

I. Intro

A. Text: **Matthew 6:19-21**

¹⁹ "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

B. Series Re-Cap

1. Stewardship (Webster's Dictionary): the careful and responsible managing of something entrusted to one's care.
2. In other words, stewardship is the careful and responsible managing of something very important that does not belong to you.

C. **Today's Main Point**: Stewardship is an all-encompassing biblical principal. It doesn't just involve money, but Jesus says that we can look at the way that we deal with money we can tell where our heart is. It will tell us where our passions, desires, and trust lie. I'll get to finances in a minute, but first I want to take a few steps back and examine the root of Biblical Stewardship.

II. Two ways to see our relationship between ourselves and the rest of the world:

A. **Ownership**: Our lives and everything in it belong to us, to do with as we please.

1. Everything that we have is ours, we have earned these things, and we will do with it as we please.
2. We don't need anyone or anything telling us how to live.
3. No one has the right to tell us what to do with our things.

B. **Stewardship (Biblical Stewardship)**: Everything belongs to God, and everything in our possession, control, or influence, has been entrusted to us by Him to steward.

1. We are managers, to invest for His purposes, to use for his purposes, for His will. To honor him, glorify him, to worship him and to help others to do the same.

*The difference between **ownership** and **stewardship** dramatically changes our outlook on everything, on one another, on the world and its resources.

Example 1: If I realize that my wife, before she is my wife, is the daughter of the most Holy God, who has created her and loves her, and has made her for himself, because it pleased him to do so. Only then can I appreciate that he has especially fashioned her for me, to be my wife, for me to steward well. It is much harder to treat her in a negative way. I had better be good to her, I had better treat her with respect, dignity, and honor, even when I am angry because she is God's daughter.

Example 2: Staring at women as objects, pre-marital sex are not acceptable because God's daughter deserves a covenant BEFORE covenant blessings are to be received. Otherwise this is theft.

*Because of our sinful nature, it comes more naturally for us to think of ourselves as owners. We have an identity crisis. –Adam ← The first sin was a failure at stewardship!

III. God is the owner of all things:

- A. When we put ourselves into that ownership position, it becomes idolatry.
- B. We either begin to worship the things God has given us, or we are saying that we are God and that the people in our lives are here to worship us.
 - 1. But we aren't very good God's! We can't love like he loves and give like he gives,
 - 2. When we do our own will we are selfish and we manipulate and we destroy, taking the things and the people that we have been given to steward and using them to serve ourselves.
- C. Don't lay up treasures for yourself on earth... (v. 19)
 - 1. This is what ownership says to do
 - 2. The things that we have cannot be properly appreciated outside of the context of worship.
 - 3. Worship the gracious God who has given the gifts. We must not fall in love with the gifts, but we must love and worship the giver of the gifts. Even then, we must not love God because he gives us gifts, but because he is God.
 - 4. Since everything belongs to God, everything that we have been entrusted with is for us to steward.

IV. Three Areas of Stewardship: The stewardship of salvation (or the gospel). The stewardship of spiritual gifts. The stewardship of money and possessions.
*If you get the first principle (stewardship of salvation), everything else falls into place. I cannot ask you to be a good steward of God's gifts, unless you understand that you have received them, or unless you have received them. When I say them, when I say gift, I mean the ultimate gift, Jesus Christ.

A. Stewardship of our Salvation: Treasure the Lord:
²⁰ *but lay up for yourselves treasures in heaven (Matt. 6:20)*

1. To be a good steward of our salvation we must realize that if we have received salvation in Jesus Christ then we have received the greatest gift that anyone in heaven or on earth can receive, period. When compared with any other gift, there is nothing else worth longing for.
2. You, Christian, are the richest person on the planet, period. Bill Gates has nothing on you, Donald Trump has nothing on you, the person who won the big lotto has nothing on you.

*Until everything else on the planet means nothing compared to Jesus Christ, stewardship is going to be difficult for us. We must learn to treasure Jesus Christ above all other things.

3. When we begin to understand how generous God has been with us in sending his Son, the result is that we will be generous. When we understand that Christ is the greatest gift that anyone can receive, we will want everyone to have Him, know Him, love Him.
4. If you do not know Jesus, and you have been hearing me talk about all that we have received in Jesus (If I do not use this opportunity that has been given to me right now to tell you about Jesus Christ, then I am not stewarding the gospel well).
5. There is nothing more important in this life, than to know Jesus yourself.

