first job out of college, a great job as an engineer in CA, after 1 year

Without having another one lined up

I quit because I was deeply involved in occult yoga practices

& drugs that effected my mind

Not realizing that by **quitting** I wouldn't be eligible for unemployment

& thinking I could go on welfare and not have to work at all

Even though I had no disabilities

When I applied for welfare I was required to look for a job every day

& when I found one it was at minimum wage selling shoes

I also didn't realize quitting would have to be explained on my resume

So it was hard to get another professional job

It took 9 months of searching before I got another engineering job

Again BY, I bought cabin, in foothills around LA

With the intention of that being our home, without Diane's concurrence

Then we found out we couldn't live there full time because it wasn't up to code

When we confronted the sellers about their having deceived us on this

They offered to return our money less \$500 & we turned them down

So we stayed & had to do enormous amount of work & spend a ton of money

To enable us to legally live in that place

Another BY area of my financial foolishness was buying exotic foreign cars

Back when most cars in the US were American made

Those foreign cars were unfixable when they broke down because

Parts weren't available & mechanics didn't know how to fix them

There were 3 of them, & they took months to repair

& all broke down far away from home so we had to leave them to be fixed
2 of them never did get fixed

But by God's grace these disastrous financial experiences bore fruit in my life
Rabbi Sha'ul refers to veil over the hearts of Jewish people when Moses is read
*2 Corinthians 3:16 "But," says the Torah, "whenever someone turns to
ADONAI (the LORD), the veil is taken away."*

Those financial disasters humbled me

& made me realize I needed help to deal with life

That humbling was God's grace & very important in my **turning to the Lord**

Which began the process of removing the veil from my heart

Somehow we survived all these trials & I began to believe there was

Some guiding force that was blessing me in spite of my foolish decisions

That realization led me to seek to connect with whatever was showing me grace

2 years after last car disaster in 1977 I started reading Brith Hadashah &

received the Lord

You can hear the full story in the video on our website

Looking back on the 49 years since I turned to the Lord

Contrast in our finances has been amazingly dramatic

Here's what changed me from being a financial fool to prospering

When I received Lord & was forgiven of my many sins

& received God's amazing gift of eternal life & Ruach Ha Kodesh

I was so grateful to Him my love for Him was very great & Yeshua said

John 14:15 "If you love me, you will keep my commands;

What are His commandments? Entire Bible

So, early in my walk with the Lord I wanted to be obedient, then I read Malachi

Malachi 3:8 "Will a man rob God? For you are robbing Me!" But you say:

"How have we robbed You?" "In the tithe and the offering.

I didn't even know what word tithe meant so I certainly hadn't been doing it

Tithe is asair in Hebrew, meaning one tenth of your increase given to God

*9 You have been cursed with the curse, yet you keep robbing Me—the whole
nation!*

This is a very stern warning, I realized I had been robbing God & was cursed

In fact was sure we were still experiencing a curse at that time

We were trying to sell the home we bought that we had to bring up to code

& were unable to sell it

God was not looking down on me from heaven & cursing me

His laws were simply being fulfilled in my life

& I was receiving the consequences of my disobedience

10 Bring the whole tithe into the storehouse. Then there will be food in My House. Now test Me in this”—says Adonai-Tzva ’ot (the LORD of Hosts)—“if I will not open for you the windows of heaven, and pour out blessing for you, until no one is without enough.

The storehouse Malachi referred to was in the Temple

In our day the storehouse is the place where you are being fed God’s Word

We obeyed this passage & tested the Lord by beginning to tithe

Even though we couldn’t afford to do it at the time

God began to fulfill this promise by providing for us super naturally

Malachi continued

11 I will rebuke the devouring pest for you, so it will not destroy the fruit of your land, nor will your vine be barren in the field,” Adonai-Tzva ’ot says.

