

1. As we continue with our series, **This is Your Year of Jubilee**, we are going to shift into the area of finances.
2. I truly believe one of the aspects of our life where the Lord desires to bring restoration and freedom is in our personal finances.
3. I am well aware that the subject of money can be touchy. But I don't believe it has to be touchy. God cares about our finances.
4. Money is not a bad word to God. In fact, in the New Testament, Jesus spoke more about the subject of money than he did hell and numerous other topics.
5. God, in His Word, doesn't shy away from talking about our finances, and so I don't think we should either.
6. Turn with me if you will to the very first book of the bible and the very first chapter of the bible.

TEXT: **Genesis 1:27-31** 27 So God created man in his own image, in the image of God he created him; male and female he created them. 28 God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground." 29 Then God said, "I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food. 30 And to all the beasts of the earth and all the birds of the air and all the creatures that move on the ground—everything that has the breath of life in it—I give every green plant for food." And it was so. 31 God saw all that he had made, and it was very good.

TITLE: **Restoring Godly Stewardship.**

INTRO:

1. Whether we know it or not, all of us have a relationship with money. There are patterns and beliefs in our life that determine how we relate to and use money.
2. I grew up in a middle-class home just outside of St. Louis MO.
3. In reality, like most kids growing up I didn't think about money too often. Mom and dad took care of that. I thought about other things.
4. When I became a teenager, I began to think about money more often. But more than just thinking about money, I began to form an idea on what I thought God's view of money was.
5. For some reason I began to think that God was against people, especially Christian people having much money.

6. My idea of life was that a person is supposed to work hard, they are to earn a living, they are to make good choices with their finances, and we are to just be comfortable. Not poor, not rich, just kind of average.
7. For years I held to that belief until I began to study the word of God more and from time to time, I would come across verses of scripture that didn't line up with the way I believed.
8. **Jeremiah 29:11** For I know the plans I have for you," declares the LORD , "plans to prosper you and not to harm you, plans to give you hope and a future.
9. The word prosper doesn't sound like a word that means just "getting by".
10. Then I read **Deuteronomy 28:11-12** The LORD will grant you abundant prosperity-in the fruit of your womb, the young of your livestock and the crops of your ground-in the land he swore to your forefathers to give you. **12** The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.
11. This verse takes prosperity to a whole new level when God promises abundant prosperity.
12. **Malachi 3:10** Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.
13. I must tell you after reading several passages of scripture like this I began to realize I have a problem. I have this belief system that is based not on fact, but rather on something I have made up in my head.
14. The good news however is that the word of God tells us repeatedly that it is God's desire to bless us. God wants to bless us abundantly. He wants to bless us in such a way that we are not even able to handle all the blessing.
15. I don't know your background. I don't know what type of home you were raised in. I don't even know what kind of relationship you have with money, but I can tell you with certainty that God's desire is to bless your finances.
16. Now, that doesn't mean we won't go through seasons where finances are tight. That doesn't mean we will never have to trust God in the area of finances. It doesn't mean we will always have more than enough. But make no mistake. God does desire to bless His own.
17. One of the reasons we know this is true is because from the very first moment that God created man on earth he blessed him.
18. **Genesis 1:27-28** **27** So God created man in his own image... **28** God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground."

19. In verses 29 & 30 God goes on to tell Adam & Eve that he is giving them all of the animals, all of the plants, everything on the face of the earth is under their control.
20. What was the depth of the blessing that God wanted to bestow on Adam & Eve? He in effect gave them the world.
21. Have you ever told someone, "I love you so much I wish I could just give you the world?" Have you ever said to someone, "You mean the world to me?" That describes exactly the vastness of the love that God has for us his creation. He loved man so much that he gave him the world.
22. But along with giving him the world, God gave man a command.
23. In verse 28 it says that God blessed Adam & Eve, but then he told them to:
 - a. Be fruitful and fill the earth.
 - b. Subdue the earth.
 - c. Rule over the earth. Rule over the fish, birds, and other creatures.
24. God's command was simple. God was saying take all the blessing I have given you just be obedient to me and do with that blessing what I say.
25. I don't know about you but that sounds like a pretty awesome agreement to me. God gives us the whole world, he blesses us more than we can stand, and in return he simply asks us to be obedient to him.
26. This concept of blessing and obedience is summed up in a little word called stewardship.
27. **Steward: a person who manages another's property or financial affairs; one who administers anything as the agent of another."**
28. To restate the definition another way. A steward is someone whose job it is to manage, administer, or oversee the property, finances, or affairs of another, in the way and manner in which the owner sees fit, not the steward.
29. When we think of the idea of stewardship, we might think of the word authority. We might think of someone being raised up or lifted up and given the authority to control or manage the property of another. However, I'm not sure the word authority captures the true essence of stewardship. I think a better word is the word responsibility.

