

# Honoring God as Faithful Stewards of Our Time, Talents, and Treasures

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- [ 0 : 0 0 ]     Where were you on September the 11th, 2001? Most people in this room, most people in this country who are over, say, age 35 to 40 can tell you where they were and what they were doing when they heard news that there had been a terrorist attack on American soil. It had a profound effect on just about everyone who saw those twin towers come crashing down.
- Many people immediately opened their hearts and their pocketbooks to those victims. Many people gave donations to various charities to be used to help the thousands that needed help.
- Well, then the first weeks after the attack, the Red Cross received \$547 million designated to help those touched by this tragedy.
- But then the Red Cross made a shocking announcement. They were going to hold almost half of those funds, \$247 million in reserve.
- [ 1 : 3 1 ]     Some of you may remember that. Well, as you can imagine, there was a great public outcry against that decision.
- The Attorney General of New York issued a warning to the Red Cross that they must spend those donations in the way or according to the way those donors had specified and nothing else.
- There was a company in California, Siebel Systems. When they heard what the Red Cross was planning to do, they asked for their \$3.2 million to be returned.
- Well, after the upheaval, the Red Cross reversed their decision and promised that all 9-11 donations would be used to help 9-11 victims.
- And that company said they could keep the money. But what I want us to think is this. The public outcry over the Red Cross holding half of those donations made it clear that everyone, people in government, private, common, ordinary citizens, everyone expects their donations to whatever cause be used only for the purpose that they were given.
- [ 3 : 0 0 ]     Now, in the same way, God expects us to use all the resources he has given us according to his purpose, the way that he intends.
- And that's because everything that we have, our time, our talents, and our treasures, they were all ultimately given to us by God with the understanding that he remains the owner.
- And what he gives to us, he entrusts us with the privilege and responsibility of being his good managers.
- I want to ask you, how well are you taking care of and using the time that God's given you? The talents, the abilities, the opportunities that you have.
- The money, the material possessions that God has entrusted to your care. You know, it's important that we be good managers or stewards of this because one day we are all going to give an account of how we have used everything that God has given us.

- [ 4 : 23 ] Jesus talked about that in several of his parables. Probably the most well-known is in Matthew chapter 25. And I want to ask you to turn with me as you see on the screen there, Matthew 25, beginning in verse 14.
- And this will not be on the screen. So if you would, please turn. If you don't have your Bible, there's a pew Bible. And follow along with me in Matthew 25, beginning in verse 14.
- Matthew 25, Matthew 25, Jesus is explaining some things about the kingdom of God or the kingdom of heaven. That's how he begins chapter 25, verse 1.
- Then the kingdom of heaven will be like, and he talks about, gives one parable. Then in verse 14, he's talking again about the kingdom of heaven. Let's read in verse 14.
- For it will be like a man going on a journey who called his servants and entrusted to them his property. To one, he gave five talents.
- [ 5 : 26 ] To another, two. To another, two. To another, one. To each, according to his ability. Now notice that.
- God creates us all differently. He entrusts to us different amounts of all that we have. Then he went away.
- Verse 16. He who had received the five talents went at once and traded with them and he made five talents more.
- So also, he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money.
- He dug a hole and put it in it. Let me pause here. A lot of you have a Bible translation that when you see the word talent there at the beginning, there's a footnote that explains what that means.
- [ 6 : 28 ] In the ESV version that I'm reading from, it says a talent was a monetary unit worth about 20 years wages for a laborer. It's a lot, but not as much as you might think because a laborer made just enough to get by for the day.
- Let's continue on now in verse 19. Now after a long time, the master of those servants came and settled accounts with them. 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. 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. And he also said, 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. And I want you to note, his master said to him, the very same thing. He wasn't given as much.
- [ 7 : 45 ] He didn't have as much when the master returned. But he'd been faithful with what he had been given. And so he has commended just as much. 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. 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.
- So I was afraid and I went out and hid your talent in the ground. Here you have what is yours. 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. 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.