This protective part of God’s promise became very important to us

BY I had been earning a good salary so the provision was there

But my foolish financial decisions about cars, houses, jobs

Were like the devouring pest destroying the fruit of my labor

So, AY it became clear to me that we not only needed to be obedient to tithe

But that we needed to have God’s wisdom for **all** our spending decisions

As well as other important decisions

We needed to submit all our finances to the Lord

Because on our own we had messed them up real bad

So, I began to see the prayer I prayed that saved me

Romans 10:9 that if you acknowledge publicly with your mouth that Yeshua is Lord and trust in your heart that God raised him from the dead, you will be delivered (saved).

That meant that Messiah was my Lord, boss, director, the one I should follow

& that I needed to submit every area of my life to Him

Including our finances

This submitting of your finances to the Lord is stewardship, here’s why

Deuteronomy 8:17 You may say in your heart, 'My power and the might of my hand has made me this wealth.'

That's how most people understand world, but it's not how God understands it
18 Rather you are to remember Adonai your God, for it is He who gives you power to make wealth, in order to establish His covenant that He swore to your fathers—as it is this day.

You & I need to see God as the provider of **all** we have

& that we are **stewards** of the resources He has entrusted us with

Because if we just tithed and went on spending our money without submitting
 To His direction for our spending

We would still suffer financially from **the devouring pest** as

A result of making financial decisions based on our own desires

Reasoning & wisdom rather than on His will & wisdom

That changed heart attitude meant I had to see all I had **belonged** to the Lord

& He had **entrusted** it to me to steward it for Him

& because I had come to believe God loved me & I trusted Him

I was assured He would take good care of me, His steward, and my family

Since then I've tried to follow His instructions on how to do that

& His great grace was released in our finances

I'm sharing this because Ruach Ha Kodesh is challenging each of you

To see yourselves as stewards of what God has given you

He wants you to go from tithers or givers of offerings to stewards

So what does it mean to be a steward? Yeshua gave us a great revelation on this

In the Parable of the Talents in Matthew 25, also in Luke 19

Matthew 25:13 So stay alert, because you know neither the day nor the hour.

The hour of His return

14 "For it will be like a man about to leave home for awhile, who entrusted his possessions to his servants.

Analysis of elements of the parable

“It” – means the Kingdom of God, the Kingdom of God, will be like

The man who has left home for a while is Yeshua

Who are His servants? You and I, every one of His followers

What are the man's possessions that he entrusted to his servants?

Deuteronomy 8:18 ...remember Adonai (the LORD) your God, for it is He who gives you power to make wealth, in order to establish His covenant that He swore to your fathers—as it is this day.

In the parable the man's possessions that he entrusts to his servants represents

The power God has given you & I to make wealth

Not just wealth, but wealth made for a specific purpose

To establish God's covenant on Earth

Your abilities to earn money are what God has entrusted to you His servant

Why? To establish His Covenant. What is His covenant?

Jeremiah 31:32 "But this is the covenant I will make with the house of Israel after those days" —it is a declaration of Adonai— "I will put My Torah within them. Yes, I will write it on their heart. I will be their God and they will be My people.

33 No longer will each teach his neighbor or each his brother, saying:

'Know Adonai,' for they will all know Me, from the least of them to the

greatest." it is a declaration of Adonai. "For I will forgive their iniquity, their sin I will remember no more."

His covenant is the wonderful Brit Hadashah made available to us by Yeshua's sacrifice

Which I hope all of you have entered into

If you haven't you are welcome to come up for prayer later

& one of our Prayer Team members will help you enter in

The possessions the man, Yeshua, left behind represent the means by which

His servants, you & I, have the "power to make wealth"

Not wealth for any reason, but wealth to "establish His covenant"

Meaning to grow His Kingdom – by bringing new people in

& strengthening His Kingdom by strengthening its citizens

Thru discipleship, study of Bible, worship, prayer, fellowship

Matthew 25:15 To one he gave five talents [equivalent to a hundred years' wages]; to another, two talents; and to another, one talent -- to each according to his ability. Then he left.

