

## INTRODUCTION.

- A. Scripture text: **Matthew 24:45-51**.
- B. A common word in the financial world is **fiduciary**. It means to be a steward.
- C. Stewardship means--one's conduct and care with someone else's goods. It is to be a caretaker, one who manages the affairs of another.
- D. As humans we are to be stewards of this planet in environmental affairs. We must also be good stewards with our time, our children, and our material things.

## I. WHAT IS STEWARDSHIP?

- A. Notice in Mt. 24:25 that a steward is put in charge of the household by the master (owner).
- B. The Gk. words *epitropos* and *oikonomos* are used several times in the NT:
  - 1. In Mt. 20:8; the owner speaks to the foreman or steward of the laborers in the field.
  - 2. In 1Cor. 4:1-2; the steward of the mysteries of God must be found trustworthy.
  - 3. In Ti. 1:7; the elder must always realize the church he shepherds is not his, but has been entrusted into his care as a steward.
  - 4. In 1Pet. 4:10; we are to use our gifts and talents from God as stewards of His grace.
- C. The most important thing of which we have stewardship is the gospel:
  - 1. In 1Cor. 9:17; Paul mentions that if he preached by choice there would be reward, but it is a stewardship, something given him by God to do for God.
  - 2. In Eph. 3:2; Paul has become a prisoner in order to carry out his stewardship.
  - 3. In Col. 1:25; Paul's stewardship in the gospel is for others benefit--not his.

## II. TWO PARABLES ON STEWARDSHIP.

- A. First, the parable of the wicked steward.
  - 1. See **Mt. 24:45-51**.
  - 2. Two characteristics in 24:45 of stewards--faithful and sensible (wise).
  - 3. The good steward is taking care of the owner's goods while the owner is away.
  - 4. The evil steward misuses what has been entrusted to his care while the owner is gone.
- B. Second, the parable of the wise and foolish virgins.
  - 1. See **Mt. 25:1-13**.
  - 2. The NAS uses the word 'prudent' in 25:4, 9 for their wise conduct.
  - 3. The foolish virgins thought they could "wait until the last minute" and did not act in good keeping of their lamps.
  - 4. The warning is that good stewards are on the alert and ready (25:13).
- C. We are to be faithful, sensible, wise, and prudent in how we manage the affairs of our life. Stewardship means the good use of our time, family, church, environment, and **money**.
- D. So many times when the Elders of congregations present their budget they in turn ask the brethren to give more in order to meet all the pressing financial obligations. My message to you today is that I cannot ask you to give more, until you have learned to become a good steward.
- E. Once you practice good stewardship in your life, you will be better able to sacrifice and give more.

## III. THE FORMULA FOR STEWARDSHIP.

- A. The immediate question that comes to mind when one thinks of good stewardship is: "How can I tell if I am being a good steward?" Let me suggest a simple little formula that might help.
- B. The formula for good stewardship is: **A + O = R**.
  - 1. **A** stands for **ability**.  
One must accurately account for how much God has entrusted them with talent, gifts, money,

- family, job, etc. How has God blessed your life?
2. **O** stands for **opportunity**.  
There are many factors that must be considered in how we use our possessions, etc. Due to uncontrollable factors we may not be able to do what we would like in some areas. But we must be wisely using the opportunities given us!
  3. **R** stands for **responsibility**.  
When I know I have the ability to do something, and the opportunity to do it, have the responsibility to do it! I must do it, if I am going to be a good steward.
- C. All of us have gifts from God to be used in His service (Rom. 12:6; 1Cor. 12:5).
  - D. Jesus' parable in Mt. 25:14-30 (the talents) is about opportunity because each servant was given opportunities according to their ability (25:14).
  - E. Who is the good steward in this parable? No the one with the most ability or opportunity; but rather the one who acted responsibly with the abilities and opportunities given them.

#### IV. **LIVING YOUR STEWARDSHIP.**

- A. Three things you can do to be a better steward:
  1. **Start where you are.**  
Take an accounting with your spouse of what you have in the way of time, possessions, job, family, and MONEY. Are you spending too much on any one area? Are things being neglected?
  2. **Use what you can.**  
Realize the many opportunities for good that are around you and do not be selfish with your own interests. Balance the commitments you have for family, job, and money properly.
  3. **Do what you can.**  
You need not feel guilty about the amount you give, the things you own, etc., if you are properly managing that which God gives you. Are you embarrassed to tell someone how much you give to the church? If you are a good steward of what God has entrusted to you, you would not be!
- B. It makes no difference as to how much money you make--everyone wants 10-15% more. The key is not to always have a little more, but to correctly manage (stewardship) that which you do have. If the Lord gives you 10-15% more, you would still be "strapped for funds" if you are not a good steward in the first place.
- C. Good stewards of their money give graciously (out of a heart of love), give generously (from a heart filled with joy), and give regularly (from a heart full of discipline).

#### **CONCLUSION AND INVITATION.**

- A. Jesus has left us His church to take care of while He is gone. The owner and the bridegroom of the two parables we looked at, is delaying. While He is gone we are to be good stewards.
- B. The Elders have set before us a Budget, a spending plan that will allow us to preach the gospel locally and in missions; a budget that will allow us to edify and educate ourselves in the word of God; and a budget that will allow us to help those less fortunate in a benevolent way.
- C. Your part in this spending plan is to be a good steward of what God has given you and give as you have been prospered.
- D. Plan of salvation for non-Xians, erring Xians.