

# SERMON TRANSCRIPT

DATE

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SPEAKER

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SERIES

Jesus On Money

PART

1

TITLE

Entrusted with Treasure

SCRIPTURE

Matthew 25:14-30; 1 Timothy 6:17-19



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Well, Providence family, it's great to see you. We've had a good week and, if you are a guest with us, we're thrilled that you joined us today. If you have a Bible in your hand, if you turn with me to Matthew 25. If you're in the room, you don't have one in your hand, there's lots of Bibles in those racks. On the chairs, they're on the bottom. If you don't have one of your own, please take that home as a gift.

We really are glad that you are here. Those of you who have been here for the last several months know that we've walked through the whole book of Daniel, which means that, for the last seven weeks, we've talked about the end times which included the Antichrist and the Great Tribulation and all kinds of things like that. When we finished that, I thought it was time for something maybe a little less touchy, a little less sensitive to our sensibility, so I thought we should do something about money because everyone loves to talk about money. We're going to do a three-week series. It's called Jesus on Money.

Let me invite you from the beginning to lower your guard and try to lean in. I know for some of you, in particular, if this is the first time you've been here or if you are rather new here, some people think this is probably what a church talks about every single Sunday. It's been four years since we've talked about money here at Providence. There's a whole lot in the Bible that talks about it, and so we want to look because we believe that it's for us.

There's another reason there's a sensitivity to do a series like this, and that's because we've either seen on TV or in person the pastors who are marked by greed, who would take Jesus words, twist them in order to prey upon people who are hopeful and sometimes poor and sometimes vulnerable in the name of Jesus Christ. We've seen some of these awful displays that are really despicable and, as a result of that, because it's done in the name of Jesus, it's hard to imagine standing up and trying to talk about passages that have been so misused in the thought that this is going to be one more drop in the bucket of your perception of something that is not true.

The fact is there's also truth that can be spoken, and each one of us needs to know what that is, and so let me just tell you up front, in these three weeks and beyond, I have nothing to ask you for. Okay? There's no commitment cards. There's no pledges. There's nothing like that. I'm only going to ask you for one thing, and that is that, if you don't know Christ as your savior, I'm going to ask you, please, I'm going to make the appeal for you to look to Him and put your trust in Him. That is what this series is really about. It's about trust in our creator.

Now, I have a friend here at Providence who's one of our pastors who I love, I love all of them, but I ask all of them, and there's one of them who, when I ask, "Hey, you listen to all these sermons. What's one thing that in your perception I could do to improve these sermons?" and it came back, and it was totally loving. It sounds like it's a harsh thing. It was totally loving. A great friend, he just says, "I think sometimes it could be a really good idea if you shorten your introduction to the sermon and just get into the sermon," and so during Daniel, if you were here, I tried so hard to condense those. We are going to get in this text as fast as we possibly can and, today, I'm going to regress in such a remarkable way and so you're going to know when

I'm done with my introduction when I pray. Okay? That's how you'll know. It's like, "Okay. He's getting ready to start his sermon."

Before we start the sermon, I want to tell you a few reasons why we would do this series. The first reason is because money is part of life and God has instructed all of life. If you were to open up the Bible and actually take the passages from the scriptures and make a pile of Bible passages about money, you would actually create a pile that has over 2,000 passages. It's a whole lot that's there, and every one of those instructions is for our good.

There's another reason, and that is that money reveals our heart. This is what God tells us. See, God caress deeply about your heart. I promise you, if you're resistant right now, here in about 35 minutes, you're going to go, "You know what? He was actually really only trying to address my heart." I'm almost confident that's what you're going to hear. I hope that's what you hear.

It's amazing to me how the scriptures know that the heart is the most important thing. God caress about your heart more than anything, but here's a challenge with the heart is it's really hard for us to be able to see the condition of our heart. It's really hard for us to look and go like, "How am I doing? Is there health? Is there faith? Is there repentance? Is there obedience? Is there living faith? Is there within me what I need to be able to thrive spiritually? It's hard sometimes for us to see it, and so God, in His mercy, what He does is He creates a number of reflection pools where we can look into the pool and we can see the condition of our heart, and money is one of those.

