



“His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord” (Matthew 25:21).

The Principles of Stewardship

Central Truth: God expects you to be responsible with His investments in your life.

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Topic: Stewardship.

Would you like to have a key to Bible teachings on stewardship? Look at the lesson text again and you can discern these elements which afford the key. (1) The steward takes under his care the assets that belong to another. (2) He makes crucial investment decisions as he manages those assets for the owner's benefit. (3) The gain from those investments goes to the owner, not the manager. (4) The manager must give account to the owner for the use of the owner's assets. (5) The manager will be rewarded according to the product of his stewardship.

The owner of a shoe store expands his business by opening a store in another city. He rents retail space; he stocks the building; he hires a manager. The manager assumes control of the merchandise and the personnel of the store. He owns nothing, but controls everything. He is a steward. The store prospers and makes a profit, but none of the profit goes to the manager; it all belongs to the owner. He reports regularly to the owner about income and expenses, stock, and margin of profit. The owner increases his salary because he is a faithful manager.

That is how stewardship works in daily life. Apply it to yourself as a steward under God.

All Things Belong to God (Matthew 25:14)

“The kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods” (Matthew 25:14). That is how God has made you His steward.

“His goods” fill the earth. *“The earth is the Lord's, and the fulness thereof”* (I Corinthians 10:28; Psalm 24:1). God repeats that fact over and over in Holy Scripture (Exodus 19:5; Leviticus 25:23; Psalm 50:10). You may speak of “my house,” “my farm,” “my business,” or “my money,” but it really belongs to God. We are “squatters” on His property with His permission. We live here and manage a part of His resources, but we never receive permanent ownership of it.

“His goods” are entrusted to His servants. That is what makes you His steward. Never say, *“My power and the might of mine hand hath gotten me this wealth. . . . Remember the LORD thy God: for it is he that giveth thee power to get wealth”* (Deuteronomy 8:17, 18). You have nothing that you did not receive as a trust from the Lord (I Corinthians 4:7).

God's stewards should cultivate a thankful spirit that God trusts them with a portion of His goods. Learn to say with David, *“All things come of thee, and of thine own have we given thee”* even when you are offering to God the fruit of your labor (I Chronicles 29:14). A man is delighted when he is promoted from clerk to manager of a business. Take delight in the fact that you are made a manager of part of God's business. It is an honor to be God's steward.

God Has Placed You in Charge of Some of His Resources

“He gave. . . . every man according to his several ability” (Matthew 25:15). He provides the resources over which you exercise stewardship. He puts you in control of a portion and another person in control of another portion. John the Baptist taught, *“A man can receive nothing, except it be given him from heaven”* (John 3:27). Paul asked, *“What hast thou that thou didst not receive?”* (I Corinthians 4:7).

God has given you the opportunity to be His steward. All comes from Him, must be used in ways that He approves, and must eventually be returned to Him. Do you feel that personal responsibility?

He provides resources according to your ability to manage. In Jesus' parable, the owner gave five talents to one person, two talents to another person, and one talent to yet another. (A talent was a sum of money in that day.) Think about what that means to you and rejoice. Feel no jealousy that another may have been entrusted with more than you. Rejoice rather that God does not demand more of you than you are able to do. The servant

capable of handling only two talents was not given five. Thank God for His consideration of your abilities and of your limitations. You can be a faithful steward of your resources, for God gave them according to His knowledge of your ability.

He provides so you can put to active and productive use His resources. When the Master returns, He will not ask you if you have kept what He gave you; instead, He will ask you how you used it. So, how well are you investing your resources in areas that will bring His “well done” when He returns?

You Must Decide How You Will Use What God Has Entrusted to You

The way you use your stewardship trust is up to you. One man traded and gained more money. Another man hid his money without using it for the master's gain. But each made his own decision, was not compelled by another, and had to face the consequences of it.

Some of God's stewards try to make selfish gain from God's bounty, and yet receive the approval of God and man. (Remember the tragic account of Ananias and Sapphira in Acts 5.) Beware! It is in your own power to handle your possessions. Do not be deceitful in your stewardship.