This man was not a small businessman - 100 years wages, at \$50k/year = \$5M

One servant got \$5M, one got \$2M and one got \$1M

In our culture talent means something different from an amount of money
 We think first of talent as singing, playing an instrument, dancing, acting
 Painting as talents, this is a valid understanding of this parable
 Praise the Lord some of you have those talents

& some having those talents use them to make wealth

But, every one of you has your own unique set of talents

Your unique ability to do things of value to God & to others

Writing, speaking, leading, administrating, managing finances, selling

Helping those in need, counseling, encouraging, designing, teaching

Engineering, planning, reasoning, cooking, cleaning, organizing etc.

Bible says every one of your talents was given to you by God

If you use your talents to earn money, \$50k/year for 20 years, that's \$1M

So, you are just like that servant whose master gave him 1 talent

If you work 40 years you're just like that servant

Whose master gave him 2 talents

If somehow you could work for 100 years

You'd be just like that servant whose master gave him 5 talents

Other understanding of this parable is that it is about finances

Ruach Ha Kodesh will be applying it to both types of talents, money &
 giftings

So, Yeshua has given you between \$1M & \$5M in talents & He has gone away

What are you supposed to do with your talents?

16 The one who had received five talents immediately went out, invested it and earned another five.

That's pretty good investing, doubling his money

He invested immediately but we're not told how long it took to double

At 8% return it would have taken him 9 years to double his money

How did this servant & his family live during this time?

Perhaps taking \$ out of the \$ he'd been given to invest, or some other way

Sure Master would have provided generously

For his servant & servant's family

How did he invest it? We don't know

Could have bought some cloth or wood & sold it at a higher price

Could have bought a farm or business & made a profit

Question Ruach Ha Kodesh is asking you is

Have you invested the talents God gave you to earn a return **for Him?**

We'll see how you do that later

17 Similarly, the one given two earned another two.

Also doubling his money

18 But the one given one talent went off, dug a hole in the ground and hid his master's money.

This servant didn't earn any return on the talent his master had given him

Instead, he hid it away

There are many, many people who hide the talents God has given them

We'll look at some of the reasons later

19 "After a long time, the master of those servants returned to settle accounts with them.

Settling of accounts means servants will be held accountable

For how they handled the talents/funds they were entrusted with

Return of master represents Yeshua's return, or day spoken of by Rabbi Sha'ul
1 Corinthians 3:13 But each one's work will be shown for what it is; the Day will disclose it, because it will be revealed by fire - the fire will test the quality of each one's work.

14 If the work someone has built on the foundation survives, he will receive a reward;

Work built on the foundation, surviving the fire, is work directed by Ruach Ha Kodesh

So, investing your talents as directed by Ruach Ha Kodesh in the work of the Kingdom

Will be rewarded on the Day of the Lord, here or in heaven

Investing your talents as led by Ruach Ha Kodesh is how you invest in Kingdom of God

Matthew 25:20 The one who had received five talents came forward bringing the other five and said, 'Sir, you gave me five talents; here, I have made five more.'

Notice he didn't say – “Sir, here are your 5 talents back

I'm going to keep the 5 talents I earned by my wise investing”

He recognized **all 10 talents** belonged to his master

3 key questions – 1st - why did the master give these talents to his servants?

So, they would invest them for **the master, God's** gain, profit

For increase &/or improvement of **His** property, businesses, kingdom

Not for the servant's wellbeing, comfort or gain

2nd – what does this tell us about why has God given you talents, abilities?

So you would invest them for the **Master, the Lord's** gain

For the increase &/or improvement of His property, His Kingdom

Increase earned by your talents is the spreading of God's Kingdom

His Covenant, His Good News by witnessing or helping those in need

Or improvement of His Kingdom – strengthening citizens of His Kingdom

Through discipleship, study, worship, prayer, fellowship, mentoring

That can be done by earning money & giving it so others

To do the work of the Kingdom or to build places to do that work

Or your talents can be used directly in the work of the kingdom

As a volunteer with no money involved as many of you now do

By singing, teaching, helping those in need, administrating, cleaning

3rd question – what's in it for you the steward?

