

## Stewardship: Management

Previously, we laid the foundation for the entire Stewardship emphasis: God owns it all! That reality holds each of us responsible for the management of His kingdom here on earth during the church age.

Read Luke 19:11-26.

Why did Jesus give this parable (verse 11)? Christ told them the nobleman would leave for a far country to receive for himself a kingdom and to return. In reality, this parable has two applications. One concerning the citizens, the other with the servants—devoted servants. The citizens refused to accept God's rule (verse 14). God then said to them in verse 27, *those mine enemies, which would not that I should reign over them, bring hither, and slay them before me*. Regarding the servants, He gave each of his ten servants a pound, or a *mina*, and said, "Occupy."

The reader needs to gain a cultural perspective. Most have wondered about the talents and the pounds and the pennies mentioned in Scripture. What is their value? A penny, or a *denarius*, was about a day's wage. A pound, or a *mina*, was about three months' wages, roughly 100 times the day's wage.

A talent (referred to in the parable of the talents in Matthew 25) was 100 times a pound. So, if you had a talent, you had the equivalent of 25 years of income.

Assume the average of \$25,000 income here in the United States. If you had talent (Matthew 25), you had over half a million dollars. If you had a *mina* (Luke 19), you had roughly \$6000 — still a healthy investment.

The nobleman left the country and told them he would be back—that is the key! He had three expectations of his management servants. God has the same three expectations of you!

### Expectation Number One

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I. Be productive.

Occupy till I come. "Do the business of a banker... trade." Be productive with the investment.

- A. A banker must protect the investment.
- B. A banker must increase the investment.

Manage well so that you can have more to give. Figure out a way to do more with what you have!

Illustration:

A young man preparing for the African mission field found that his wife could not pass the health requirements for the travel. He was heartbroken. Why couldn't God use him?

Then he decided to pray about it. As he prayed, God gave him the desire to work hard. He determined to make all the money he could be used in spreading the gospel on the mission fields. His father, a dentist, had started to make, on the side, an unfermented wine for the communion service. The son took over the business and developed it to unbelievable proportions. He was able to give hundreds of thousands to missions and ministries. What was his last name? Welch of Welch's grape juice fame.<sup>2</sup>

A young boy by the name of Henry Crowell had tuberculosis. He could not go to school. One day he heard a message by D.L. Moody on service for God. Crowell prayed, "I cannot be a preacher, but I can be a good businessman. Lord, if you will let me make money, I will use it in your service. He worked hard on an outdoor job. In the process, he made some money and gained back his health. He bought a little rundown mill at Ravenna, Ohio. Within ten years, that little run-down mill became a household word—Quaker Oats. Henry Crowell faithfully gave 60 to 70 percent of his income to God's causes. He started out at ten percent and worked up from there!<sup>3</sup>

Ephesians 4:28 says, *Let him that stole steal no more: but rather **let him labour**, working with his hands the thing which is good, that he may have to give to him that needeth.*

If you are motivated to earn because you want to give, how much earning is enough? We don't have a shortage of missionaries desiring to go to the field. **What we have is a shortage of givers.** There is so much more that could be done for God's cause in His kingdom. How productive are you with God's business? How productive are you for God's kingdom?

## **Expectation Number Two**

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### **II. Be Accountable**

Read verse 15. The Master returned. He expected a report. In this case, a financial report. Do you know why a budget is so important? You need to have a means of measuring so that you can be ready to be measured. Mere budgeting is useless. You need to take the next step of bookkeeping with your budget to be ready to measure and be measured. If you maintain accurate records all along, you have nothing to fear on the day of God's accounting.

Suggestions for bookkeeping:

1. Determine actual spendable income.

How do you determine actual spendable income?

Total monthly income	
Minus the tithe of your total monthly income	-
Minus all taxes that are your responsibility	-
Minus all monthly repayment of debts	-
Minus all monthly set aside for long term	-
Balance for spendable income	

2. Collect receipts for every purchase.

Have a folder or pouch readily available with your purse or wallet in which you may store your receipts until you get home. Have a folder prepared to place all the receipts for that month.