Let me just show you. Let me just prove this to you. There's a guy named John the Baptist. John the Baptist, he comes to the earth just before Christ and He had a job description, and that he was to take people where they were at in all of their lumpiness of sin and pride and, literally, his calling was to level the ground, to prepare people's hearts for this Christ who is going to come to do the most remarkable thing in the history of the world, to give His life that we can have a relationship with God, to remove our sin, the obstacle that broke our relationship with God. He says, "He's coming, and I'm here to prepare your hearts for that," and so he was preaching. He wanted everyone to say, "You got to look into your heart. You have to look into your heart. Are you ready to experience what God wants to let you experience?"

There's this sermon that he preaches, and it's recorded in Luke 3 and, in verse eight, He looks at this wide group of this Jewish audience, and this is what He says. "Bear fruits in keeping with repentance, and do not begin to say to yourselves, 'We have Abraham as our father.'" Now this was a Jewish group, and so what He's saying is this. Some of you, you are banking on your family of origin. You're banking on your history or ethnicity, the faith of your forefathers, and you're thinking that, because you're a Jewish person, you have a headstart in the kingdom of God, that you have access, you've been already granted a place in heaven, and I'm telling you He cares about the heart, and so you should instead evaluate your life and see if there is fruit in your life that is bearing evidence that your heart is repentant before the Lord.

You can imagine all these people who have been banking on their heritage. They're like, "Well, what should we look for then? What should we be doing?" You can imagine John. I mean, just think of all the categories that we know of within scripture where God speaks, whether it's integrity or worship or purity, all kinds of areas, but notice what he says. Verse 10, they start asking Him questions, and the crowd ask him, "What then should we do?" Notice what he answers. "Whoever has two tunics or coats is to share with him who has none, and whoever has food is to do likewise," and then there's some sinners in the group. They're all sinners, but some of them everyone hated. They were tax collectors. They were legalized thieves.

These were people who were hired by Rome as Jewish people to tax the Jewish people and, because there was little accountability, the tax collectors could simply tell that their tax was higher, people would've to pay it, and they would keep the difference between what was given to them and what they had to give to Rome. They were legalized thieves, and notice what He says to them. They come and they say, "What should we do?" and He says to them in verse 11, he says, "Collect no more than you are authorized to do," and then there's some soldiers who are there, most likely Roman soldiers. Roman soldiers would've worshiped Caesar as God. Polytheist, all kinds of things, he could have addressed within their heart, but notice what He says. "The soldiers asked Him, 'What should we do?' And He says to them, 'Do not extort money and be content with your wages.'"

In every case, he said, "I'm going to create this reflection pool in front of you to look down upon and, as you look at your reflection, you're going to see something about your heart, and then there's another reason, and it's the hardest reason that we would do a series like this, and that is because some of God's most profound and heavy warnings are about money.

Every one of us knows that money can make parts of life easier. It's true. There's certain things you just can't do without money, but the Bible tells us that there's one area that money won't make any easier, and that is following Jesus. He says, actually, it'll make it a little harder. We cannot serve both God and money. We find these passages that echo this throughout the Old and New Testament such as in 1 Timothy 6, and there it says, "Those who desire to be rich fall into temptation, into a snare, and into many senseless and harmful desires that plunge people into ruin and destruction." What He's saying here is this, is that those who have a desire to be rich actually expose themselves to a unique kind of temptation and difficulty that, people who don't have an aspiration to be rich, they don't have to face. It's hard to follow Jesus and be wealthy, and so just as shameful as a greedy pastor who would twist Jesus' words for personal gain, just as shameful would be a fearful pastor who ignores or hides Jesus' words that are designed to protect His people.

There's one last reason that I want to do this series, and that is that Jesus provides the answer to the riddle on money. He gives us the master key. All these things as it relates to money, I want you to know there's one key that tends to unlock them all. There's one word that really describes that key, and that word is generosity. Generosity of life, giving to others, whether it's our time, our talents, our energy, being a blessing to others, it's critical, and yet most people even in our country are so strapped economically that they feel like they can't be generous.