Speaking to servant who received 5 talents

21 His master said to him, `Excellent! You are a good and trustworthy servant.

You have been faithful with a small amount, so I will put you in charge of a large amount. Come and join in your master's happiness!'

Don't you long to hear those words from Yeshua?

Excellent! You are a good and trustworthy servant.

Come and join in your master's happiness!

It's my goal to hear Him say that to me, I don't deserve it but by His grace

Then the master tells his servant what **his reward** will be

You have been faithful with a small amount, so I will put you in charge of a large amount.

To the master, that is, to the Lord, the \$5M was a "small amount"

Putting that servant in charge of a large amount – much bigger

Greater responsibility, greater fruit, greater reward, greater joy

But, what will you & your family's financial situation be

While you are investing your God given talents

Being a good steward & awaiting the Lord's return?

God is good, compassionate, kind, loving Master

He will take good care of all His servants needs

So you need to see talents God has given you that enable you to make wealth

As being **His investment** in you

& that you are to be a trustworthy steward of His investment

By using those talents either to directly grow & improve His Kingdom

By doing that witnessing or discipleship

Or by using those talents to earn the money necessary to provide

Materials, venues or human resources, media to do that work

What does that work cost? Our congregation's finances are an example

Of what it costs to have the place & the people to do God's work

Our normal operating expenses just for this facility are \$109K about 1/3 budget

About \$300/day for mortgage, utilities, snow plowing, janitor etc.

In addition to unexpected expenses like repairing the heating system
& those costs keep going up unexpectedly

This year our annual utilities cost increased by 40% or \$8k

Thank you all for responding to our recent appeal to donate to offset

The large expenses we incurred trying to get our heating system

To work properly

PTL our income, which dropped drastically in January, rebounded in February

Keep it up because we're still playing catch up

22 Also the one who had received two came forward and said, 'Sir, you gave me two talents; here, I have made two more.'

23 His master said to him, 'Excellent! you are a good and trustworthy servant. You have been faithful with a small amount, so I will put you in charge of a large amount. Come and join in your master's happiness!'

Yeshua spoke of these two servants with different talents

So we would realize we've each been given different talents

You shouldn't be comparing your talents with other people's talents

Someone whom God gave a very small talent might have faithfully invested it

& he will get a big reward

While someone whom He gave lots of talent might not have invested wisely

& he will get a smaller reward

So, if you are found to be faithful, trustworthy

Having wisely invested talents God has given you to grow His kingdom
 You will be rewarded when Yeshua returns &/or when you

Go to live with Him in mansion He's prepared for you in heaven

But the best part is the last phrase *Come and join in your master's happiness!*

This is truly entering into the joy of the Lord, sharing in His joy

24 *"Now the one who had received one talent came forward and said, 'I knew you were a hard man. You harvest where you didn't plant and gather where you didn't sow seed.*

This servant did not think much of his master

Thought he was dishonest, hard hearted, certainly didn't love him

25 *I was afraid, so I went and hid your talent in the ground. Here! Take what belongs to you!*

What kept him from investing his talent?

Fear of what his supposed hard hearted master would do

To a servant who failed, lost money

Investing always involves risk, that's why it's called **investing**, not earning

If he lost his master's money this servant thought he would be punished

This fear is the sign of a servant who doesn't know the goodness of his master

Many who claim to be servants of Yeshua are afraid to invest their talents

Because they fear failure

Fear what God and/or men will think of their failure

Or do to them because of it

This fear demonstrates a lack of trust in God

& therefore an incorrect understanding of His nature, which is good

We're going to pray against the spirit of fear of failure later

But, this servant wasn't so bad, he didn't squander his master's talent

He kept it safe so he could return it & thought he was ok doing that

Let's see what his master thought of him

26 *'You wicked, lazy servant!' said his master, 'So you knew, did you, that I harvest where I haven't planted? and that I gather where I didn't sow seed?*