So take the talent from him and give it to the one who has ten talents. For to everyone who has will more be given and he will have an abundance.

[ 8 : 56 ] But from the one who has not, even what he has will be taken away and cast the worthless servant into the outer darkness.

In that place there will be weeping and gnashing of teeth. Now I think it's pretty obvious that the man in this parable, the master of the servants represents God.

The men receiving the talents, they represent God's people. Jesus is making a point that whatever we've been given by God, whether it be great or small, we are responsible to God to wisely manage it.

Note how Jesus concludes this. His point of the parable is that one day everyone is going to give an account to God for how they have managed what God has given them.

And we're not just talking about money here. I'm beginning a series today that will help us to evaluate our stewardship and we'll explain that word in a moment of what God has given us using three categories.

[ 10 : 13 ] Our time, our talents, our abilities, our opportunities, and our treasures, our money and material possessions.

As we go through this study today and the next few weeks, I want us to pray that God will work like this. If we are being wise stewards, and I know a lot of people in this room are, you'd recognize that the time, talents, and treasures God has given you are a trust.

And while none of us does it perfectly, some people really do seek to be a wise manager of their time, of their talents, and their treasures.

They want to please God. They want to be used by God to meet people's needs in their life. And so, as we go through this, if you're being a wise steward in one or more of these areas, you'll be affirmed.

You'll be encouraged to continue to remain faithful. Pray that God will do that if you're a wise manager.

[ 11 : 25 ] But if we're not being wise stewards, let's pray that we will be convicted of our sin of poorly managing what God's given us. Let's pray that we will be made aware of it.

We'll know what needs to change. What priorities need to change so that we can become wise and faithful stewards of everything that we are and everything that we have because every single one of us in this room, if you truly believe what the Bible says about God, about living life as a Christian, about how things are going to come to an end, I want us to understand that one day, every single one of us in this room, we're going to stand before God.

And a part of what will take place that day is we will give an account. Jesus told this and several other parables like this. We're going to give an account of what we have done, how we have managed the time, talents, and treasures that God has entrusted to our care.

Now, the first step to understanding our responsibility to wisely manage our resources is to accept the fact that God owns it all. So let's look first. God is the creator and owner of everything.

You know how the Bible begins. God created the world and everything in it. Just as a reminder, Genesis 1, 1, in the beginning, God created the heavens and the earth.

[ 12 : 57 ] Now, the fact that God is the creator of all that is means that he owns all that is. And this is stated in numerous ways throughout the Bible.

I want you to look at this example from Psalm 24. It's familiar to a lot of people. The earth is the Lord's and all it contains the world, look at this, and those who dwell in it.

Don't just look out at the mountains. Think about God's beautiful creation. You know, God made this, this is his, look in the mirror. God made all of us in his images.

We're going to see it in a moment. Just as the mountains, the world belongs to him, we belong to him. Paul repeats this, at least part of it, in 1 Corinthians 10. Note, the earth is the Lord's and everything in it.

Now, in the story of creation, it really zeroes in on God's special creation, which is human beings.

[ 14 : 06 ] Just look at this. God created human beings in his image. Here's a summary statement of the creation of man. Look at it in verse 26 and 27, the first part of verse 26.

Then God said, let us make man in our image after our likeness. And then, so God created man in his own image. In the image of God, he created him.

Male and female, he created them. Now, this is such a special creation, the creation of human beings in God's image, that God goes on in the second chapter of Genesis, the whole chapter, to describe in detail how God created the man and the woman.

Now, the creation of human beings leads us to the major point about stewardship. Look at this. God made human beings the managers or stewards of all that he created and owned.

And God made this clear when he created that first man and woman. Look at it. It's really the climax of creation in Genesis 1. Then God said, let us make man in our image after our likeness and let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.

