

I. Intro

A. Text: Matt. 25:14-30

¹⁴ “For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them.

¹⁵ And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

¹⁶ Then he who had received the five talents went and traded with them, and made another five talents.

¹⁷ And likewise he who had received two gained two more also.

¹⁸ But he who had received one went and dug in the ground, and hid his lord’s money.

¹⁹ After a long time the lord of those servants came and settled accounts with them.

²⁰ “So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’

²¹ His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’

²² He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’

²³ His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’

²⁴ “Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

²⁵ And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'

²⁶ "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.

²⁷ So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

²⁸ Therefore take the talent from him, and give it to him who has ten talents.

²⁹ 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

³⁰ And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.' (Matt. 25:14-30)

B. Recap

1. When it came to teaching, "The Kingdom of God" the Kingdom of God was Jesus favorite subjects.
 - a. Money was one of Jesus' favorite tools to explain the Kingdom.
 - i. If we had the courage to discuss money as much as Jesus did... Every 3rd Sunday of the month.
2. Week 1
 - a. America is a prosperous nation. Yet the more money we come across the more problems we see.
 - i. More Money has not solved America's problem.
 - b. In America, we are consumers at heart instead of investors.
 - i. Serve our own appetites instead of the overwhelming appetites of God.
 - c. #1 Problem with money is "Mistaken Ownership" *"The earth is the Lord's and the fullness thereof, the world and world and they that dwell therein"* (Ps. 24:1).

- i. **Owner Mentality (I am the Lord)**: My life and everything in it belong to me, to do with as I please.
- ii. **Steward Outlook (Jesus is Lord)**: My life and everything in it belongs to God. Everything in my possession, control, or influence, has been entrusted to me by God to steward.

d. Tendency to plea bargain with God

<u>Sacred</u>	<u>Secular</u>
Church Van	Car
Bible Study	Hangout with the Boys
Tithes (10%)	Personal \$ (90%)
Marriage	All Personal Relationships
Outward Actions	Private Thoughts

- 3. Week 2 (Trent Williams)
 - a. Jesus (on the Sermon on the Mount) established a culture that boasts an eternal perspective.
 - b. Value (what matters most) is determined by placing stock in something. When we give of our resource, we begin to have stock in that thing.
 - i. We are literally leading our emotions by investing in a thing.
 - c. Why not invest in what matters?
 - i. We brought nothing into this world and it is certain that we can take nothing out of this world.
 - ii. We can't take it with us, but we can send it ahead of us.
 - iii. Eternal riches that moth can't destroy

II. Everything, Inc.

¹⁴ “For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. ¹⁵ And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. (**Matt. 25:14-15**)

A. Everyone receives (each according to his own ability) (**v. 14-15**)

1. Jesus likened the Kingdom of God to a land owner who left various financial assets in the hands of different "STEWARDS" to manage.
 - a. To one, the Master gave 5 talents, to another 2 and to the last one He gave 1.
2. Kingdom Resources → Kingdom Increase
 - a. We're All Given Talent (valuable assets)
 - i. Usually thought of as a special ability to do a thing (like play the guitar or dance). But these particular talents were the equivalent of modern day cash!
 - b. Talent: Equivalent of 6,000 day's wages $\geq \$360,000$
 - i. Steward #1: $5 \times \$360,000 \geq \$1,800,000$
 - ii. Steward #2: $2 \times \$360,000 \geq \$720,000$
 - iii. Steward #3: $1 \times \$360,000 \geq \$360,000$
 - c. All received considerable investment capital to manage, steward and grow.
 - i. Growth is expected with an investment.

B. An Official Review of Delegated Resources is a Guarantee: Final Audit (**v. 19**)

¹⁹ After a long time the lord of those servants came and settled accounts with them. (**v.19**)

1. Official Review = Audit

- a. In America the possibility of an audit → act right.
 - i. We don't receive audits very often.
 - ii. Self-report every year
 - iii. Self-govern every year

- iv. Threat of accountability influences how we deal with money.
- b. Unlike the IRS, with God an official audit is not a threat; it's a promise.

2. Final Tally

- a. Fruitfulness
 - i. 5 talents (\$1.8 million) → 10 (\$3.6 billion)
 - ii. 2 talents (\$720,000) → 4 talents (\$1.44 million)
 - iii. Owner witnessed faithful stewardship and did what any smart businessman would do: Give them more!

