

BIBLICAL FINANCIAL STEWARDSHIP FINANCIAL STEWARDSHIP SERIES

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October 9, 2022

INTRO: We finished our series on Stewarding Our Citizenship last week. I want to thank all the pastors who spoke on this important subject. Before we begin the new series on Financial Stewardship, I want to add my thoughts on the upcoming midterm election. I want to appeal to the 50% of Evangelical believers who have yet to register to vote in America and especially in California: How bad do you want to see evil reign in our society before you steward your citizenship and vote? Just in California, we are seeing the most radical pro-abortion Governor pass one egregious bill after another.

On September 27, 2022, Governor Newsom signed what amounts to a “perinatal” infanticide bill, AB 2223 (along with 12 other pro-abortion bills). As we’ve informed you, AB 2223 is especially egregious because it prevents coroners from investigating the deaths of babies during the “perinatal” period—which is up to 28 days *after* birth. The bill also protects individuals from criminal or civil liability for the death of an infant during the perinatal period; this new law may very well have the effect of decriminalizing infanticide.

Recently, California decided they will not only pay for the abortions of people who live in other states, but they’ll cover travel expenses as well. They won’t pay for treatments for cancer, heart disease, and other killers—just your abortions.

Gov. Newsom also bought, with taxpayers’ dollars, billboards advertising in seven “red states” that they can get an abortion in California and California will pick up the bill for lodging and abortion.

He tweeted: "Just launched billboards in 7 of the most restrictive anti-abortion states that explain how women can access care—no matter where they live. To any woman seeking an abortion in these anti-freedom states: CA will defend your right to make decisions about your own health."

Then on the billboard in Oklahoma, he used Scripture to justify abortion: “Love your neighbor as yourself.” I don’t know if you know what Satanic Ritual Abuse is, but my understanding of it is using something sacred, like God’s Word, to promote evil, like the killing of innocent babies. That is satanic abuse, and that is an abomination to God.

I agree with John MacArthur in his open letter to Gov. Newsom. He goes on to say in his letter: “My concern, Governor Newsom, is that your own soul lies in



grave, eternal peril. ‘Each one of us will give an account of himself to God’... You will stand in the presence of the Holy God who created you, who is your Judge, and He will demand that you give an account for how you have flouted His authority in your governing, and how you have twisted His own Holy Word to rationalize it. As you look over the precipice of eternity, what will your answer be? When you look ahead of you and see that nothing awaits you but eternal misery—the just punishment for your sins—what will all the clever rationalizations and political talking points avail for you then? And by then it will be too late for any remedy or redemption. ‘It is a terrifying thing to fall into the hands of the living God’ (Hebrews 10:31).”

The truth is that we will all stand before the Judgment Seat of Christ and must give an account on how we stewarded our life here on earth. 2 Corinthians 10:5 says **For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad.**

The judgment that believers in Jesus receive is different from the judgment that unbelievers will face. We face the judgment seat of Christ and not the great day of judgment. The word judgment in the Greek is the word *bema*, which means roster or throne. This implies the Olympic roster where you stand to receive your reward. Thus, it is the reward we will receive as believers. So, the emphasis isn’t on punishment but the reward we will be getting when we stand before Jesus. The question is what kind of reward are you going to receive for stewarding your life?

I have been walking with the Lord for 49 years, and the longer I live, the more I realize how important stewardship is from God’s perspective. God expects us to steward more than just our finances (although that will be the primary emphasis in this series), but God wants us to steward every aspect of our life. He wants us to develop a value of stewardship in our lives. Let me give you three examples of stewardship that are relevant to all of us.

- (1) Stewarding our time. We all have 24 hours each day, and God wants us to steward our time wisely. Think of the hours we waste watching TV. I am not here to condemn. There is no condemnation in Christ. And I am always preaching to myself when I preach to you.
- (2) Stewarding our relationships. Beginning with your relationship with Jesus, then your spouse and family, then your church family. God has given us the commandment to love Him and love one another.
- (3) Stewarding our finances and possessions. This series that we are beginning today is about financial stewardship.