The average American Christian today gives two and a half percent to the church, charity or to the poor, two and a half percent. By comparison, just so you know where we're at in history, is that that is a reduction from 3% during the Great Depression. American Christians are a part of a country that now has a household collective debt, household debt of \$17 trillion, 1 trillion of which is credit card debt. The average American spends a dime more than every dollar that they earn. As a result of that, a lot of us are strapped. Some of us, we live in the city and we're like, wow, it seems like there's a lot of money in the city, and not everyone's crushing it in Raleigh. Sometimes Raleigh's crushing us, but there is a city around us right now that is growing in global wealth.

Just imagine if God would literally give us the key and we would begin to learn not only generosity for the good of our joy, but also for the expansion of Christ's name to the ends of the earth because people are unlocked and freed to be able to be generous with their lives. I know that for some of us, we're going to look at three parables, not all today, over the next three weeks, we're going to get three parables. We've studied them before here at Providence. Some of them they'll simply be a checkup for you.

I probably am not going to say anything profound. Probably, some of you won't learn a thing. It'll just be a reminder, a check-in, and that's okay. For some, it will be profound and life-giving, life-changing, so let me pray before we begin. Okay?

Father, in heaven, we bow before you and ask God that you would be gracious to us. I ask, God, that you would help us, Lord, to be able to enjoy opening your word knowing that your heart is written and your heart is for us and not against us. I pray for those in the room who don't have a relationship with you that you would help them to see that, ultimately, the greatest longing within their heart is not for more capital, but it's for you. For those of us who know you and yet get confused, Lord, would you clarify once again to protect our joy? We pray all of this in Jesus' name. Amen.

Matthew 25 is part of a sermon, and the sermon is called the Olivet Sermon. Some people don't call it that, but He's on the Mount of Olives and He's preaching to people. Wouldn't you know that we just got done talking about the end times? In chapter 24, you know what He's talking about? The end times, the tribulation and the Antichrist and all of the signs that are going to take place before Christ comes back from heaven. You look in chapter 24 verse 29 and 30, and you notice what He says there. He says, "Look, immediately after the tribulation, they will see the Son of Man coming on the clouds of heaven with power and great glory."

Now, don't forget where we're at. I just accidentally skipped ahead. We're about to look at parables, and these parables are never just written down, right? Christ is teaching people. He's interacting with people. He's with crowds, and sometimes what would happen is He would look at people and see that they either weren't getting it or they were beginning to glaze over, and so He was just like, "You know what? I need to tell them a story of intrigue that has spiritual purposes, and I'm going to write their lives into this story, and not only theirs, but all people after them, and as a result, I'm going to grab their attention and, at the very end of the parable, I'm going to say something that's so profound and so overwhelming that their eyes are going to go,

‘Oh.’”

This is what He’s going to do here, and so notice what’s happening. Okay? He’s saying, in three days and from the time that He’s teaching chapter 24, in three days, He’s going to go to a cross. He’s going to die on the cross, be put into a grave. On the third day, He’s going to rise from the dead. He’s going to live a few more weeks here on the earth, and He ascends to heaven and then He says, “There’s coming a time in the future, it’s going to be so harsh, so terrible, a seven-year block of time with an Antichrist.” He’s teaching all of these things and He goes, “And then the Son of Man is going to come back again,” and so everyone’s like, “When’s that going to happen?” The next section of His teaching is Him basically telling everybody, “Stop guessing when it’s going to happen. You don’t know the day or the hour, and so because you don’t know when,” He says, “instead of guessing when, this is what I want you to do. I want you to be ready. I want you to be ready.”

There’s a number of passages, a number of verses that say something like this. “Stay awake for you do not know what time your Lord is coming. You also must be ready for the Son of Man is coming at an hour that you do not expect.” To emphasize readiness, He pauses His direct teaching. Of course, He’s still teaching in the parable, but He goes, “Okay, it’s time,” and He gives two parables. He teaches two parables.