The Gospel: Jesus has always existed, he created the universe. Was in eternity receiving praise. He gave up his riches, and He came down from his throne to be with us in the flesh. For the first time there was no praise, for the first time when he spoke, people doubted

what he said. Jesus lived a perfect life, and he lived out perfect stewardship of God's plan for him. He had a short ministry where he pointed people to the truth about Himself. He was arrested illegally in the middle of the night, taken to an illegal trial and was handed over to the Romans. Although innocent, he was beaten almost to death, hung on a cross where God placed our sin on Him and carried out his wrath against sin on his Son. In exchange, the righteousness, sinlessness, and perfection is put on those who will believe in him.. Jesus died and 3 days later rose again, and now sits at the right hand of the Father and will return again. We were condemned, but Jesus took our condemnation and in exchange gave us salvation, He took our inevitable and eternal death and in return gave us eternal life.

All of your sin and failure and all of the bad things that you have done, all of the bad things that have been done to you, can all be erased from your record and you can be made pure and righteous before God right now by simply believing what I just said about Jesus and walking with Him all your days on this earth. This is what it means to receive Jesus. Jesus will change you, you don't worry about that.

*Understanding this means that selfless sacrifice and generosity like Jesus gave to us is the fruit of our new heart. Being a good-steward of your salvation will result in a passionate desire for others to know him too.

6. Summary:
 - a. Receiving Christ is our greatest gift that has been given for us to steward.
 - b. Understanding what receiving Christ means, makes us want it for everyone else

B. Stewardship of gifts/talents: 1 Peter 4:10-11

¹⁰As each has received a gift, use it to serve one another, as good stewards of God's varied grace. ¹¹Whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies-in order that in everything God may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. (1 Peter 4:10-11)

1. Purpose of our spiritual gifts is to serve one another. When stewarded well are for the benefit of the church and the glorification

of Christ and the furtherance of the gospel mission in the world. (1 Pet. 4:10)

- a. Where is the strength from? God supplies it.
 - b. For what purpose does he supply it? In order that in ALL things, in everything, God may be glorified through Jesus Christ.
 - c. God is glorified through Jesus Christ when we (the people who have received Jesus Christ) tell other people about Jesus Christ (gospel) and when we are good stewards who use our gifts to serve one another. We display His glory through our diversity in gifts because God is a creative and beautiful God.
2. On the topic of serving: *"For even the Son of Man did not come to be served, but to serve, and to give his life for many"* (Mark 10:45)
- a. In our culture we don't value servants, we value the people who have servants. We don't have posters and collectors cards, and action figures of maids and butlers. We don't erect statues in town squares of Mr. Belvedere or Geoffrey from the Fresh Prince of Bel Air.
 - b. But we worship Jesus Christ, the greatest of all servants.
 - c. Jesus values servants, he said the lowest among us will be what?
 - d. He said that we should try to outdo one another in serving one another. That's good because serving others with our gifts is good stewardship. Being generous and sacrificial in this way pleases God and makes him famous.
3. List of some of the gifts that God has given his church:

*I want to highlight some lesser known ones so that we can be reminded of their value, but we forget their importance.

- a. wisdom, knowledge, faith, healing, miracles, prophecy, discerning of spirits, tongues, and interpretation of tongues, apostleship, prophesying, teaching, performing miracles, healing, helping, administrating, serving, exhorting, giving, leading, showing mercy, evangelizing, pastoring, and whatever other talent that you may have that may be effective in the furtherance of the gospel, use that to serve one another.
- b. Stewarding our gifts well starts with actually using them, searching God and ourselves that he would show us what our gifts are. We make this very mysterious sometimes, we speak of our gifts as a "calling" which makes it sound like something that God should utter loudly from the heavens in the presence of everyone. When we don't hear the thundering of the voice of God we feel that we aren't useful or important, but this is just not the case.
- c. Here is a practical way that you can be a better steward: by stewarding well the gifted people that God has put into your

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- life. In other words, be a good steward of the good stewards that God has put in your life to serve you.
4. I spoke before that when we slide ourselves into the “ownership slot” where God belongs, we fall into idolatry.
 - a. In the same way, When NOT properly stewarded, our spiritual gifts become idolatry. The focus turns from using the gift to praise and worship the giver (God), to worshipping the gift, or more realistically, to the person possessing the gift, which is us.
 - b. When not properly stewarded, we use our gifts to bring attention to ourselves, to make ourselves appear great and others small, and generally push people away from God and the church.
 - c. We are not very good saviors, we need to keep ourselves and others pointed toward Christ if there is any hope for us.
 5. Summary:
 - a. We have been given the gospel/salvation and we are to give it away generously.
 - b. We have received spiritual gifts for serving one another and leading people to Christ
 - c. ...and now we are going to talk about how our money is for the same purpose.

C. Stewardship of our money and possessions: **Matthew 6:19-21**

¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. (Matthew 6:19-21)

1. INVESTING: Why would you invest in the market here on earth, things that just rot away or are gone as quickly as they come, where you have a million dollars in the stock market one day, and the next day you owe a million?
 - a. I am not saying that investing in a 401K or a college fund is bad, this is very good). Jesus is talking about our ultimate investment; Jesus is talking about investing our heart.

