

## Biblical Principles of Money (Part 1) – Mt 25:14-30

Mt 25:14-30; (9am only – Bridge; New Discipleship ministry; 6&7 graders)

I know many of you have been praying for Bob Techau who fell from our roof last week, and want you to know that we're seeing God answer  
In fact, he was just released from ICU this morning; He's still in very serious condition, and still in a great deal of pain . . .  
But they've been able to remove his breathing tube, control his blood pressure, and lower his temperature; So we're thankful for that, and continue to pray

➤ And if this has caused you to question the goodness/faithfulness of God, let me say this: We live in a fallen world, where bad things happen to good people – really good people That's what the plague of sin does; It harms us; And we ache b/c of it Especially when something like this happens

But it doesn't change the fact that God is good; Nahum 1:7 explicitly says –*The LORD is good, a stronghold in the day of trouble*  
Nor does it change God's promise to work all things *together* for good, for those who love him and *are called according to his purpose* (Rom 8:28)

So while we weep with those who weep (Rom 12:15), we also say with the writer of Lamentations who grieved over the fall of Jerusalem . . .  
[19] Remember my affliction and my wanderings, the wormwood and the gall! [the bitterness] [20] My soul continually remembers it and is bowed down within me. [21] But this I call to mind, and therefore I have hope: [22] The steadfast love of the LORD never ceases; his mercies never come to an end; [23] they are new every morning; great is your faithfulness. (Lam 3:19-24)  
I trust that helps you; And that you find God's goodness and God's sovereignty to be an everlasting rock, even in the midst of such heartache

➤ With that in mind (**Intro**), our theme for the year is based on Mt 7:24-25  
The point of which, is that we have the opportunity to live a life that's *built to last*  
And we're going to look at 3 main *areas* of our lives this year, in order to do so;  
Starting with our money

B/c it's not only a massive part of our *life*, but a huge topic in *Scripture*; And something that can very easily become an idol  
Competing with God for our attention and affection, and quenching the Spirit in our homes and church; Money does that  
So we're going to focus on some biblical principles over the course of this Fall, in order to correct that if it's *wrong* in your life, and prevent it if it's right

➤ And that starts with Mt 25; Where Jesus is speaking about the kingdom of God, the realm of his rule and reign, in a parable – a fictional story that conveys real truth  
[14] "For it [his kingdom] will be like a man going on a journey [representing Jesus], who called his servants [us] and entrusted to them his property [key phrase]. [15] To one he gave five talents, to another two, to another one, to each according to his ability [a talent was equal to about 20 years wages, and represents our entire lives here]. Then he went away.  
[16] He who had received the five talents went at once and traded with them, and he made five talents more. [17] So also he who had the two talents made two talents more. [18] But

he who had received the one talent went and dug in the ground and hid his master's money.

[19] Now after a long time the master of those servants came and settled accounts with them [representing the return of Christ to judge the living and the dead]. [20] 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.' [21] 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.'

[22] And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' [23] 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.'

[24] 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 seed, [25] so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.'

[26] But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? [27] 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.

[28] So take the talent from him and give it to him who has the ten talents. [29] For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. [30] And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

It's a parable; And while it's not *just* about money, the principles certainly apply; And the first is this . . .

### Principle #1 – Everything I have is God's

It doesn't just come from him and become mine – it's his; Period

Everything *I* have is his, everything *you* have is his, everything *we* have is his; Time, talent, treasure, everything

V14 – the man called his servants and entrusted to them his property

And in v27 he says – *you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.*

It's his; Everything we have, is his; He made it, he gave it, and he owns it

➤ Gen 1:1 says – *In the beginning, God created the heavens and the earth*; He made it  
And God says in Is 44:24 – *I am the LORD, who made all things*  
And Rev 4:11 says – *Worthy are you, our Lord and God . . . for you created all things, and by your will they existed and were created.*  
Start to finish, the Bible is clear – everything we have, God made

And everything we have, God gave; Look at v15 again – [15] *To one he gave five talents, to another two, to another one, to each according to his ability.*

God *made* what we have, and gave us what we have; Including our ability to handle it and make more; Or not; It all comes from him

Like King David said in 1 Chron 29:12 – *Both riches and honor come from you*  
And Paul, in 1 Cor 4:7 – *What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it? As if you made it . . .*

And endowed it to yourself; B/c you didn't  
God *made* everything we have, and God *gave* us everything we have