TEXT: Matthew 25:14 “For *it is* just like a man *about* to go on a journey, who called his own slaves and entrusted his possessions to them. ¹⁵ To one he gave five talents, to another, two, and to another, one, *each according to his own ability*; and he went on his journey. ¹⁶ Immediately the one who had received the five talents went and traded with them and gained five more talents. ¹⁷ In the same manner the one who *had received* the two talents gained two more. ¹⁸ But he who received the one *talent* went away and dug *a hole* in the ground and hid his master’s money. [A talent was 15 times your annual wages. So, if you make \$100,000 a year, it is \$1.5 million.] **19** *Now after a long time* the *master* of those slaves came and settled accounts with them. ²⁰ The one who had received the five talents came up and brought five more talents, saying, ‘Master, you entrusted five talents to me. See, I have gained five more talents.’ ²¹ His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things; I will put you in charge of many things; enter into the joy of your master.’ **22** Also the one who *had received* the two talents came up and said, ‘Master, you entrusted two talents to me. See, I have gained two more talents.’ ²³ His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things; I will put you in charge of many things; enter into the joy of your master.’ **24** And the one also who had received the one talent came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no *seed*. ²⁵ And I was afraid and went away and hid your talent in the ground. See, you have what is yours.’ **26** But his master answered and said to him, ‘*You wicked, lazy slave*, you knew that I reap where I did not sow and gather where I scattered no *seed*. ²⁷ Then you ought to have put my money in the bank, and on my arrival, I would have received my *money* back with interest. ²⁸ Therefore take away the talent from him and give it to the one who has the ten talents.’ **29** For to everyone who has, *more* shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. ³⁰ Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.”

I want to talk about the Roles involved in stewardship, the Responsibilities of stewardship, and the Rewards of stewardship: Roles, Responsibilities, and Rewards.

I. THE ROLES INVOLVED IN STEWARDSHIP

A. FIRST THE MASTER—JESUS OWNS EVERYTHING



1. **Matthew 25:14** “For it is just like a man about to go on a journey, who called his own slaves and entrusted *His* possessions to them.”
2. **Psalm 24:1** The earth is the LORD’s, and all it contains, the world, and those who dwell in it.
3. **Haggai 2:8** “‘The silver is Mine and the gold is Mine,’ declares the LORD of hosts.”
4. **Psalm 50:10** “For every beast of the forest is Mine, the cattle on a thousand hills. 11 I know every bird of the mountains, and everything that moves in the field is Mine. 12 If I were hungry, I would not tell you, for the world is Mine, and all it contains.”
5. **Luke 14:33** “So then, none of you can be My disciple who does not give up all his own possessions.”
6. Over the years, one of the biggest lies that the Church has embraced is, “This is my hard-earned money. I can do whatever I want to do with it.” Implying, “I can tithe or not tithe. It is up to me because it is my money.” Sure, you have the freedom to choose what to do. You can also choose to rob a 7-Eleven if you want to, but you don’t because it is against the law. And God says when you hold back your tithe, you are robbing God (Malachi 3:8-10). Why would you want to rob God?
7. The word slave is important, not to endorse slavery but to emphasize that Jesus owns us twice. He made us, and He bought us by suffering and dying the most horrid death on the cross. And now we belong to Him. All that we are and all that we have is now His once you give your life to Jesus.

B. THE SLAVE (STEWARD)

1. **Matthew 25:14** “For it is just like a man about to go on a journey, who called his own slaves and *entrusted* his possessions to them.”
2. To entrust is to steward what is given by the master or owner.
3. We need to understand what the steward was in the ancient world. The steward managed the possessions of his master/owner. We need to understand that biblical stewards were more like sons than slaves.
4. In Genesis 24, Abraham’s servant has the authority to pick a wife for Isaac. He is given an enormous amount of money to use at his discretion (Genesis 24:22). Genesis 24:53 “The servant brought out articles of silver and articles of gold, and garments, and gave them to Rebekah; he also gave precious things to her brother and to her mother.”
5. You need to see that part of your identity is that you are a steward. You are a son, and you are also a steward. Knowing that you are a steward determines your destiny or how you will live out your life.



6. “My servant Eliakim, the son of Hilkiah.” **Isaiah 22:20** “Then it will come about in that day, that I will summon My servant Eliakim the son of Hilkiah, 21 and I will clothe him with your tunic and tie your sash securely about him. I will entrust him with your authority, and he will become a father to the inhabitants of Jerusalem and to the house of Judah. 22 Then I will set the key of the house of David on his shoulder, when he opens no one will shut, when he shuts no one will open.”

II. THE RESPONSIBILITIES OF A STEWARD

A. GENERAL

1. In this passage, we see that all three stewards had the same time to invest the money. The Bible says that “**Now after a long time the master...**” (**Matthew 25:19**).
2. We all have the same amount of time. Make the most of your time, for the days are evil (Ephesians 5:16).
3. We all have the same Spirit.
4. We are all born again.
5. God has given us natural talents and He has given us gifts.