The first parable is about salvation. In the parable, He talks about 10 virgin women and they all have a lamp. The lamp needs oil. When it’s lit, it burns, and the parable is that, one day, Christ is going to return and these women represent us, that when He comes, we need to be prepared to be able to burn brightly for His glory, to welcome Him when He arrives. Here’s the scary part of the parable. All 10 of them, they’re walking around with their lantern, they all got a little light, and five of them, it has oil and five of them has no oil. In other words, there’s five that are ready. There’s five that are not ready, but they think they’re ready, and there’s five that are not ready that everyone else thinks they’re ready because they have all the external trappings of religion. They got the language. They come to church. They have the dress. They sing the same songs. They’re carrying the same lantern, and it has no capacity to burn.

The oil represents the Holy Spirit who comes into our heart when we put our faith and trust in Christ, but here’s the problem. We all have a really difficult time looking into the heart to see if there’s oil, so He gives a second parable, and in the second parable, what He does is He creates a reflection pool where we can look into the pool and we can see if the oil within us is having any effect in a particular area. Do you know the effect that it’s supposed to have? It’s all about stewardship of money.

This is what He says starting in verse 14. “For it will be like a man going on a journey who called the servants and entrusted to them his property. To one, he gave five talents, to another, two, and to another, one, to each according to his ability. Then He went away. He who had received the five talents went at once and traded with them, and He made five talents more. So also he who had two talents more, but he, who had received the one talent, went and dug in the ground and hid his master’s money. Now, after a long time, the master of those servants came and settled accounts with them, and he who had received the five talents came forward

bringing five talents more saying, 'Master, you delivered to me five talents. Here, I have made five talents more,' and his master said to him, 'Well done, good and faithful servant. You have been faithful over a little. I will set you over much. Enter into the joy of your master.'

"He also who had the two talents came forward saying, 'Master, you delivered to me two talents. Here, I have made two talents more,' and his master said to him, 'Well done, good and faithful servant. You've been faithful over a little. I will set you over much. Enter into the joy of your master.'

"He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seeds, so I was afraid and I went and hid your talent in the ground. Here you have what is yours,' but his master answered him, 'You wicked and slothful servant, you knew that I reap where I have not sown and gathered where I scattered no seed, then you ought to have invested my money with the bankers and, at my coming, I should have received what was my own with interest. So take the talent from him and give it to the one who has 10 talents for, to everyone who has, will more be given and he will have an abundance. From the one who has not, even what he has will be taken away, and cast the worthless servant into the outer darkness. In that place, there will be weeping and gnashing of teeth.'"

End of parable, but He's not done teaching, and now He's going to come back and give direct instruction, and what does He say? "When the Son of Man comes in His glory and all the angels with Him, then He will sit on His glorious throne, and before Him will be gathered all the nations, and He will separate people one from another as a shepherd separates the sheep from the goats."

A parable is a story with intent. He's not describing a landowner who had three servants. He's describing life on earth under God and He's describing three kinds of people, and you and I and everyone else in the world is represented in one of these three servants. One day, He's coming back, and we will stand before Him. All of this gets real heavy when you recognize at the very end that the distinguishment that is actually taking place is between heaven and hell. This is not light. This is not just, oh, this is a nice little thing. No. People and their eternity are being determined. They matter in this moment.

What do we learn here? Let me give you a few principles. First is that God owns everything. He owns everything. As the creator of all the earth, it's all His. All of it is His. He has creator rights over all that He created, and this we find represented in this parable in verse 14. "It will be like a man going on a journey who called the servants and entrusted to them," what, "his property."

Ever since the fall of man, we've gotten confused about ownership, and so God, throughout the scriptures, ever since the fall of man, has clarified ownership. You find all kinds of passages. Let me just give you a few. Job 41, God says, "Whatever is under the whole heaven is mine." Leviticus, "The land is mine. Haggai, the silver is mine and the gold is mine." Psalm 50, "Every beast of the forest is mine. All that moves in the field is

mine. The world and its fullness are mine.” This is God speaking.

