

We're starting a series entitled *Mastering Your Money*. You might be thinking – the pastor's talking about giving – **WRONG!** In fact, in the (3) years I've been here, this will be the 1<sup>st</sup> series I've given on stewardship. That's not to say we haven't had single messages on the topic– but this will be the 1<sup>st</sup> series. **While I'll mention the tithe, this series isn't about the 10% we're called to give, but about how to manage the other 90% to our benefit and God's glory.**

*You might be asking why a series on money?* The 1<sup>st</sup> reason is simple – to learn what God has to say on the issue to help us to be faithful managers of our financial resources for our good and His glory. Did you know...

- There's over 2000 verses in the Bible regarding money
- 1 in 10 verses in the Gospels are on the topic of money
- 38 of 45 parables Jesus spoke are concerning finances

Second is b/c the avg. American is up to his eyeballs in debt w/ no clue how to relieve the burden or change his habits.

- Americans are \$11.74 tril. in debt w/ over \$872 bil. in consumer debt alone. (**Perspective** – if you were alive when Jesus was born and spent \$1 mil. **every day** since then, you still wouldn't have spent \$872 bil. by now).

- But there's more – last year over 1 mil. U.S. families filed bankruptcy – 6 mil. have filed in the past 5 yrs.
- Avg. American family has \$16k in credit card debt at 15% APR, \$157k in mortgage debt, and \$34k in student loans.
- Over 70% of U.S. homes have little to no savings – living in homes they can't afford driving cars they can't insure

Why? There are numerous reasons. Some people have been thrown a financial curveball w/ medical bills, tragedy, and job loss and they can't seem to get things turned around. Some have made bad investments having gotten caught by a changing economy. **Yet most people simply have never learned how to manage their resources and live w/in their means.** Instead, they've bought the lies and are striving to keep up w/ the Jones' and whoever else they envy.

It's the tale of Two Competing Kingdoms at war over the rule of your life. And depending on which one you believe and place your trust, will determine how you live life. At times this war is subtle, while most of the time it's just blatantly obvious. Two kingdoms juxtaposed to one another.

Jesus said – *For where your treasure is, there your heart will be also... you cannot serve God and money.* Mt. 6:21, 24 – **meaning whichever kingdom you place your trust – is where you will give your heart.**

*God wants you to live a blessed life and He isn't opposed to you enjoying nice things –so long as they never own you.*

Where do we begin? I think we begin w/ the **Principle of Ownership**. Ps. 24:1 says – *The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it on the seas and established it on the waters.* It's a simple principle – say it after me – **God owns it all! I own nothing!** Yes. I know it's hard, but it is the truth.

What you might not realize is that Jesus had something to say about the principle of ownership in ***Mt. 25:14-30***. In this passage Jesus gives us (4) rules of ownership.

## I The **STEWARD** Rule

*For the kingdom of heaven is as a man traveling into a far country, who called his own servants, and **entrusted his property to them.** (14)*

The man traveling is God and we are the servants entrusted w/ the owner's property. But what has God entrusted us w/. He has entrusted us w/ life, talents/abilities, time, people, our bodies, words, and financial blessings.

**Truth:** Everything I have belongs to God and He has given it to me to use to live my life to the fullness of His glory.

The reason I entitled this series *Mastering Your Money* is b/c the key to mastering your financial resources is bringing them under the Master's control. *We do this by accepting God owns it and we're simply managers of His blessings.*

**steward** – *one who manages the affairs of another.* A steward's sole responsibility is to care for His master's possessions – to build upon them and to make them grow.

**Problem is: we think owners.** We think b/c something is in our possession; it's our possession. But we've been duped. This is a tactic of Satan. *If he can get us to believe we own something; then he can convince us to do whatever it takes to **get** it, **keep** it and **spend** it w/out any concern for God.*

**Just b/c something is in your possession, it doesn't mean that it's your possession.**

## II The **ALLOCATION** Rule

*To one he gave five talents, to another two, and to another one; **to every man according to his ability**; and then he set out on journey. To the one who received five talents went and traded w/ the same and made more five talents.*

*Likewise, the one who received two, he also gained two more. But to the one who received one went and dug in the earth, and hid his money. (15-16)*

according to his ability – in His sovereignty, God gives w/out prejudice differently to all men – but whatever He has given, He expects it to be managed for His glory.

The allocation rule says to some God gives much while to others He gives little – but whatever the case manage it to the glory of God. *To whom much is given, much is required.*

What is often missed in this text is the inferred expectation God desires for us to grow what has been entrusted to us. In fact, I'm going to go out on a limb and say that God would rather you lose it all investing it for His glory than profit 100-fold investing it for your glory.

### III The ACCOUNTABILITY Rule

*After a long time the lord of those servants returned and reckoned w/ them. (19)*

Understanding God expects us to use our time, finances and talents to honor Him, we cannot forget – one day the Owner is going to return and we can be assured He'll be mindful of how we've managed what He has entrusted to us – and He will deal w/ us face-to-face concerning his expectations.