*Verse 21 says that all that we have to do is look to see where our treasure is, and we will find our heart: there we will find the object of our love and worship, our trust and dependence, and we will see who and what is the beneficiary of our sacrificial giving.

Sacrificial giving = where are we spending money we don’t even have? CC Debts, etc.

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2. Pull out the bank statements and round up all the credit statements, etc. We can do an audit and find out how much we love Jesus. That's a scary thought.
 3. This is fundamentally a heart problem: We actually believe that money solves our problems.
 4. We don't have a money problem, we have a heart problem that is leading us to a stewardship problem.
 5. **Proverbs 23:4-5:** ⁴ *Do not toil to acquire wealth; be discerning enough to desist.* ⁵ *When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.*
 - a. In other words, do not pursue money for the sake of having more money and things and for making your life just as easy as it can possibly be.
 - b. Do not set out with the plan in your mind to get rich. It requires wisdom to not strive to get rich. And this passage says that if we do put all of your trust and desires into acquiring wealth, that it won't last, it is a complete waste of time.

*If you work endlessly and strive for the purpose of earthly wealth for yourself, you are living in idolatry. You will see it in your stewardship. You will...never be at home, not be raising your kids in the ways of the Lord, etc.

*I think if we steward our money and your time well, our work and our rest, and we are good stewards of the gospel, and we are out serving one-another and the community, then it will be very difficult for us to get extremely wealthy here on earth. (after all, you are investing in the next world, not this one).

- c. If you are stewarding well, you will want for all gain to be for Jesus and his kingdom rather than your own.
 - d. There is nothing wrong with making good money, or being rich, to be a good steward in this area means that we are not putting aside the gospel, or our church, or our family, or our community for the sake of getting rich and that getting rich should not be our focus.
6. **Proverbs 23:6-7:** ⁶ *Do not eat the bread of a man who is stingy; do not desire his delicacies,* ⁷ *for he is like one who is inwardly calculating. "Eat and drink!" he says to you, but his heart is not with you.*

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- a. Don't give out of hardness of heart and religious obligation.
 - b. No one, including God, wants to receive from someone who is "inwardly calculating," in other words, keeping score of everyone, all the favors we have done them, and how much they owe us in return.
 - c. This is thinking like a consumer or customer who is buying a product. We are thinking about being served rather than serving others.
 - d. This is when we give to the church or to someone in need and keep score of what they owe us back. It is a trick to put other people, including God, in our debt.
 - i. This is when we ask a favor from someone who we have helped in the past, and they say that they can't help us. We expect that favor (because we have been keeping score) and we say, "Remember that time I did this or that for you?"
 - ii. Problem is that we told them it was a gift, not a loan. This is when we help someone, then we are expecting their continuous thanks, and we want them to make us feel like they owe us something in return, but we don't want to come out and say it because it makes us sound greedy.
 - iii. This is the feeling that people just aren't ever appreciative enough. It wouldn't be enough for them to name their first child after us, they had better name all of their children after us, and all their pets...kind of like George Foreman.

*If we are going to keep score, then it isn't giving, it's buying, or it's a loan. We can't give to the church in this way because it isn't worship, not by a long shot. It isn't sacrificial, because you expect something the way that we want, when we want it, it in return.

- 7. When we are "inwardly calculating" as we give to the church, we are worried where our money is going, and gripe about how much the Pastor makes, and how they aren't spending the money right, etc.
 - a. The problem is that when we do this we really haven't given our money at all. That is called spending our money, and we are expecting goods and services for the thing that we are calling a "gift."
- 8. Jesus' Example: displays that giving should be generous and sacrificial.
 - a. Even if you gave a million dollars a day to the church, with this mindset of inwardly calculating, the Lord would not consider it

generous. Even if you gave everything that you had, the Lord would not consider it sacrificial.

9. Trust me when I say that you can expect God to make good on all of His promises, and bless us exponentially beyond what we can ever expect.
 - a. The problem with inwardly calculating is that we are expecting things back here on earth, on our own terms, the way that we demand to see them.
 - b. Why would we want to limit God to useless and trivial things that will only rust away?
 - c. Trust me when I say that the best thing that you can imagine here on earth is nothing compared to what awaits us in the next world, in the kingdom of heaven, so we should not be investing our treasures here.

V. Wrapping it up

A. Our stewardship is our testimony

1. Good or bad...are we Investing in the next world or this one? Are we loving and trusting God or our money? Are we giving generously and sacrificially or are we inwardly calculating?
2. What does our lifestyle and our bank statement say? The world is waiting for us to fail in these areas.
3. When we give out of worship and we give sacrificially, the world doesn't know how to process that.
 - a. When they start asking questions we can tell them that we give because we believe that there really is a next world where we are investing our riches.

*We can tell them that we give because we believe that the gospel is real and that Jesus really did raise from the dead and that everyone on the planet needs to know this.