Now, the Bible also teaches personal property. There’s title deeds within the scripture. There’s, “That land is Isaiah’s land. That land is Boaz’s land.” There is instruction within the scriptures to where people actually are designated with a land that they own they own, and so we have things like this. We have title deeds for cars and land and houses and things like this in order to designate personal property and responsibility, and yet you need to understand that Christ holds us in everything we touch.

Let me say it a different way. Your house is more your house than it’s my house, but your house is more His house than it’s your house. Every other principle that we will look at is contingent upon your agreement with this one, and every other principle that we’ll look at, that you struggle with is because you refuse to see that He is the owner. He’s the owner. He’s not only the owner. He’s the one who entrust, and this is the second principle is that God entrusts us with a portion to manage. He entrusts us with a portion to manage.

We all know managers. There’s all kinds of different managers, right? There’s equipment managers. There’s park rangers who manage parks. There’s financial planners who manage people’s estate. There’s managers, and what we all know about managers is this, that the managers don’t own the capital reserves, they don’t own the park, they don’t own the footballs and jerseys. No. They have been entrusted to manage what is owned by another according to the values and desires of the owner, and so it is with God, including everything that’s in your pocket, everything that’s in your bank, everything that you touch with your hand, it’s all His, and yet He has entrusted it to you for a reason.

This is what we find in verse 15. Notice what He says. “To one He gave five talents, to another, two, and to another, one, to each according to his ability and then He went away.” Now some of us, we look at that and go, “This is not about money. This is about talents.” We use the word talent. We’re like, oh, they’re talented in music or sports or relationships or business. A talent in this time was a monetary unit that represented 20 years wage for the common labor. In the parable, when the owner gives five talents, he’s giving 100 years of wage for a common laborer. He’s talking about money.

What’s happening in the parable is this, is that God is teaching us that He entrusts to us different amounts, some got five, some got two, some got one, different amounts, and it says, “According to His perception of their ability,” what’s going to crush them or what’s going to help them to thrive, and they’re all to manage it according to His desires. Now, how does God entrust? Well, unlike what we find in the parable, because the parable doesn’t tell everything about life, it’s just the story that He’s creating in order to tell spiritual purposes. How does God entrust? He tells you to get a job. That’s the most common way of how God entrusts His estate or a portion of it to our management and to our care. He tells us to work. He tells us that He gives the power for us to be able to create wealth.

He says in Proverbs 10, “Lazy hands make a man poor, but diligent hands bring wealth.” God entrusts wealth



or money as we work to be able to meet our needs, to help us participate in what matters most, to be able to help people who we're in need, and there's another one that's really big, to test our heart and help us test our heart, to put before us the reflection pool to stand in front of to see what really matters.

You see, Jesus comes to the earth and He teaches this amazing principle. He says, "Where your treasure is there, your heart will be also." What that means is that our treasure follows our heart and our heart follows our treasure. It's like a puppy and a leash. You find one. You find the other. They're always connected. You lose track of your heart? Simply look at what you spend your money on. You lose track of what you spend your money on? You look at your heart. Your receipts are a reflection of what you care about, but not only that, when He says that our heart follows our treasure, you invest in anything, any company, any cause, anything and, suddenly, you'll care more about it. You put your treasure there. All of a sudden, you ask more questions about what's happening there because you care more about it.

Here's the point. God Almighty entrusts treasure to us to give us a reflection pool to help us see is He our treasure. He asked us simply to look into the pool and say, "All right, look at your receipts. Do those receipts tell you and others that I am the most important reality in your life, that you can't wait to see me, that you're participating in a mission that I am about?" You should look because He entrusts a portion to manage to test your heart. It's the third point, that is that God instructs us how we are to manage.

Now, if we look through the parable, what you're going to find is there's no place to where there's any instruction that's happening. You're like, "Well, how are you coming up with instruction in this?" He just says that, "He gave five, two, one," and then He says, "then he went away." There's no verse in between. It says that He sat them down. He says, "Now, this is everything that I care about," and the reason is because He's teaching a parable in time and space. There's an entire scripture with 2,000 passages just to tell us what He caress about and how He instructs us to manage our resources.