[ 15 : 33 ] And then verse 28, and God blessed them and God said to them, be fruitful and multiply and fill the earth and subdue it and have dominion.

There's that word again. Have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves, on the earth. We need to understand especially in this day and time, God created everything.

He created everything good. Animals and plants, the earth, the environment. It is very good because it is created, it was created by God. It's God's.

But God created human beings. Let's be more specific. Let's think about it. God created us and gave us the privilege and responsibility to be in charge of this creation, to get dominion, to rule.

There's a lot of weird environmentalists who just don't seem to understand that plants and animals and humans are not all equal.

[ 16 : 51 ] Plants and animals exist to serve our purpose. Now we've got to be good stewards, no doubt. We've got to be responsible in taking care of this earth, everything in it.

And we don't always do a good job in doing that. But make no mistake, your dog, and especially your cat, is not, is not on equal ground with you.

We've got a little dog, Molly. If fire breaks out in my house when all my family's there, I'm going to make sure that Lisa and David and Amy and Will and Olivia and Michael and Jennifer get out.

And if I have time, I'm going to go back and get Molly. But I'm not going, I'll risk my life for my family. But I'm not going to risk my life for a dog.

Human beings are created in God's image. Human beings are special. Human beings are in charge under God to take care of, to be stewards of everything that exists.

[ 18 : 05 ] We need to do it well, we need to do it wisely. But don't listen to the liberal environmentalists who want to make us think that we're here to serve the earth.

The earth is not our mother. Only a fool thinks that. We are God's people created in His image with the God given responsibility says right here to rule, to have dominion.

It's a privilege, but it's also a responsibility. Now let's look closer at this idea of stewardship. Stewardship is really the most accurate and traditional word that describes our responsibility and privilege to care for and manage God's creation.

But let's be honest, how many times have you used the word steward or stewardship in the last year or even heard it? I don't use it.

It sort of, just sort of left my way of thinking. Well, because it's no longer a commonly used word, it may be sort of hard to grasp what we're talking about here.

[ 19 : 20 ] Many modern Bible translations even use other words to describe this responsibility. There's nothing wrong with that, but at the same time, the word steward and stewardship, these words are good, they're helpful.

I want you to look at some examples of how they're used in Scripture. In 1 Corinthians 4 verses 1 and 2, note that the word steward refers to a person. Here's the Scripture. This is how one should regard us as servants of Christ and stewards of the mysteries of God.

Moreover, it is required of stewards that they be found faithful. Other translations describe a steward as someone who has been entrusted with something, the NIV. Someone who has been put in charge as a manager of something, the New Living Translation.

Now look at the word stewardship in Colossians 1.25. The word stewardship refers to a steward's responsibility. Here's the Scripture.

I became a minister according to the stewardship from God that was given to me for you to make the word of God fully known. The New Living Translation uses the word responsibility to describe the idea of stewardship.

[ 20 : 31 ] Now let's try to define what the Bible means when it uses these two words. Look first at a steward. A steward is someone who is entrusted with what belongs to another.

A steward is a manager of what belongs to another. Stewardship refers to the actual responsibility of managing or taking care of what belongs to another person.

The idea of stewardship really has in mind we're not just managers, managers, we're managers of that which has been given to us and in this case we're managers of what God has entrusted to our care.

Stewardship is a God-given responsibility that we need to understand and take very seriously but it's not a very popular idea today is it? A lot of us grew up being told we're a part of the me generation.

Life's about me. What pleases me. Spending my time, talents and money on me and what makes me happy. We've learned that lesson very well haven't we?

[ 21 : 46 ] We have become today the most selfish and self-centered generation in American history. We have fallen far short of the example of the World War II generation, generation that Tom Brokaw called the greatest generation and for a lot of us in this room that was our parents.

That was our grandparents who understood the idea of stewardship, who understood the idea of service, who understood their time, talents and treasures could be used to accomplish much in this world for others and they willingly gave their time, their talents, their treasures, their lives.