30. To take responsibility for is in effect to load or to weigh down. For example, to load a truck or to load a basket.
31. The idea of stewardship is not that of an arrogant steward with his nose up in the air proclaiming “look at me. Look at all the authority I have.” After all the steward is not the owner of the property or money, he is just the manager of the property or money.
32. The idea of stewardship means that we take responsibility for the blessing that God has given us.
33. Make no mistake. God wants and desires to bless you and I more than we can imagine, but he also desires that we be responsible to him to do with His blessing what he commands.
34. The blessing of God cannot and will not be released until we have a heart attitude that says I am responsible to God. I am responsible to do with God’s blessing what God says. That’s stewardship.
35. One of the more familiar biblical examples of stewardship is found in Matthew 25:14-30. The bible says a man who was going on a journey, called together his servants and entrusted his property to them. To the first he gave five talents. (It is estimated that one talent was worth approximately \$1,000.00 in today’s economy)
36. To the second he gave two talents, and to the third he gave one talent. It is easy to see that by the standards of the day, it was no small thing to entrust five, two, or even one thousand dollars to a servant. This would have been a great responsibility.
37. In verses 16-18 we see the response of the three servants at having received this great responsibility. **Matthew 25:16-18** The man who had received the five talents went at once and put his money to work and gained five more. **17** So also, the one with the two talents gained two more. **18** But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.
38. Verse 19 tells us that the master is gone for a long time, but then returns to settle accounts with his servants. In other words, the master evaluates to see what kind of stewards the servants have been.
39. The first servant who was given five talents is praised and rewarded because he was faithful with his responsibility.
40. The second servant is also praised and rewarded because he has been faithful with his responsibility.
41. The third servant, however, was treated in a very different way. He is scolded by his master. His master calls him wicked and lazy. In fact,

the master takes away what has been entrusted to him and gives it to the first servant.

42. May I ask you a question this morning? If Jesus were to show up today and take an inventory of your life and your finances, if he were to take an inventory of all the blessings, he has given you and what you have done with them, what kind of steward would he say you were? Would he compare you to the first steward, or would he compare you to the last steward?
43. This morning I want to share with you 3 stewardship principles that I believe will help unlock and unleash the blessing of God in your life and in your finances.

Size – it's not how much but how faithful.

1. It doesn't matter how large or how small your bank account is, it doesn't matter if you have been blessed with much or if you have been blessed with little, we still have a responsibility to be a good steward.
2. Size doesn't dictate responsibility; our relationship with Jesus Christ dictates responsibility.
3. At times this is a hard concept to grasp, especially in light of **Luke 12:48** From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.
4. This passage of scripture, on the surface, would seem to support the idea that the size of the 'talent' or blessing would dictate how responsible we are to be. It seems to support the current worldview that says, "It's only a small thing, it's not that important, so it's no big deal". However, as we dig further, I believe we will find that it simply is not the case.
5. In the example of the faithful and unfaithful servants the Message Bible states in **Matthew 25:14-15** He called his servants together and delegated responsibilities. **15** To one he gave five thousand dollars, to another two thousand, to a third one thousand, depending on their abilities.
6. The key phrase in that verse is "Depending on their Abilities."
7. Did the master who entrusted the wise servant with five talents expect him to be a good steward? Did the master expect the servant to be responsible for what had been delegated to him? Of course.

8. Did the master expect that since he had only entrusted the unfaithful servant with one talent that this unfaithful servant would not be a responsible steward of what had been delegated to him? Absolutely not.
9. Of course, there was to be a difference when it came time to account for the amount that had been entrusted.
10. The master did not expect the servant with one talent to have gained ten like the servant who started with five.
11. The master did, however, expect the servant with one talent to be a responsible steward just as he expected the servant with five talents to be a responsible steward.
12. The key issue was not how much, but how faithful, how responsible.
13. I believe that same principle applies to you and me.
14. Each of us has been blessed in many different ways.
15. Some people have more talent than others in a particular area. Some have more intellect than others in a particular area. Some have more abilities in one area than another. Some have more money than others. Some people have the capacity to earn and gain more money than others and all of that is ok.
16. We need to understand however that stewardship is not based on amounts, it has to do with responsibility.
17. Will God one day look at the person who makes \$10,000 per year and say, "Well it's no big deal? You didn't make much money, so you don't have to take responsibility and be a good steward?"
18. Will he then look at the person who makes \$100,000 per year and say, "Well now you, you're a different story. You I'm going to hold accountable." Not at all.
19. God expects both people to be a good steward of what has been entrusted to them regardless of the amount.
20. We must determine in our hearts that whether what we have is great or small it doesn't matter. We must commit to being faithful, responsible stewards.
21. It's not how much but how faithful.
22. The second principle of stewardship is...

Expectation – we must be prepared to meet God’s expectations.

