

**Money Talks – Part 2**  
**Ownership and Stewardship - Matt 25:14-30**  
Crosspoint – Dave Spooner – Jan. 15<sup>th</sup>, 2023

**Intro:**

- This morning we are continuing our “money talks” series from the teaching of scriptures. Last week if you were with us, we saw that how we spend our money reveals the genuineness of our repentance; it reveals our thinking, our heart, our perspective, and our master. Jesus told us that we cannot serve both God and money (Matt. 6:24), and we all have to choose who or what we will serve.
- I asked you last week to think about these things and investigate the truth by examining your spending, based on the evidence of your bank account, receipts, etc. If you have not done so yet, I am asking you again today to do so. This is a great time of year to do this, and it is a very important topic that has an impact both here and now and in eternity.
- Again this morning, we are turning to the pages of scripture to know what it says to us when it comes to our money so that we can then apply these teachings to our lives. My first point for this morning is that God owns everything, and you don't truly own anything.

**God owns everything**

- Your money and possession are in your hands temporarily, and ultimately God owns it all. Here are a few passages that teach this:

**“The earth is the Lord's, and everything in it, the world, and all who live in it; 2 for he founded it upon the seas and established it upon the waters” (Ps 24:1-2 NIV).**

**“The silver is mine and the gold is mine’, declares the Lord Almighty” (Haggai 2:8 NIV).**

**“Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ 18 You shall remember the Lord your God, for it is he who gives you power to get wealth” (Deut 8:17-18 ESV).**

**“You are not your own; you were bought at a price” (1 Cor. 6:19-20 NIV).**

**God is the owner, and we are the manager. We must adopt a steward's mentality toward the assets He has *entrusted* to us, not *given* to us.**

**You are His money manager**

- The truth is that one name is on God's account. He has entrusted some of his riches to us. We have the privilege and responsibility to use and invest what has been given us. The steward is responsible for finding out what the owner wants done with His assets, then carrying out His will. When we give, we are giving away God's money to do God's work.
- To illustrate and teach this point, Jesus told the parable of the three servants.

**Matt 25:14-30 NLT**

**“Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. 15 He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.**

**16 “The servant who received the five bags of silver began to invest the money and earned five more. 17 The servant with two bags of silver also went to work and earned two more. 18 But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.**

**19 “After a long time their master returned from his trip and called them to give an account of how they had used his money. 20 The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’**

**21 “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’**

**22 “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’ 23 “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’**

**24 “Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. 25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’**

**26 “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, 27 why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’**

**28 “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. 29 To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. 30 Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’**

- Here is what we learn from this story:
  - We have all been entrusted with a portion of God’s wealth in proportion to our abilities to manage, use and invest for Him.
  - When our master comes back, we will give an account to Him as to what we have done with what He has given. And we are not talking about making more money; what this is about is what we have done with His money that has advanced His purposes and expanded His kingdom.
  - Those who have managed the master’s money well will receive praise—well done, my good and faithful servant—celebration, and greater reward and responsibilities, each according to what they have been given.

- Those who have managed the master's money poorly, who do nothing with it, will be reprimanded as "wicked and lazy," will have what was given taken from them, given to others, and punished.
- This is a very telling tale indeed and a teaching we need to heed and apply. Many other scriptures say the same things, for example:

### **2 Cor 5:10 ESV**

**For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.**

### **1 Cor 3:10-15 NIV**

**By the grace God has given me, I laid a foundation as an expert builder, and someone else is building on it. But each one should be careful how he builds. 11 For no one can lay any foundation other than the one already laid, which is Jesus Christ. 12 If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, 13 his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. 14 If what he has built survives, he will receive his reward. 15 If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.**

### **Luke 16:10-13 ESV**

**"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. 11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own? 13 No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."**

- The reality of gifts given, management and investment of those things, accountability, reward, and loss are all over scripture. And to think as a Christian, we must think and therefore live with these things in mind. Because what we do here exponentially affects eternity (ill. of the eternity string).

### **Conclusion**

- Again today, I am asking you to think about these things. I am asking you to study it from scripture and then examine your own thoughts and actions. Michael will be speaking next week, and then for the final message, I will give you the biblical and practical ways to apply all of these things.
- Prayer and transition to communion.