- And if you're thinking, "Ya, but it's *mine* now, isn't it? I *have* it"  
If that's you, here's the kicker – he still owns it; Everything we have, he still owns  
That's the implication of *entrusting* his property to us (14); He didn't give us what we  
have as a possession, but a trust; Something we give back  
Like the 5-talent guy in v20b – '*Master, you delivered to me five talents; here I have  
made five talents more.*' He gave it back; All of it; B/c it's all God's  
Just like a financial consultant returns the investments of his clients – it's all theirs

And Ps 24:1 says – *The earth is the LORD's and the fullness thereof, the world and those  
who dwell therein*; He not only owns everything you have, he owns you  
And 1 Chron 29:11 – *Yours, O LORD, is the greatness and the power and the glory . . .  
for all that is in the heavens and in the earth is yours.*  
And God himself says, in Job 41:11 – *Whatever is under the whole heaven is mine.*

He *made* what you have, he *gave* what you have, and he *owns* what you have  
Including your bank balance, your house, your car, your television, your computer, your  
smart phone – everything  
And when you get that one right, you're well on your way to building a life that lasts  
But get it wrong, and you're destined to crumble; That's principle #1

### **Principle #2 – It's my responsibility to be a good steward**

A good manager; A good overseer of someone else's property; That's the central idea of  
this parable  
2 of the guys managed and multiplied their master's money well, and one of them didn't  
2 of them did what their master wanted, and one didn't; And consequently . . .  
2 of them received a "well done" commendation, and one of them didn't (21,23,26)  
Cluing us in to the fact that it's our responsibility as God's servants, to be good  
stewards of his stuff

Which means that we are to use everything we have – for his kingdom, and his glory, and  
his purposes; *Everything*; Not just our tithes and offerings . . .  
But *every* penny we have; And every *possession* we own  
Every last cent should be used to magnify God – to make him look good, or bring fame  
to his name, or build his church  
How would you feel if your bank invested only 10% of your savings, and spent the  
other 90% on themselves? Not very good, right? And neither does God

- Does that mean we can never go on a vacation? Not at all  
God has given us all good things to use, and enjoy; And as long as we do so in  
moderation, without neglecting things far more *important*, that too can glorify him

And the same would be true of a hobby; Am I a good steward if I spend money on  
scrapbooking? Or hunting? Or antique cars? Or the latest Pinterest craze? I could be  
If it's once again, done in moderation and without neglecting more important things  
And it's void of any pride, vanity, or selfishness; And you constantly thank God for it  
If those things are true, then yes, it's possible to spend money on a hobby and be a good  
steward; It's possible to rest on vacation, and be God-honoring

- But I think you know – it's a very fine line, and a very slippery slope  
B/c if you're not careful, even *good* things become bad things when they crowd out the  
best things; Not to mention the fact that we are kings and queens of rationalization  
Sometimes coming up with elaborate *justifications* for our expenditures . . .  
Or telling ourselves that the things of God are more important when they're not . . .  
Or just flat-out ignoring what he wants; We're prone to rationalize  
In which case hobbies, and vacations, and luxuries can easily become bad things, even  
when they're good

It is *so easy* to abdicate our responsibility to be good stewards – to do a little *all* the  
time, or a *lot* some of the time, but never a *lot all* the time

Better to make the *most* of what he's entrusted to you; Better to use all of your time,  
talent, and treasure for kingdom things; For souls saved and lives built to last  
That's the return on investment *we* should striving for; And giving our lives to  
So that one day, we too can hear those precious words – "Well done, good and faithful  
servant; Well done, trusted steward"  
That's the goal – changed lives that are built to last, and the commendation of Jesus  
And it's our responsibility to pursue it

- So let me encourage you to ask yourself some questions on that note; Like . . .

#### **A. Are my priorities God's priorities?**

When it comes to your money – Do the things of God come *first*? The things near and  
dear to *his* heart?  
Like your family, and our church, the poor, and the Great Commission? Ask yourself

And when you're thinking about buying something, ask yourself . . .

#### **B. Does this purchase glorify God?**

Does it somehow magnify his goodness and grace?  
By meeting your needs for instance? Or advancing his kingdom? Or enabling you to be  
a better disciple or discipler? Or enjoy his blessing?  
Does it have a reasonable chance of *growing* in value, monetarily *or* spiritually, so even  
more can be done in his name?