1. I believe first of all it is important to understand that God does in fact have expectations in regard to what He has entrusted to us.
2. God expects that we will act not as we see fit but as He sees fit.
3. I am fairly particular with my things. I like to take care of them.
4. Someone asked me to borrow something one time.
5. I reluctantly agreed, but determined I would not give him a lecture on how to care for that thing, I would just trust him to take care of it.
6. My friend, knowing how important my things are to me, made his best attempt to assure me he would take good care of it. As he left he said, “I will take care of it just like it’s mine.”
7. Again, I didn’t say anything, but on the inside, I was screaming at the top of my lungs. **“I DON’T WANT YOU TO TAKE CARE OF IT LIKE IT’S YOURS; I WANT YOU TO TAKE CARE OF IT LIKE IT’S MINE.”**
8. How others care for their things and how I care for my things may be different, but when we’re talking about MY things, I want them to be taken care of how I want.
9. In a way I believe that example captures how God feels and what He expects. God doesn’t expect us to treat our finances, our time, our talents, or our energy like it is ours, he expects us to treat them like they are His. Because in fact they are His. He is the one who has blessed us with them in the first place.
10. **Matthew 25:24** ‘Master, I know you have high standards and hate careless ways, that you demand the best and make no allowances for error. (MSG)
11. **In verse 26 the master agrees with what the servant has said. Matthew 25:26** “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?’
12. We get the idea that this master is a pretty harsh guy. He has high demands and expectations.
13. But his response is based solely on the fact that the servant knew his master’s expectations and chose to ignore them.
14. When it comes to expectations, we have to be willing to give up right and claim to our own expectations. Each and every time

- there is a discrepancy between what we want and what God wants we must defer to Him. Because he is the owner.
15. This idea of stewardship says that God is the master, and we are the servant, and as the servant we must live up to his expectations.
 16. But if we do that, as servants we will be allowed to enjoy and benefit from what the master has.
 17. God has expectations.
 18. The third principle of stewardship is...

Absence - God's absence or silence does not nullify the fact that we will one day have to give account.

1. It is the age-old stumbling block of life. I do something I shouldn't do, or neglect to do something I should, but I don't see the immediate consequences of my actions, so I am tempted to think that my action or inaction was no big deal.
2. Fast forward a week, a month, or even a year and all of the sudden up creeps the decision I made or didn't make, and I am forced to deal with the results of my decisions.
3. Time has passed. I have moved on to other things. I may have even forgotten what I did or didn't do, but there staring me in the face is the reality of my circumstances. I thought I had gotten by, but now I must give an account.
4. The master entrusts the servant with a large sum of money. Maybe the servant is anxious or nervous. He isn't sure of himself, so he just buries the talent in the ground.
5. He thinks to himself my master will be gone for a long time. The talent is safe in the ground. I will deal with it later.
6. Days turn into weeks then into months. And one day he hears the news. The master is coming. He is returning.
7. It is in that moment that the servant fearfully realizes that all of the time, all of the distance, all of the separation has not erased the fact that his master still expects a return on his investment. His master will want to see results. He must give an account to his master.
8. We may reason, "Someday I'll let God be in control of my life. Someday I'll let God be in control of my finances, my

- checkbook, my time, and my talents.” But someday might be too late.
9. What if the master, Jesus, returns and we’re still in the driver’s seat, we’re still making all the decisions, but we have driven ourselves down the wrong path?
 10. That someday is today. Today is the day to let God be in control of your life, your finances and everything else in-between.

Conclusion:

1. You see stewardship is more than just a money issue. It is a heart issue.
2. **Matthew 6:21** For where your treasure is, there your heart will be also.
3. There is a reason why Jesus spoke more about money in the New Testament than any other subject.
4. Jesus knew that whoever was the Lord over our finances, would also be Lord over our heart.
5. When we let Jesus be Lord in our lives, when we commit to being good stewards of what he has blessed us with, it immediately unlocks all the resources that God has available.
6. God’s greatest joy and desire is to bless us. But we have to choose blessing.
7. The story is told of a mechanic who was working on the braking system of a car. Times were hard; he had bills to pay and other customers to attend to, so he decided to take a shortcut. Instead of fixing the breaks correctly he patched them together, charged full price and sent the car and owner on their way thinking he would never see them again.
8. A month later, he received a call. There had been an accident. His wife and two children had been hit broadside by another car. His family was gone.
9. As the mechanic arrived at the scene of the accident, he was horrified to see that the car that had hit his family, was in fact the very car whose breaks he didn’t fully repair. The car’s brakes had failed.

10. He thought he had gotten by. He thought he had escaped the consequences but now in the middle of the street, his life torn in two, he was forced to give an account.
11. Have you been holding back on God?
12. Or have you given him control of your life?
13. Is He calling the shots, or are you calling the shots?
14. The beginning place to seeing God restore our finances is not to start with money, it is to start with the condition of our heart.
15. Prayer.
16. Salvation call.
17. Have each person ask God to show them what kind of steward they are.
18. If the answer is not pretty, repent.
19. Ask the Holy Spirit to help you change, to become the steward God desires.