3. Establish a workable monthly budget.

Gross Income	\$	percent
Giving	-\$	
Taxes	-\$	
Debt Repayment	-\$	
Monthly Set Aside [Savings]	-\$	
Net Spendable Income		
Living Expenses		
Housing		
Food		

Clothing/Personal		
Entertainment		
Medical		
Insurance		
Gifts		
Miscellaneous		
Transportation		
Total Monthly Living Expenses		
Cash Flow Margin		

4. Compare your actual spending to your monthly budget.

Prepare a spreadsheet or use a computer financial program such as Quicken. Your goal is to spend less than you make. When you begin living within your means, you will then have the opportunity to involve yourself in special causes or ministries. Most people who say they cannot give to special causes have the problem of being unwilling to make themselves accountable for their finances.

Will God hold you accountable for how you use His money? Yes.

Will God hold you accountable for how you use the time He has given you? Yes.

Will God hold you accountable for your ministries for Him? Yes.

Study II Corinthians 5:10. For what should you be prepared?

### **Expectation Number Three**

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#### **III. Be Faithful.**

Read verse 17. You are faithful when you are trustworthy. What makes one trustworthy?

A. Notice the faithful.

How does God deal with the faithful?

For the sake of illustration, let's say you sent your child to the store with five dollars. That child is to pick up a loaf of bread, a gallon of milk, a bunch of bananas, and a pack of butter. An hour later, he returns with candy bars, pop, and a lottery ticket. Has he done well with what he had? NO! You would say, "You're not trustworthy! I gave you a job to do. You didn't do it."

Faithfulness is being trustworthy! Do what God expects.

Notice God's response to the faithful servants:

1. God Compliments faithful servants – “Well, good servant!” Well done.
2. God blesses them with a greater ministry.

The Bible says they were faithful with a little. Be faithful in the little that you have!

The average income might be \$25,000. Joe and Polly Wood, Pastor Wood's parents, have never come close to an average income. However, the Lord has blessed them because they have lived faithfully. They have lived within their means. Pastor says, “Growing up, I don't remember ever going hungry. I always had nice clothes. Sometimes those clothes were “Dollar Store” seconds or no-name brands. I can remember praying for shoes and watching God provide them. My mom had to work. My brother worked. I had to mow lawns all summer and clean office buildings. God always took care!” The man who lived below the average income for Americans saw God provide for his family. Both boys went to college—debt free. His house is paid for. God has given them good transportation. Plus, God has helped them prepare for retirement. Why? He's lived faithfully! He's lived within his means. He's done well with a little.

Contrast that story with that of a typical baby boomer couple named Tom and Jennifer, who made a combined annual income of \$150,000. However, with all that income, they were in financial trouble. It happens all the time. This couple said that they couldn't save \$50 a month for retirement. They didn't have enough income! Was lack of income their problem?

Learn to live on a little!

Americans have a debt problem. That burden of debt will eventually bring about a huge economic downfall. If you have any debt and you have more than one personal credit card, you need to tear them all up except for one. If you can't pay off the complete bill each month, you need to tear up the remaining cards. Why are people in debt? They don't want to live within their means.

B. Notice the unfaithful (The major focus of this parable).

In the context of this passage, two servants are attempting to further their master's kingdom. One servant wrapped the *mina* in a napkin and maintained it. He did not waste the money. He maintained the status quo.

You are not faithful unless you are furthering the cause!  
Why should you work hard? To further God's cause! Stop to think: Why would the

servant not seek to further the kingdom?

Remember the rebellious citizens. They did not want Christ reigning over them. They said, "We will not have this." Factor the citizenry into the servant's thinking. Do you think he might have had some pressure not to further the cause? Did the materialistic attitudes of others influence him?

How does God deal with the unfaithful?

1. God exposed the unfaithful servant's hypocrisy. If he were really concerned about the master's austerity, he would have at least put the money in the bank (Verse 23).
2. God exposed the unfaithful servant's faithlessness. The implication is that the servant really did not think the master would return!
3. God exposed the unfaithful servant's judgment with no rewards (Verse 24).

The question today for you is this: Are you faithful or unfaithful? Are you productive in God's kingdom with God's possessions? Are you accountable?

Read Matthew 12:30. What application of that verse can you make to this study?

Study Questions:

1. What three expectations does God have of you, His steward?
2. What steps do you need to take to make yourself financially accountable?
3. How does God deal with the unfaithful