How do we know that even in the parable that this truth is there? The reason we know it is because of the word "faithful" that keeps popping up. You see it in verse 21 and you see it again in verse 23 where He says, "Well done, good and faithful servant. You've been faithful over a little." The word "faithful", it means flip it around full of faith. What is faith? Faith doesn't begin with us. It begins when God talks. God speaks instruction into life and then makes a promise. "This is for your good, I promise you," and then He invites us to believe, to put our faith in what He's saying, to recognize that what He's saying is true and good and right. What faithfulness is is simply the evidence that we have faith in His instruction. You cannot be called faithful by God on that day unless you know how He has instructed you to live, and so there's instruction.

About 25 years ago, my wife and I, we were in seminary at the time. We were also here at Providence. As an intern, my first job at Providence was to call all the first-time guests at Providence, and so, if you're a first-time guest, you would receive a call from me this week. During that time, which was an incredibly sweet time as something transitioned, and that was I graduated and I had a different job and, as a result of that, we

started making a little bit more money, and something happened.

You see, when we were in seminary, we weren't making a whole lot of money. Once we paid all our bills, we had like 50 bucks left. We just really didn't have a whole lot to argue about. We're like, "Well, we could argue over what we're going to do with that, but that's gone. There's really nothing to argue about." I'm not saying that it was a bad time. It's one of the most pleasant times of our life. It was just such a sweet time of trusting the Lord and yet something happened, and that was, once we started to receive more income, we started to argue more in life.

Some of you think we'll stop arguing as much when we get more money, and it's just the opposite. I sat down with my wife, Tabitha, and I said, "Sweetie," I said, "we're just getting started here, marriage and life and managing. It seems like that we have a different value systems, but we both want to hear from the Lord, so this is what I want to ask you to do. For 30 days, I want you to hit pause on anything that you're studying in the scriptures, any Bible study that you're in. I want you to study what the Bible has to say about money. Write down any passages, any principles. Write it all down and we combine it together."

During that time, we developed basically this framework where she and I would think about this is the instructions that God has given us, and what we found, and a lot of people would create different kinds of categories, but we found basically six areas where God tells us that we should put some of our money, six, and this is really important because what stewardship is, faithful stewardship is simply this. If Christ Himself came to the earth, received your job with your paycheck, how would He spend it? However close you would get to what He would spend, that's faithful stewardship because it's all His, and so we started saying, "Well, there's categories within the scripture where He's saying you should put some money here. If He was here, that's probably where He would put money," and so we found six categories. It was to give to Him. It was to give to people who were in need. It was to save for the future. It was to pay our taxes. It was to take care of our personal and family needs, and it was to pay off any debt that we had. Six.

Now you're going to forget those six, so let me give you three. Let me condense those down into three. Okay? Here's the instructions you find through scriptures. First is to give generously. He tells us to give generously. Just think about it. God's so loved that He gave. You and I are like God as a steward when we give, and where do we give? Well, first, we give to the Lord. Proverbs 3 says, "Honor the Lord with your wealth and with the first fruits of your produce." First fruits is where it goes first.

It's interesting you read through the scriptures, and particularly the Old Testament, you find this thing called a tithe, which meant 10th or 10%. Some people get all uptight about that because they're like, "If God really wanted it, like it's a hundred percent, He could just give me 90 and He could have kept the 10, so why doesn't He give me a hundred and ask for 10? Why don't He just give me 90 and He can keep the 10?" It's because he's creating a reflection pool because He caress more about your heart than that 10th. He says, "Let's give it all and let's just see where their heart is, and let them see where their heart is."

Some people go, "All right, well, here's a question for you. Does the Bible say you have to give it to your church?" Some of you're like, "This is it. I knew this was coming. This is that moment." All I can tell you is this. This is when you look at 2 Corinthians 8 and 9, Galatians 6, Acts 4. What you find is this. The instructions are between you and the Lord. You give unto the Lord to places where you are being fed spiritually, where you see that place participating actively and faithfully in the mission of God, and where people who have physical and personal needs those needs are being met.