#### **C. Will it contribute or detract from my holiness?**

If it contributes, done; If it doesn't, stay away  
And if it's neutral, go back to questions A & B

3 questions to ask yourself; B/c when you get right down to it, it's not our money  
But it *is* our responsibility to manage it well

### **Principle #3 – How I manage my money reflects my heart**

[24] *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  
seed, [25] so I was afraid, and I went and hid your talent in the ground. Here you have  
what is yours.'* [26] *But his master answered him, 'You wicked and slothful servant! You  
knew that I reap where I have not sown and gather where I scattered no seed? [27] 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.*

This guy was foolish, fearful, wicked, and lazy

Foolish, in that he failed to understand that good leaders have high standards, and enlist the help of others – v24

Fearful b/c he failed to understand his master's heart and desires

Wicked b/c he didn't make the *most* of his master's money

And lazy b/c he failed to do *anything* of any value

IOW his poor money management reflected and revealed a bad heart and bad attitude

And so does ours; If there's something wrong with your money management, there's something wrong with your heart

➤ And it usually comes down to 1 or 2 of these **5 Heart Conditions**

**1. Narcissism** – Where you're totally self-absorbed, and care only about yourself; Giving no thought to what God wants; It's all about you, and you don't even know it

**2. Selfishness** – Where your highest aim is to keep as much as you can for yourself, and *spend* it only on yourself

**3. Presumption** – Where you think you're entitled to everything you have, and more is coming; It's automatic – you're smart, you work hard, and money cometh  
It's a heart condition that the Lord rooted out of me in a *hurry* with my trading career; I realized very quickly that the Lord gives, and the Lord takes away  
And the second you presume on his giving, look out

**4. Laziness** – Where you lack the discipline to deny yourself luxuries and whims you can't afford or shouldn't buy  
The lack of discipline to deny yourself, and take up your cross

**5. Unawareness** – Where you manage your money the way you do, b/c you don't know any better; You've never been taught these biblical principles . . .  
And you've never been disciplined in how to apply them  
Which is why we're going to offer a class on this, at the end of this series

But for now, assess your heart; B/c any one of these conditions will derail your money management, and eventually show\*\*\*\*\*

➤ And the worst part is not the *financial* mess, but the eternal one; Illustrated in v28, where the master says of the foolish servant . . .  
[28] *So take the talent from him and give it to him who has the ten talents. [29] For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. [30] And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.* Referring to hell

The point being – how you manage your money reflects your heart, and your heart affects your eternity; It's serious stuff; Sobering to the hilt

➤ But listen, it's not *all* negative; Look at v21; In response to the 5-talent guy . . .  
[21] *His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much [I will give you even more responsibility, and more opportunity; Just like we saw in v29 – to everyone who has will more be given]. [And then he ends with] Enter into the joy of your master.'*  
And the same was true of the 2-talent servant (23)

How we manage the resources God gives us, determines our reward and our role in his kingdom; Including, his rule and reign here on earth (**Summary**)

Your money reflects your heart, and your heart affects your eternity, starting right now  
3 principles to shape your thinking, and guide your finances

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➤ So as we prepare for **The Lord's Supper** (servers), think on these things, will you?  
And if there are any stewardship issues in your life, from how you think to what you do, confess them to the Lord and make a commitment to change  
That's one of the reasons we observe this on a regular basis; In addition to thanking God for the sacrifice of his Son, and the salvation we enjoy b/c of it

So let's do that now; And when you're ready, go ahead and take the bread on your own, as a testimony to your life in Christ, *personally*  
But hang on to the cup, and I'll lead us taking that together, as a testimony to our life in Christ, corporately; As a church

➤ At the last supper, after eating the bread, Jesus took the cup, saying – *This cup that is poured out for you is the new covenant in my blood.*  
IOW the contents of this cup are symbolic of his blood, the life he gave, to guarantee his promise of salvation; His promise of life  
He gave it, we have it, he owns it, and we live it  
*Do this [he said], as often as you drink it, in remembrance of me*

Prayer – Sing with me as we close in prayer

*Thank you Lord, for saving my soul; Thank you Lord, for making me whole; Thank you Lord, for giving to me; Thy great salvation so rich, and free*

Indeed Lord, we're thankful; For everything – time, talent, and treasure; Help us to make the most of it

And receive our tithes and offerings now in that very spirit, to build your church with lives that are built to last

Close – Visitor Bag; Go Conference

If you'd like to talk or pray with someone after the service, one of our Elders or Deacons will be up front from now on, for just that purpose (David and Paula Olson)