A lot of us know they gave it for us and they also gave it to many great causes. We've also fallen far from the commitment of earlier generations of Christians.

You know, Baptists have historically emphasized the importance of stewardship. Let me say, when we talk about stewardship, it's a lot more than money. Southern Baptists developed their own statement of their faith, what they believe, in 1925 called the Baptist Faith and Message.

The Baptist Faith and Message has been revised twice, updated, emphasized some things that need to be more emphasized today in light of today's culture, clarifies some things. In both updates, 1963 and the year 2000, stewardship remained in the statement of faith.

[ 23 : 22 ] And I want you to look at it. This is our church and denomination's official statement of faith. God is the source of all blessings, temporal and spiritual. All that we have and are we owe to him.

Christians are therefore under obligation to serve him with their time, talents, and material possessions, and should recognize all these as entrusted to them to use for the glory of God and for helping others.

Now, Baptists have never had a monopoly on truth. Don't ever think that you're something special because you're a Baptist. You're not. Christians for all generations have understood, wrote about the importance of being good stewards.

The English Standards Version Study Bible, ESV Study Bible, Bible. In the back of that Study Bible are some great articles. I used to say it a lot and I got tired of saying it, but everybody in this church, you ought to have an ESV Study Bible.

Even if you don't want to have notes at the bottom to help you understand the different passages, it's worth buying for the articles in the back. They'll help you to understand more about who God is, understand more about what we believe as Christians.

[ 24 : 44 ] It even has a lot of things related to ethics, things like taking care of the environment the right kind of way. Things like divorce and remarriage.

But there's also an article on stewardship. That's what I want to call your attention to. Stewardship in all of life. It says, whatever a person owns, he or she is to manage as a steward who is responsible to God.

Stewardship responsibilities extend not only to the creation, material possessions, and natural resources, but also to other things such as talents or skills that have been given by God, as explained in 1 Corinthians 4-7.

Time and opportunities, Ephesians 5. The wonderful responsibility of bearing and raising children, Ephesians 6-4. And spiritual gifts and ministries found there in 1 Corinthians, Ephesians, and 1 Peter.

Now let me say here, we're going to talk about a lot of things in this course of studies on stewardship, but I'm not going to get into who should have more children.

[ 25 : 54 ] Okay? I'm not going to emphasize anything about producing and bearing children. But some of you need to have more. I will tell you that. Okay? Those articles reveal that Christians have historically understood their responsibility to practice wise stewardship.

But that was a day gone by. That's other people. What about us? What about you? Do you understand that God has given you the responsibility to wisely use all the resources that He has entrusted to your care?

And then think, how well am I really practicing God-honoring stewardship or management of my time, of my talents, of my treasures?

As we begin this series on stewardship, I want to make it clear that we will not be just looking at our resources or using our resources in the ministry of the church.

Here's what I mean. You may come to church every single Sunday of the year. And that's great. But what about the other days of the week? How do you use your time Monday through Saturday as well as spend time in church on Sunday?

[ 27 : 27 ] You may give a tithe or more. But you may give a tithe, 10% of every dollar you earn to the Lord through this church without fail, and I commend you for that.

But what about the other 90%? Are you wisely using all the money and material things that God has entrusted to you? Now, I also want to make it clear that when we seek to be wise and faithful stewards, we won't just work and give it all away.

That's what some people will get in mind to start talking about things like stewardship. He's going to try to inflict a guilt trip on me that I need to work hard and make a lot and give it all away. No, not at all.

The Bible talks about working, giving, enjoying even, having, taking pleasure from the fruits of our labor.

Look at how Paul points this out. It's in 1 Timothy chapter 6, verse 17. As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God who richly provides us with everything to enjoy.

[ 28 : 52 ] God created joy and pleasure. It's a part of the makeup of a human being made in His image. So, some of the money that we make, some of the things that we have, we ought to just enjoy them.