The master doesn't sound too pleased with this servant

27 *Then you should have deposited my money with the bankers, so that when I returned, I would at least have gotten back interest with my capital!*

If you thought I was a hard, dishonest businessman

That should have been all the more reason to put my money in the bank
 So I would at least earn interest

To the master this servant had actually caused him to incur a **loss**
 How? Rather than invest in this servant by giving him one talent
 Master could have put that talent in a bank & made some interest
 So, the master actually **lost** money by giving it to this servant
 Similarly God has invested in you, His servant, by giving you talents
 If you bury those talents, God sees it as a **loss**

That's why He said through Malachi "you are robbing me"

28 Take the talent from him and give it to the one who has ten.

Why to the one who has 10?

Because he's demonstrated that he's the wisest investor, most fruitful
29 For everyone who has something will be given more, so that he will have more than enough; but from anyone who has nothing, even what he does have will be taken away.

The more faithful you are to invest wisely in the work of the Kingdom of God,
 The more God will give you to invest

These parable is in support of a meritocracy
 Which rewards those who merit reward

It opposes socialism which demands that everyone work for the same wages
 & that wealth should be distributed to all equally

30 As for this worthless servant, throw him out in the dark, where people will wail and grind their teeth!'

A stern warning if you don't invest wisely in Kingdom of God, there will be consequences

Through this parable Ruach Ha Kodesh changed my heart attitude about my finances

From tithing 10% & seeing the 90% left over

As being mine to do with as I saw fit

To tithing 10% & also submitting the 90% left over to the Lord

So, when I see something I'd like to have

I try to pause & seek the Lord on whether that's **His** plan

Because I see all my money & resources as His

So, I need to check with Him because I'll be spending **His** money

Hopefully when He returns you & I will hear Him say well done

But even before He returns He has provided abundantly for our family

As we've tried to serve as His stewards

Much of that providing has happened because

Ruach Ha Kodesh changed my heart attitude to that of a steward

The power of the devourer has been broken over us in cars, jobs & houses

Even though we've always bought used cars haven't had a lemon car since

We put 2 children through college, paid off home mortgage 9 years ago

Been able to afford lots of needed home improvements

God also delivered me from a poverty mentality inherited from my parents

Which some of you may also need deliverance from

God has fulfilled *Malachi 3:11* & rebuked the devourer for us

And His Grace has enabled us to give as directed by Ruach Ha Kodesh

according to

2 Corinthians 9:8 Moreover, God has the power to provide you with every gracious gift in abundance, so that always in every way you will have all you need yourselves and be able to provide abundantly for every good cause.

Promote Keith's Financial Stewardship Group starting this month

Prayer

Thank you for Your grace in our lives & the talents you've given each of us

Show each person hearing this whether they've made You Lord over all

Of their lives, including their finances

We repent of making you partially Lord

Of holding on to control over our finances

Help each of us to understand what it means to be a trustworthy steward

Give us the heart attitudes of stewards of the talents you have entrusted us with

Show us how to invest to gain a return on Your investment in us

Reveal to us whether we've entertained spirits of

Rebellion, selfishness, greed, poverty

Take responsibility for & repent of entertaining those spirits

Renounce those spirits & command them to leave us

Give us the ability to detect when they're trying to return

& faith in the authority you give us to stop them from returning

Fill us with Your Ruach Ha Kodesh

Help us trust that You will provide well for Your trustworthy stewards
We long to hear You say

Matthew 25: 21 ... `Excellent! You are a good and trustworthy servant. You have been faithful with a small amount, so I will put you in charge of a large amount. Come and join in your master's happiness!'

Recent examples: we needed plumbing done which plumber estimated at \$3800

Ruach Ha Kodesh woke me up in the middle of the night

& showed me a different way to do the job which saved \$1000

We had a water leak on the 2nd floor that damaged our living room ceiling

Insurance agent estimated the cost of repair & sent us a check

We found a person who did the repair for \$2k less than the estimate