Lest we forget, everything we have comes from Him. He asks us to guard and grow it for the sake of His kingdom. He will judge you accordingly.

You can be like the man w/ 5 talents or the man w/ 2 talents and make the most out of what you've been given, or you can become consumed w/ yourself and do what you think is best – but you will give an account.

## A He Will Check Your MOTIVES

*I was afraid, and went and hid your talents in the earth:  
there you have what is yours.*

The Bible says the man who had one talent was *afraid* so he buried it. **What was he afraid of?** It's obvious the servant didn't know his master very well. And I am afraid some of us don't know our God very well either.

If our perspective of God is that He's out to get us and that He's going to take from our pockets to our demise, then we have a totally inappropriate view of God and stewardship.

Yet there's nothing in Scripture to give us an indication that God is nothing but gracious and benevolent to His people. He desires a relationship of trust and dependence.

Yet somewhere along the way, too many of us have come to a place of misconception of God (especially when it comes to money) that has spawned a spirit of **fear** and **greed** that keep us from using our talents, time and treasures for God.



I know people who refuse to make an investment in the kingdom of God b/c they fear not being able to do something for themselves later. They choose not to trust and obey the God who owns it all b/c they believe if they don't put themselves above everyone else, then they might go w/out. They've put their focus on the wrong thing – SELF!

I recently read a story of a rich man w/ a miserable attitude. He visited his pastor one day to see if he could help him discover what was wrong. After talking a few minutes, the pastor thought of a good way to illustrate the rich man's problem. Taking the man by the hand, he took him to the window and asked him to describe what he was seeing. The man replied, "I see some men, women and children." Then the pastor led the man across the room to a mirror hanging in the office and asked again, "What do you see here?" The man replied, "Well obviously, I see myself." "Interesting," the pastor replied. "Both the window and the mirror are made of glass – only the glass of the mirror has been covered w/ silver. It would seem the moment silver was added to your life, you ceased to see others and only saw yourself.

*Whoever loves money never has money enough; whoever loves wealth is never satisfied w/ his income. Ec. 5:10*

**If what you think you possess, possesses you; then it is not your possession but your obsession.**

## B He Will Confront Your CHOICES

*His master replied, 'You evil, lazy slave! If you knew I reap where I haven't sown and gather where I haven't scattered, then you should have deposited my money w/ the bankers. And when I returned I would have received my money back w/ interest.'*

While the Lord's rebuke is firm, it also was encouraging. He confronted the servant's poor decision and told him what he should've done and what he could do the next time – yet it didn't stop him from having to face the consequences of His actions in that moment.

God will be gracious to you – He'll even instruct you, but He will not rescue you from the consequences of living outside of the boundaries of his Word – including issues of money.

## C He Will Correct Your ACTIONS

*Take therefore the talent from him, and give it unto him which hath ten talents. (28)*

**Truth: If you don't use it, you will lose it!**

While I could never speak Norwegian fluently (5 min. talk w/ 2 yr. old), 25 yrs. removed I remember only bits and pieces. I'd be in trouble if I ever went back.



If we choose **NOT** to manage what He has entrusted to us, He'll take it away and give it to someone who'll use it for His glory. But if we trust His plan – He'll bless us.

#### IV The **COMPENSATION** Rule

*His lord said, well done, good and faithful servant; you've been faithful over a few things, I will make you ruler over many things: enter you into the joy of my lord.*

If we will use our resources wisely, then we'll be rewarded.

**Truth:** God wants to bless us. But He isn't going to do so until we recognize He owns it all and we are stewards.

There's a story in ***Matthew 22***, where the Pharisees set out to entrap Jesus by offering him a riddle concerning money. Jesus had rattled them to their core on too many previous occasions and they were determined to trick Him into saying something blatantly wrong so they could get rid of him. So a carefully chosen group was assigned for this treachery. Butter him up w/ flattery; then land the body blow. Set Him up so we can take Him down. Then came the question – ***“Tell us your opinion – is it right to pay taxes to Caesar or not?”*** Of course, Jesus didn't bite. He wasn't misled by their conniving tactics and knowing their intent – He turned the tables on them and taught all of us an invaluable lesson. ***Jesus didn't just cut to the chase – he cut right to the heart.***

Jesus took a denarius and asked, “*Whose portrait is this? “Caesar’s,”* they said. Jesus said, “*Give to Caesar what belongs to Caesar and to God what belongs to God.*”

**Sadly, we too often miss Jesus’ point.** While Ben, George, Abe and a few other dead presidents are on our money, **God’s image and inscription should be on our hearts.** And just as our currency reflects the likeness of men, our lives should reflect the likeness of our God – for we are God’s currency!

Giving to God what is God’s means we live as stewards surrendered to His grace and blessings trusting not in our abilities to make money but in His ability to use our lives and earthly blessings for His glory.