“...Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.” (Matt. 25: 21, 23)

- b. Fruitlessness
 - i. 1 Talent (\$360,000) → 1 Talent (\$360,000)

²⁶ “But his lord answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. ²⁷ So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. ²⁸ Therefore take the talent from him, and give it to him who has ten talents. ²⁹ For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. ³⁰ And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’ (Matt. 25:26-30)

C. Certain Review Implies that A Preview Is In Order: **Budget**

- 1. *“If you aim at nothing, you'll hit it every time”.*
- a. **Luke 14:28:** *²⁸ For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it*

2. Budgeting provides both clarity and direction.
 - a. **Matt. 6:21:** "*Where your treasure is, there your heart will be also*"
3. Act Your Wage: Stay within the Budget
 - a. **1 Tim. 6:6-7:** "*But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out.*
 - b. My Personal Conviction
 - i. Determine to live on no more than 80% of income.

D. Debt is like a dungeon that Enslaves.

1. **Prov. 22:7:** "*The rich rules over the poor, And the borrower is servant to the lender.*"
2. Can't Serve Two Masters
 - a. MasterCard
 - i. Consumer Credit
 - b. Plastic Surgery: What if you didn't have any payments?
 - i. Pay cash to avoid the Bondage of Credit
 - ii. Credit doesn't hurt emotionally at the point of sale as much as cash hurts.
 - iii. McDonald's did a study and found that people spend 47% more on purchases when they buy with plastic.
3. Ave. Car Payment: \$478 over 84 months
 - a. What if we put that same car note amount (\$484/month) into an investment strategy?
 - i. **\$100/month** in an average growth stock mutual fund (30 yrs. old – 70 yrs. old) usually comes out to about \$1,175,000.
 - b. Use savings to invest for future and/ or give lavishly

4. What should you do if you are encountered with consumer debt?
 - a. Run!!!!!!!

¹ My son, if you become surety for your friend, If you have shaken hands in pledge for a stranger, ² You are snared by the words of your mouth; You are taken by the words of your mouth. ³ So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. ⁴ Give no sleep to your eyes, Nor slumber to your eyelids. ⁵ Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of the fowler. (Prov. 6:1-5)

- E. Rain is a constant in the Forecast: Save.
 1. Steward your family's future.
 - a. Prov. 21:20: *There is treasure to be desired and oil in the house of the wise; but a foolish man spendeth it up.*
 - b. Prov. 13:22: *A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous.*
 2. Prepare for the Emergency (3-6 months expenses)
 - a. It's coming
 - i. Murphy's Law
 - ii. Murphy always shows up at the wrong time.
 - b. Learn from the ant
 - i. Prov. 6:6-8: *"Go to the ant, you sluggard! Consider her ways and be wise,⁷ Which, having no captain, Overseer or ruler,⁸ Provides her supplies in the summer, And gathers her food in the harvest.*

- F. Paying Taxes is Both Wise and Godly stewardship
 1. We model what it looks like to honor authority
 2. Matt. 22:17-21: *¹⁷ Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?" ¹⁸ But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites? ¹⁹ Show Me the tax money." So they brought Him a*

denarius. ²⁰And He said to them, “Whose image and inscription is this?” ²¹They said to Him, “Caesar’s.” And He said to them, “Render therefore to Caesar the things that are Caesar’s, and to God the things that are God’s.”

- a. Pay Uncle Sam what belongs to him.
 - i. We help build streets, schools, etc.
- 3. Tax Refunds are not extra money to waste. It's income.
 - a. Ave. Tax Refund = \$3,539

III. Conclusion

- A. Money gives us the opportunity to display the image of our father.
 - 1. We'll never be more like God than when we steward faithfully in a way that builds His Kingdom... and give sacrificially.
 - a. Every resource on the planet earth is designed to bring God glory and honor.
 - 2. We'll never be more like God than when we steward faithfully... and when we give sacrificially.
 - a. John 3:16: “*For God so loved...*”
 - b. When He gives, He gives without pretense and strings attached.
 - c. The only motive for His giving is God Himself.

*We'll get more into the giving part next week.

Income A	\$2100
Giving	\$40
Savings	\$0
Rent	\$700
Car Payment/ Ins.	\$500
Cell Phone	\$140
Groceries	\$380
Guilty Pleasure	\$380
Total	\$2140

Income B	\$2100
Giving	\$210
Savings	\$210
Rent	\$700
Car Payment/ Ins.	\$500
Cell Phone	\$100
Groceries	\$350
Guilty Pleasure	\$30
Total	\$2100

B. God Gave You Stewardship of a Specific Portion of His Estate (each according to his own ability)

1. Privilege to Utilize His Resources to Build His Kingdom
 - a. Opportunity to make multiple investments with His resources.
 - i. We carry no risk.
 - ii. We get to benefit from the returns (increase)

C. Every dollar we need to do what God has called us to do is in the house.