Don't wait to be “led” to be a good steward. You are already under the Lord's command. A stewardship of the gospel is committed to you as one of God's children (1 Corinthians 9:17). You share in the Great Commission which Jesus gave (Matthew 28:18-20). To be a faithful steward, you must be personally involved in carrying out what He has commanded. You do that by personal testimony in words and deeds and by the proper use of your resources.

The best rule to follow in Christian service is, “Find a need and fill it.” God will bring needs to your attention which He qualifies you to meet. Your burden will match your spiritual gift. Keep open to serve any person at any time in any way for Jesus' sake, and you will find all you can do in Christian service. Taking advantage of opportunities to serve people in Jesus' name is good stewardship.

Faithful stewardship is always rewarded. We should not be concerned about who gets the credit for what is done, so long as needs are met. God keeps that record *and “every man shall receive his own reward according to his own labour”* (I Corinthians 3:8). Be concerned with serving, not with payment for serving. His “*well done*” will be payment enough!

All the Gain From Your Work Belongs to God

What were the talents which the master delivered to his servants? A talent was a weight measurement like our pound or ounce. A talent of gold was valued at about \$30,000 and a talent of silver at \$2,000. If the wealth given to the servants was in gold, one was entrusted with \$150,000, another with \$60,000, and the third with \$30,000. Each had a great responsibility because the money belonged to his master, not to him. He was responsible for investing it and making a profit.

The servant who was entrusted with \$150,000 returned with \$300,000. The servant entrusted with \$60,000 returned with \$120,000. To whom did the original amount belong? It belonged to the master, not to the stewards. To whom did the amount gained belong? It belonged to the master, also. The manager of a business today receives a salary, of course, but the profit from the business goes to the owner. Doesn't it?

Apply that principle to your personal stewardship before God. God owns everything (Psalm 24:1). He entrusts you with a portion of His goods (Deuteronomy 8:18). You may farm the land, invest the money, mine the minerals, domesticate the animals and use them to make a profit. But to whom does the profit belong? It belongs to Him to whom the original resources belong. It all belongs to God.

Though God owns 100 percent of our income, He permits us to keep 90 percent and asks only that we return to Him 10 percent as an acknowledgment of His ownership. How generous He is! No wonder we give the tithe plus freewill offerings to say thanks.

It is our privilege to give to Him. We should rejoice at the opportunity to give (I Chronicles 29:14-16). He is glorified in such acts of obedience and worship. And it was for His glory that we were saved (Ephesians 1:6, 12, 14). Faithful stewardship should mark every child of God.

You Will Answer to God for How You Manage His Affairs

The master returned after a long journey and an extended absence. He called his servants to give an account of their stewardship. Jesus said that is what He will do. He will return and call us to report to Him before the great white throne judgment. Every deed in life will be reported to Him there, and we will receive or lose our rewards on the basis of His evaluation of our stewardship of life.

What does it mean to say that the Master will “reckon” with us who are His servants? It means He will settle the accounts. And that is what Jesus will do with you before the great white throne. That is why faithfulness is

required in each of God's stewards (I Corinthians 4:2). How are your accounts before your Lord?

Take note of the manner in which the servants reported to their master. They came one at a time. The five-talent steward came first, then the two-talent person, and finally the one-talent man. In like manner our Lord will judge Christians personally, individually, separately. Here is how the Bible states it: *“Every one of us shall give account of himself to God”* (Romans 14:12).

Here is a challenging fact from Jesus' parable: God demands an increase from His investment in you. Two of the servants came to report that they had invested wisely and doubled the money entrusted to them. The five talents had become ten, and the two talents had become four. Each servant received the same commendation: *“Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy Lord”* (Matthew 25:21; see also verse 23). One of the servants came to report that he had not increased his resources, and the master called him a *“wicked and slothful servant”* (Matthew 25:26). His lack of productivity was inexcusable.

What you have, God has given to you. Give it back to Him in faithful service and through the best possible management of your resources. At the judgment seat of Christ, you will experience His calling you a *“good and faithful servant”* or a *“wicked and slothful servant.”* Which will it be? You are determining now the events of your day of accounting before the Lord.

Do not look on stewardship as a burden. Count it a blessing. Love for Jesus turns stewardship from obligation to opportunity. Jesus takes the stew out of stewardship!