Some people, they choose to give a portion or all of whatever they give here at Providence. For those who do, there's boxes at the back doors, and you can go on the website, and it's the little thing that says, "Give," and you can do it there. That's between you and the Lord. The Lord knows our needs, and He knows where you're at. He can put upon your heart wherever, and so we trust you and your relationship with the Lord. Seek Him and do whatever He would ask you to do.

The second area we're supposed to be giving generously is to people who are in need. Proverbs 14 says, "Blessed is He who is generous to the poor," and so we would want to be first giving generously. Second, we would want to be saving wisely. Saving now allows us to be generous later. Proverbs 21, lots of proverbs like this where He says, "There is precious treasure and oil in the house of the wise, but a fool swallows it up." In other words, it's really wise during times when there's a little extra to save some of it instead of to spend all of it or to spend more than you even get because there are times of greater scarcity coming. We want to give generously. We want to save.

Some people go, "How much should we save?" I don't know because the Bible doesn't give any percentages on that. Some people say, "You should probably give 10% to the Lord and 10% to savings for your future." Maybe. I suppose it depends on what other the needs you currently have in that moment. It's possible to save 10%. Maybe there's times in your life you can save more, I don't know, but that gets us to the third. What do we do with the rest? Whatever is left, will we live appropriately? We live appropriately, and this is where you find things like taxes. Give to Caesar what is Caesar's and to God what is God's.

Some of us, the application or proof of repentance in our life today is we're going to start paying our taxes with honesty. He also says we should pay off our debts. Psalm 37, "The wicked borrows, but does not pay back." Some of us have a debt we have no intention to repay, and repentance is going to say, "I should pay that back." I don't know what your situation is. I just know that this is where he would put it if he had a debt, and the other is personal need, just family, just taking care and enjoying life, enjoying what He gives you. That's a part of it as well He tells us to spend, and so He gives us instruction, but not only does He give us instruction, the last point is He gives us inspection, is that God inspects our management as a gauge of spiritual life.

I hope that you see this because, this whole parable, it culminates on a day when we stand before God Almighty and give an account for our life. That's what we find in verse 19 when He says this, "But he who had received the one..." I'm sorry, verse 19, "And now after a long time, the master of those servants came and

settled accounts with them.” Friends, listen to me. There is a day coming when God is going to settle accounts with you. He’s given you fair warning. The question is not to reject it or... I shouldn’t say the question. The answer is not to reject it. It’s to prepare for it. You can prepare for it. You’re still alive. The first day of the rest of your life right now, you have hope, you can be ready for that day and not hate that day.

The most sobering part of this parable is that Jesus’ parable ends with people going to heaven or hell, and stewardship of resources is reflecting the division. We should be very careful here, because we’re not saved by our stewardship. We are saved by grace through faith in Jesus Christ alone. Jesus comes to the earth. He lives without any sin whatsoever, and then He chooses in love to come to a cross and, there, He dies, bleeds in order to pay for our sin to bring us back to God. He’s buried in a grave and, on the third day, He rises from the dead. He rises from the dead to prove to us that, all the promises that He has made, they’re all true, that He has authority over life, that He is the Son of God, just who He says that He is.

Then He extends an invitation. He says, “If you will recognize you have a spiritual need you cannot pay, and you recognize and confess your belief in my death and resurrection, and if you’ll confess me as Lord, I will forgive you of your sin. I will adopt you into my family. I will give you eternal life.” This is what the Bible calls the gospel. It’s the good news of the Bible of Jesus Himself, and it really is good news. Romans says it this way. “If you confess with your mouth that Jesus is Lord and believe in your heart that God raised Him from the dead, you will be saved.” He doesn’t add an appendix of, “Oh, and by the way, good stewardship of your money.” Stewardship doesn’t save but, listen, a heart that loves Christ, knows his character and can’t wait to see Him will steward resources differently.