We ought to use them in such a way that brings us pleasure. But at the same time, we need to look at the warning here. Paul tells us in that passage there, and by the way, I put it wrong in the notes. It's 1 Timothy chapter 6.

There is no 2 Timothy chapter 6. 1 Timothy 6. We must always guard against pride of possessions or thinking they're going to last forever or thinking we're going to last forever to be able to enjoy them.

You know, there's nothing wrong with having nice things, but there's a whole lot wrong with being prideful and arrogant and acting like you're so great that you're able to acquire them with nobody else's help.

And we'll look at in other messages. God made you the way you are. If you've had the ability to make money, if you've had the ability to invest money and you've done well, thank God for the wisdom.

[ 30 : 13 ] Thank Him for the opportunity. Thank Him for the health. We have nothing that He has not given us. We've got to guard against the pride of possessions thinking they'll always last or that we'll always be around to enjoy them.

But God also wants us to enjoy our resources. He gives them to us to enjoy. The key to experiencing this joy though, look at it.

Keep our hope on God. God's the giver. See, what God wants us to do is we enjoy what we've got. Enjoy the gifts He gives us.

But always remember the gifts come from Him, the giver. And enjoy the gifts but enjoy the giver more and thank Him. And as we're talking about, use them in a way that you know will please Him.

Now, we're going to wind this up and I want you to think with me. How do you think of all the resources at your disposal? I'm talking about everything.

[ 31 : 24 ] You, your mind, your energy, your abilities, all the stuff you own. How do you think of all the resources at your disposal?

Do you really and truly acknowledge that God owns it all? Do you really and truly believe that? Are you seeking to be a faithful steward of all that God has given you?

Time, talents, treasures. Here's something all of us need to understand. We're going to give an accounting for what we've done with it, so are you prepared right now to give an accounting to God for what you have done with all that He has put in your hands or in your body or around you.

I want us in the next few minutes just to ask God to help us to see what kind of steward we are in His eyes.

And then we need to respond accordingly. If God convicts you of selfishness, of hoarding, of wasting time, confess it as the sin that it is.

[ 32 : 40 ] Change your mind. Turn from it. Ask His forgiveness. If God does that, then ask Him to show you what needs to change, how you need to change your schedule, change your priorities, change your emphasis, and ask Him to help you to be able to do that, to follow through with that.

It may be, though, that God affirms you. Or maybe He affirms you in your giving but not in your use of time. Or in the way you use your talents for His glory and people's good but not the way you give.

Ask God to help you to see what kind of steward you are right now. And in the areas He affirms you, just give thanks to Him and ask Him to help you to remain faithful.

But I want us this moment, I want you to make a commitment to be present the next few Sundays as we look at how God wants all of us to practice faithful stewardship with all of our time, talents, and treasures in a way that does bring glory to Him, good to others, and joy to ourselves.

Let's pray together. Dear God, we all have time, talents, and treasures. Show us from your perspective, which is the true perspective, what kind of stewards we really are with the way we spend our time, the way we spend our talents and abilities, the way we spend our money.

[ 34 : 41 ] Help us, Father, to respond to you right now accordingly. Father, if there are people in this room who do not have a relationship with you, help them to understand that they have been created in your image, that Jesus died to pay the penalty for their sins.

Overwhelm them right now, Father, with your grace. Enable them to trust Jesus and call upon him to save them. Help any Christian in this room, dear God, who walking in the idea of being a steward of anything was foreign to them because everything in life is about them.

It's theirs and they do what they want to do with it. Convict whoever of such an attitude. Help us all, dear God, to grasp hold of, to truly embrace that you own it all and we are stewards, managers, that one day we will give an account to you for how faithful we have been with what we had.

And just in an attitude of prayer, you respond to the Lord as he wants you to. I'd be happy to pray with you during this time here at the front if you would like to do that. But the important thing is listen to the Lord and respond to him, obey him.

Thank you.