B. Luke says in his version of the parable: “**DO BUSINESS WITH THIS UNTIL I COME**” – **Luke 19:13**

1. Your work is ministry. Your work and ministry are on one or more of the seven mountains of society. Do your work as unto the Lord and not unto man. This is called the “Protestant work ethic.”
2. **MANAGE YOUR FINANCES: In this series we will look at:**
 - 1) **Love and Obey Jesus First.**
 - 2) **Tithes and Offerings.**
 - 3) **Get Out of Debt.**
 - 4) **Have Five Revenue Sources (Passive Revenue).**
 - 5) **Start Your Own Business for Tax Purposes.**
 - 6) **Renounce the Spirit of Mammon and the Love of Money, and Break the Spirit of Poverty.**
 - 7) **Firstfruits Offering.**
 - 8) **Godly and Wise Investments.**

III. THE REWARDS OF STEWARDSHIP

A. REWARDS ON *EARTH*: Biblical Prosperity

1. **Matthew 25:19** “**Now after a long time the master of those slaves came and settled accounts with them.**”²⁰ **The one who had received the five**

talents came up and brought five more talents, saying, ‘Master, you entrusted five talents to me. See, I have gained five more talents.’²¹ His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.’”

2. Luke 19:16 “The first appeared, saying, ‘Master, your mina has made ten minas more.’ 17 And he said to him, ‘Well done, good slave, because you have been faithful in a very little thing, you are to be in authority over ten cities.’”

3. He will increase our authority to oversee greater spheres of ministry. This includes overseeing greater wealth.

B. THE PUNISHMENT ON EARTH: Matthew 25:24 “And the one also who had received the one talent came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no *seed*.²⁵ ‘And I was afraid and went away and hid your talent in the ground. See, you have what is yours.’ 26 But his master answered and said to him, ‘You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no *seed*.²⁷ ‘Then you ought to have put my money in the bank, and on my arrival, I would have received my *money* back with interest.²⁸ ‘Therefore take away the talent from him and give it to the one who has the ten talents.’ 29 For to everyone who has, *more* shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away.³⁰ “Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

1. Jesus rebukes those who are not faithful stewards as “wicked and lazy” stewards.

2. You lose what little that you have. “Take and give it to the one who has ten talents.”

3. Any who disobeys the Master and does “his own thing” most likely is not a true disciple of Jesus and will be eternally separated from God with utter regret, “weeping and gnashing of teeth.”

C. LESSON ON SIGNIFICANCE VS. SUCCESS ON EARTH

1. Success is focusing on your personal finances, but significance is when you are promoting God’s Kingdom and serving and making others a success.

2. **Character** (faithfulness and trustworthiness, Matthew 24:45) and **Capabilities** are what God is highlighting in this passage. Jesus gave the talents based on ability, “*each according to his own ability.*” I believe that

we can grow in both areas. We need to learn to steward our talents or gifts He has given to us. Example: Jedediah Kim. His parents, Lance and Esther Kim, are helping him steward his talents by exposing Jedediah to some of the piano masters of the world.

3. **Matthew 24:45** “Who then is the *faithful* and sensible slave whom his master put in charge of his household to give them their food at the proper time? ⁴⁶ Blessed is that slave whom his master finds so doing when he comes. ⁴⁷ Truly I say to you that he will put him in charge of all his possessions.”
 4. By God’s grace, I am trying to be faithful as a steward over my time, talents, and treasures. I might now add my temple (body) by eating clean and exercising.
 5. **Mother Theresa said, “Don’t try to be successful. Be faithful and God will make you a success.”**
- D. REWARDS IN HEAVEN: The Judgment Seat of Christ (2 Corinthians 5:10; Romans 14:10)**
1. **Matthew 16:27** “For the *Son of Man is going to come in the glory of His Father with His angels, and WILL THEN REPAY EVERY MAN ACCORDING TO HIS DEEDS.*”
 2. Luke talks about the one faithful to the minas would be rewarded by overseeing ten cities. The who made five more minas, five cities. I believe that this is part of the reward to come. He will give us divine assignments in the new heaven and earth to come!

CONCLUSION: Yom Kippur was this past week on Tuesday night, October 4th from sunset to sunset the next day. 15 days before, the most famous New York Yankees baseball player, Aaron Judge, hit his 61st home run, tying Roger Maris’ 61 home runs in 1961. When Judge hit his 61st home run with over two weeks of the baseball season still to be played, baseball prognosticators predicted that at the rate that he hit 61 home runs, he would hit anywhere from 64 to 70. But it never happened. He was stuck on 61 for 15 days until Yom Kippur. *Yom Kippur* means the Day of Atonement, when the first High Priest, Aaron, went into the Holy of Holies once a year and made a blood sacrifice to atone for the sins of the nation.

So, it was very interesting that at 7:10 p.m. Central Time in Arlington, Texas, on the Day of Atonement, the New York Yankees’ Aaron Judge hit his record 62nd home run. My interpretation of this prophetic sign is that Jesus is *the* High Priest (Hebrews 3:1) and that He made atonement for the sins of the world. And instead of getting *judged* for the sins of America, we will experience His

mercy. He has heard our prayers and fasting, and we will see America saved! This is another sign that we are in “an epic season of transformation.”

Let’s offer everything back to the Lord, starting with our hearts.