This is why two of the servants who started with different amounts and ended with different amounts, both heard the same thing, “Well done, good and faithful servant,” but notice what the third heard. Before you hear what He heard, notice what He said. Verse 24 and 25, this is so tragic, he said, “Master, I knew you to be a hard man reaping where you didn’t sow and gathering where you scattered no seed, so I was afraid and I went and I hid your talent on the ground. Here you have what is yours?” Just notice these three points. Don’t forget, this is a parable. No one actually said this, okay? This is what Jesus is saying. This is the ingredients that takes place in the heart when people are going to give an account for their stewardship and it’s going to go poorly. This is what’s going to want to come from their mouth.

The first thing is he says, “I knew you to be a hard man,” but He wasn’t a hard man, which means that he didn’t really know who he was. He didn’t really know his character, and then the second reason we know he didn’t know his character is because he maligns his character and he says, “You steal. You take and you get a harvest from places that you don’t plant any seed.” He’s accusing the owner of injustice.

Some of us, we don’t want to give, we don’t want to pay our debts or taxes. We don’t want to do it God’s way, and the reason is because we don’t think He’s just. That’s going to affect your stewardship, and then there’s a third. Notice what he says. He was afraid, which means that He did not look forward to seeing the owner’s

return.

Do you look forward to seeing His return? See, you didn't know Him. See, the joy of stewardship is in the relationship. No relationship, no knowledge of who He is, no understanding and love of His character, no affection for the day we get to see Him face to face, it maligns our ability to steward effectively in the pool of our resources He's going to bear witness. Do you have a relationship?

Let me close here. First, let me urge you to prepare to stand before God by trusting Christ. Two of the servants relished the thought of seeing Jesus face to face, and one hated it.

I can't wait for it. I hope you can't wait to see Christ. If you think you can wait to see Christ and you would prefer to wait to see Christ, it means you're not ready to see Christ. Have you ever put your faith in Christ? None of this makes sense until you have a relationship with Him and actually see how good He is, see how sweet He is to life. I urge you now, right now, put your trust in him.

Another thing I think we can do is to recognize God's ownership and yield to His instructions. I promise you, just moments after you die, you're going to know how you should have lived. You don't have to wait to find out. You can read the Bible. It's all there. It's all waiting for us.

Two questions for you here, would you transfer within your heart today the ownership of all you have to Christ? It's pivotal. Would you pursue greater understanding of His instruction? Some of you are like, "I really want to go back and hear more about the instruction." We're going to have a class that'll start on August 20th here at Providence, Financial Peace. If you want more information about that, you can actually go to [pray.org/fpu](http://pray.org/fpu) and you can learn more about that class, but the fact is are you ready to see Him?

There's one last thing before we sing, and that's this. Would you commit to prepare your hearts to trust? You say, "How would I do that? How would I prepare my heart to trust?" Well, one thing you could do each day this week is take just a few minutes and either read an account of it or think about Jesus dying on the cross for you, because one of the things that'll happen in your heart when you imagine that moment is this, is that if you can imagine yourself giving your soul to Christ because He is that good, it'll make it a whole lot easier to give your trust when it comes to His instructions about stewardship.

The second thing I would ask you to do this week, which is really practical, is simply find somebody that you believe is generous. Maybe they're really poor, so they don't give a whole lot of money. Maybe it's their life. I don't know what it is. They're just generous, and you say, "This is a generous person." Take them to coffee. Talk to them on the phone and simply say, "Can I just ask you a few questions? How did you get this way? Why do you do this?" Let's be learners of people who are participating and enjoying the master key of generosity and learn from them. Let's pray.

Father in heaven, we bow before you and thank you, God, for your grace in our life. Even as we prepare to

sing to you right now about our gratitude, we just say thank you for all the gifts that you've given to us. How generous you have been to us, and we recognize it and we see it. I pray for those who are considering trusting you right now, that you would incline their hearts to see your generosity to them and they would place their faith and trust in you this morning. For those of us who have trusted you, would you prepare our hearts for the day when we stand before you by helping us to see these things as they are? Christ, we are amazed at your willingness to give so lavishly to us, and we sing about that now. We pray all of this in Christ's name. Amen.

Would you stand? Let's sing.



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